



EX-ANTE INFORMATION

ABOUT THE COSTS AND CHARGES RELATED
TO THE INVESTMENT SERVICE

Last update date: June 2026

Please read the following information:

In accordance with the regulations resulting from the Commission Delegated Regulation (EU) 2017/565 of 25.04.2016 supplementing Directive 2014/65/EU of the European Parliament and of the Council as regards organizational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive, XTB S.A. (hereinafter referred to as "XTB") is obliged to provide, before the provision of an investment service or an ancillary service to the Client, relevant and appropriate information concerning the costs and charges associated with the provision of investment services and any benefits received from third parties.

In order to fulfill this obligation, XTB provides this document presenting the estimated costs incurred by the Client related to the investment service or financial instrument. The costs and charges presented in the following information are solely estimates based on assumptions about the course of future investments. Therefore, the costs and charges may not reflect the individual situation of the Client and may differ from the costs and charges actually incurred.

The information provided below is intended to understand the total cost and cumulative impact of costs and charges on the return from the investment. The overview includes fees related to the distributed financial instrument, which XTB does not charge or receive. A special case of such a fee is market spread, it is a cost resulting from trading rules according to which a given financial instrument is quoted by buy price (ask) and sell price (bid). Market spread for OMI instruments, Stock CFDs and ETF CFDs is a difference between these prices, and cost arising when opening position isn't charged by XTB, but results from mechanisms and the way market trading works and prices of these instruments. For this reason, market spread for OMIs, Stock CFDs and ETF CFDs isn't reflected in the annual information on costs and fees provided to Clients (ex-post reports).

Exact values of costs relevant to a given Financial Instrument have been presented in the cost tables.

This is not a marketing material. The material is for informational purposes and cannot form the basis for any public-law settlement claims.

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CFD

CFD on currencies

Case 1

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the EURUSD instrument with a volume of 1 lot, a nominal value of 100,000 EUR, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 5% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will increase by 5% over 30 days.
- For a short position, we assume that the instrument's price will increase by 5% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, is 0.9 pips (0.00009).
- For both positions, we assume constant daily swap points. For a long position, the amount to -0.007595%, and for a short position, 0.002041%. The swap point values for the short position are positive, indicating the corresponding amount being credited.
- The conversion from the instrument's currency (USD) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates. Due to forecasted price change over time, the currency conversion was made at different exchange rates.
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate.

Investment period	Long position						Short position						
	0 day		1 day		30 days		0 day		1 day		30 days		
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Swap points	0	0%	-7.60	-2.28%	-220.26	-4.51%	0	0%	2.04	-0.61%	59.19	-1.21%
Transaction-related costs	Spread, Currency conversion fee	-8.50	-5.10%	-9.32	-2.80%	-31.84	-0.65%	-8.50	5.10%	-9.32	2.80%	-31.84	0.65%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)													
		-8.50	-5.10%	16.92	-5.08%	-252.10	-5.16%	-8.50	5.10%	-7.28	2.19%	27.35	-0.56%
Investment return before considering costs and fees													
		166.66		333.04		4881.04		-166.66		-333.04		-4881.04	
Investment return after considering costs and fees													
		158.16		316.12		4628.94		-175.16		-340.33		-4853.70	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables (such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 400% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-42.50	-25.50%	-54.97	-16.51%	-401.49	-8.23%	-42.50	25.50%	-44.38	13.32%	-94.11	1.93%
Investment return before considering costs and fees	166.66		333.04		4881.04		-166.66		-333.04		-4881.04	
Investment return after considering costs and fees	124.16		278.07		4479.55		-209.16		-377.42		-4975.15	

Case 2

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the EURNOK instrument with a volume of 1 lot, a nominal value of 100,000 EUR, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 5% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will decrease by 5% over 30 days.
- For a short position, we assume that the instrument's price will decrease by 5% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, is 42 pips (0.0042).
- For both positions, we assume constant daily swap points. For a long position, the amount to -0.007984%, and for a short position, 0.001041%. The swap point values for the short position are positive, indicating the corresponding amount being credited.
- The conversion from the instrument's currency (NOK) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates. Due to forecasted price change over time, the currency conversion was made at different exchange rates.
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Swap points	0	0%	-7.98	2.39%	-231.54	4.52%	0	0%	1.04	0.31%	30.19	0.59%
Transaction-related costs	Spread, Currency conversion fee	-36.39	21.84%	-37.31	11.19%	-63.90	1.25%	-36.38	-21.83%	-37.30	-11.18%	-63.88	-1.25%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)													
		-36.39	21.84%	-45.30	13.58%	-295.43	5.77%	-36.38	-21.83%	-36.26	-10.87%	-33.69	-0.66%
Investment return before considering costs and fees													
		-166.64		-333.55		-5121.99		166.64		333.55		5121.99	
Investment return after considering costs and fees													
		-203.03		-378.85		-5417.42		130.26		297.29		5088.29	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables

(such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 900% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-363.89	218.37%	-381.92	114.50%	-893.65	17.45%	-355.98	-213.63%	-356.30	-106.82%	-366.12	-7.15%
Investment return before considering costs and fees	-166.64		-333.55		-5121.99		166.64		333.55		5121.99	
Investment return after considering costs and fees	-530.53		-715.47		-6015.64		-189.35		-22.75		4755.87	

CFD on indices

Case 1

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the US100 instrument with a volume of 1 lot, a nominal value of 510,000 USD, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 7% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will increase by 7% over 30 days.
- For a short position, we assume that the instrument's price will increase by 7% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, is 1.25 pips.
- For both positions, we assume constant daily overnight financing. For a long position, the amount to -0.021278%, and for a short position, 0.000944%.
- The conversion from the instrument's currency (USD) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates: USDEUR bid – 0.84702, USDEUR ask – 0.85560 and USDEUR mid 0.85131.
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Overnight financing	0	0%	-92.52	-4.57%	-2772.67	-8.83%	0	0%	-4.10	0.20%	-123.00	0.39%
Transaction-related costs	Spread, Currency conversion fee	-26.38	-2.61%	-31.49	-1.55%	-179.56	-0.57%	-26.38	2.61%	-31.49	1.55%	-179.57	0.57%
Additional service-related fees		0	0%	0	0	0	0	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0	0	0	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0	0	0	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0	0	0	0	0%	0	0%	0
Total costs (in EUR)													
		-26.38	-2.61%	-124.02	-6.12%	-2952.23	-9.40%	-26.38	2.61%	-35.60	1.76%	-302.57	0.96%
Investment return before considering costs and fees													
		1012.19		2026.73		31415.65		-1012.19		-2026.73		-31415.65	
Investment return after considering costs and fees													
		985.80		1902.72		28463.42		-1038.57		-2062.33		-31718.22	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables (such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 200% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-68.95	-6.81%	-175.83	-8.68%	-3272.06	-10.42%	-68.95	6.81%	-74.06	3.65%	-222.13	0.71%
Investment return before considering costs and fees	1012.19		2026.73		31415.65		-1012.19		-2026.73		-31415.65	
Investment return after considering costs and fees	943.24		1850.90		28143.59		-1081.14		-2100.79		-31637.79	

Case 2

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the ITA40 instrument with a volume of 1 lot, a nominal value of 225,000 EUR, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 7% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will decrease by 7% over 30 days.
- For a short position, we assume that the instrument's price will decrease by 7% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, is 20 pips.
- For both positions, we assume constant daily overnight financing. For a long position, the amount to -0.017847%, and for a short position, -0.007153%.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Overnight financing	0	0%	-40.14	3.82%	-1126.85	7.39%	0	0%	-16.08	-1.53%	-451.43	-2.96%
Transaction-related costs	Spread, transaction tax (Italian Financial Transactions Tax (FTT))	-200.00	38.04%	-200.00	19.04%	-200.00	1.31%	-200.00	-38.04%	-200.00	-19.04%	-200.00	-1.31%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)		-200.00	38.04%	-240.14	22.86%	-1326.85	8.70%	-200.00	-38.04%	-216.08	-20.57%	-651.43	-4.27%
Investment return before considering costs and fees		-525.79		-1050.36		-15251.56		525.79		1050.36		15251.56	
Investment return after considering costs and fees		-725.79		-1290.50		-16578.41		325.79		834.28		14600.13	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables (such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 100% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-300.00	57.06%	-344.15	32.77%	-1539.53	10.09%	-300.00	-57.06%	-317.69	-30.25%	-796.57	-5.22%
Investment return before considering costs and fees	-525.79		-1050.36		-15251.56		525.79		1050.36		15251.56	
Investment return after considering costs and fees	-825.79		-1394.51		-16791.10		225.79		732.67		14454.99	

CFD on commodities

Case 1

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the OIL.WTI instrument with a volume of 1 lot, a nominal value of 57,000 USD, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 10% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will increase by 10% over 30 days.
- For a short position, we assume that the instrument's price will increase by 10% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, is 0.04 pips.
- For both positions, we assume constant daily overnight financing. For a long position, the amount -0.022667%, and for a short position, -0.002333%.
- The conversion from the instrument's currency (USD) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates: USDEUR bid – 0.84702, USDEUR ask – 0.85560 and USDEUR mid 0.85131
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Overnight financing	0	0%	-11.12	-3.41%	-338.01	-6.59%	0	0%	-1.14	0.35%	-34.77	0.68%
Transaction-related costs	Spread, Currency conversion fee	-34.87	-21.41%	-35.70	-10.94%	-59.90	-1.17%	-34.87	21.41%	-35.70	10.94%	-34.05	0.66%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)		-34.87	-21.41%	-46.82	-14.35%	-397.90	-7.76%	-34.87	21.41%	-36.84	11.29%	-68.82	1.34%
Investment return before considering costs and fees		162.88		326.31		5130.20		-162.88		-326.31		-5130.20	
Investment return after considering costs and fees		128.01		279.49		4732.29		-197.76		-363.15		-5199.02	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables (such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client’s investment (so-called “incentives”).

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 300% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-102.97	-63.22%	-116.03	-35.56%	-499.81	-9.74%	-102.98	63.22%	-105.06	32.20%	-140.40	2.74%
Investment return before considering costs and fees	162.88		326.31		5130.20		-162.88		-326.31		-5130.20	
Investment return after considering costs and fees	59.91		210.28		4630.39		-265.86		-431.37		-5270.60	

Case 2

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the GOLD instrument with a volume of 1 lot, a nominal value of 433,000 USD, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 4% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will decrease by 4% over 30 days.
- For a short position, we assume that the instrument's price will decrease by 4% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, is 0.35 pips.
- For both positions, we assume constant daily overnight financing. For a long position, the amount -0.024056%, and for a short position, -0.003722%.
- The conversion from the instrument's currency (USD) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates: USDEUR bid – 0.84702, USDEUR ask – 0.85560 and 0.85131.
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Overnight financing	0	0%	-88.46	9.02%	-2518.00	17.43%	0	0%	-13.69	-1.39%	-389.56	-2.70%
Transaction-related costs	Spread, Currency conversion fee	-32.27	6.57%	-34.74	3.54%	-102.58	0.71%	-32.27	-6.57%	-34.74	-3.54%	-102.58	-0.71%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)													
		-32.27	6.57%	-123.20	12.56%	-2620.58	18.14%	-32.27	-6.57%	-48.42	-4.94%	-492.14	-3.41%
Investment return before considering costs and fees													
		-490.91		-981.17		-14446.08		490.91		981.17		14446.08	
Investment return after considering costs and fees													
		-523.18		-1104.36		-17066.66		458.64		932.74		13953.94	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables (such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 400% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-151.46	30.85%	-251.23	25.61%	-2991.57	20.71%	-151.45	-30.85%	-168.97	-17.22%	-650.27	-4.50%
Investment return before considering costs and fees	-490.91		-981.17		-14446.08		490.91		981.17		14446.08	
Investment return after considering costs and fees	-642.37		-1232.40		-17437.65		339.46		812.19		13795.81	

CFD on cryptocurrencies

Case 1

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the BITCOIN instrument with a volume of 1 lot, a nominal value of 88,400 USD, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 15% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will increase by 15% over 30 days.
- For a short position, we assume that the instrument's price will increase by 15% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, 265.315 pips.
- For both positions, we assume constant daily overnight financing. For a long position, the amount -0.097222%, and for a short position, -0.027778%.
- The conversion from the instrument's currency (USD) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates: USDEUR bid – 0.84702, USDEUR ask – 0.85560 and USDEUR mid 0.85131
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Overnight financing	0	0%	-73.77	-9.78%	-2295.53	-18.89%	0	0%	-21.01	2.78%	-654.05	5.38%
Transaction-related costs	Spread, Currency conversion fee	-227.71	-60.50%	-229.62	-30.43%	-287.03	-2.36%	-227.73	60.51%	-229.63	30.43%	-287.04	2.36%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)													
		-227.71	-60.50%	-303.38	-40.20%	-2582.56	-21.26%	-227.73	60.51%	-250.65	33.21%	-941.10	7.75%
Investment return before considering costs and fees													
		376.37		754.62		12149.25		-376.37		-754.62		-12149.25	
Investment return after considering costs and fees													
		148.66		451.24		9566.69		-604.10		-1005.27		-13090.35	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables

(such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 2200% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	4292.36	-1140.46%	-4375.41	-579.81%	-6876.76	-56.60%	-4292.69	1140.55%	-4317.71	572.17%	-5071.46	41.74%
Investment return before considering costs and fees	376.37		754.62		12149.25		-376.37		-754.62		-12149.25	
Investment return after considering costs and fees	-3915.99		-3620.79		5272.49		-4669.06		-5072.33		-17220.71	

Case 2

The presented summary includes fees and costs related to the brokerage service for executing orders on the OTC market as well as financial instruments in an aggregate manner. The cost and fee values are provided assuming the execution of a transaction on the POLYGON instrument with a volume of 20000 lots, a nominal value of 2,100 USD, in an investment account established on the xStation platform in EUR currency. Additionally, for simulation purposes, a 30% change in the instrument's price over a period of 30 days was taken into account, with a constant daily price change. The client did not incur any costs associated with the account maintenance service (the fee is charged in case of no transaction execution for more than 365 days or if there are no funds in the account for the last 90 days) and did not incur any additional costs related to additional instructions. The impact of costs and fees on the investment return, representing the percentage reduction of the client's profit on the investment or increase in the client's loss on the investment, has been included in the summary in % terms next to the respective cost values expressed in the account currency. All values are expressed in the account currency.

In the simulation, we take into account both long and short positions. Based on the above, we present additional assumptions:

- For a long position, we assume that the instrument's price will decrease by 30% over 30 days.
- For a short position, we assume that the instrument's price will decrease by 30% over 30 days.
- The transactional spread, representing the difference between the buy and sell price, 0.00263 pips.
- For both positions, we assume constant daily overnight financing. For a long position, the amount -0.097222%, and for a short position, -0.027778%.
- The conversion from the instrument's currency (USD) to the account currency (EUR) was done in accordance with the Fees and Commissions Table based on XTB Exchange Rates: USDEUR bid – 0.84702, USDEUR ask – 0.85560 and USDEUR mid 0.85131.
- The conversion of the investment return is subject to a 0.5% mark-up, which is included in the XTB Exchange Rate.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Overnight financing	0	0%	-1.77	4.96%	-44.85	9.62%	0	0%	-0.49	-1.38%	-12.45	-2.67%
Transaction-related costs	Spread, Currency conversion fee	-44.87	250.51%	-44.96	126.14%	-47.13	10.11%	-44.87	-250.49%	-44.96	-126.13%	-47.13	-10.11%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the financial instrument (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Payments from third parties (in EUR)													
		0	0	0%	0	0%	0	0%	0	0%	0	0%	0
Total costs (in EUR)													
		-44.87	250.51%	-46.73	131.10%	-91.98	19.73%	-44.87	-250.49%	-45.45	-127.51%	-59.58	-12.78%
Investment return before considering costs and fees													
		-17.91		-35.64		-466.24		17.91		35.64		466.24	
Investment return after considering costs and fees													
		-62.78		-82.37		-558.21		-26.96		-9.81		406.66	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables (such as the Swap Points/Overnight Financing Table).

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as swap points.

Transaction-related costs – costs and fees associated with executing transactions, such as the spread.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment (so-called "incentives").

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs. The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 200% spread expansion and a 10% increase in swap point values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-358.33	2000.58%	-360.37	1011.02%	-409.93	87.92%	-358.31	2000.43%	-358.94	1007.01%	-374.26	80.27%
Investment return before considering costs and fees	-17.91		-35.64		-466.24		17.91		35.64		466.24	
Investment return after considering costs and fees	-376.25		-396.01		-876.16		-340.39		-323.29		91.97	

Stock CFDs, ETF CFDs

Presented information includes costs and fees related to the brokerage service of executing orders on the OTC market and indicated financial instruments on an aggregated basis.

The list applies to investments in CFD Shares based on shares listed on organized markets in Belgium, Denmark, Finland, the Czech Republic, France, Germany, Italy, the Netherlands, Norway, Poland, Portugal, Spain, the United States, Switzerland, Sweden and the United Kingdom, as well as in ETFs CFDs based on participation units of ETFs listed on these markets.

Below we present examples of scenarios (listed as Case 1 – 3) aimed at illustrating the amount of costs and fees and their impact on the return on investment, assuming that a certain amount of cash is invested, the cost of starting and ending the investment and the varied period of its maintenance. Scenarios do not constitute advice or recommendations for investing in the financial instruments covered by the service.

Case 1

Cost calculation for investments in 100 CFDs based on Siemens shares (SIE.DE, DE0007236101) under the following assumptions:

- Value of the investment (contract value) was EUR 14,500 (the price per Siemens share is 145 EUR);
- Client has not incurred any costs related to the account maintenance service (fee is charged in absence of transactions for more than 365 days and in the absence of funds on the account in the last 90 days) and has not incurred any additional costs in connection with instructions.
- During the investment period, value of Siemens shares increased by 5% at a steady pace over a period of 30 days, and the company did not pay a dividend.
- During the investment, level of daily cost of financing was -0.02056% for the long position and -0.00444% for the short position.
- Investment was made on an investment account kept in EUR on the xStation platform.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Cost of financing	0	0%	-2.98	-6.17%	-89.44	-12.34%	0	0%	-0.64	1.32%	-19.31	2.66%
Transaction-related costs	Spread, margin included in the price of the instrument	-47.85	-197.97%	-47.85	-99.00%	-47.85	-6.60%	-47.85	197.97%	-47.85	99.01%	-47.85	6.6%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the instrument (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Transaction-related costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Payments from third parties (in EUR)		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total costs (in EUR)		-47.85	-197.97%	-50.83	-105.17%	-137.29	-18.94%	-47.85	197.97%	-48.49	100.33%	-67.16	9.26%
Investment return before considering costs and fees (in EUR)		24.17		48.33		725.00		-24.17		-48.33		-725.00	
Investment return after considering costs and fees (in EUR)		-23.68		-2.50		587.71		-72.02		-96.82		-792.16	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables.

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as cost of financing.

Transaction-related costs – costs and fees associated with executing transactions, such as spread, margin included in the price of the instrument.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments

Costs related to the instrument are further divided into:

One-time fees – costs and fees paid at the beginning or end of the service provision

Ongoing fees – costs and fees related to the ongoing provision of the service

Transaction-related costs – transaction costs and fees associated with the instrument

Additional service-related fees – additional costs related to the instrument

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment .

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs.

The table below presents a simulation of the impact of costs on the estimated investment return in the case of a 100% spread expansion and a 10% increase in the cost of financing values for the example analyzed above..

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-52.20	-215.97%	-55.48	-114.79%	-150.58	-20.77%	-52.20	215.97%	-52.91	109.48%	-73.45	10.13%
Investment return before considering costs and fees (in EUR)	24.17		48.33		725.00		-24.17		-48.33		-725.00	
Investment return after considering costs and fees (in EUR)	-28.03		-7.15		574.42		-76.37		-101.24		-798.45	

Case 2

Cost calculation for investment in 58 CFDs based on Ferrari shares(RACE.IT, NL0011585146) under the following assumptions:

- Value of the investment (contract value) is EUR 14,500 (the price per share of Ferrari NV is 250 EUR)
- Client has not incurred any costs related to the account maintenance service (the fee is charged in the absence of transactions for more than 365 days and in the absence of funds on the account in the last 90 days) and has not incurred any additional costs in connection with the instructions.
- During the investment, Ferrari NV shares declined 5% at a steady pace over a 30-day period and the company did not pay a dividend.
- During the investment, level of daily cost of financing was -0.02056% for the long position and -0.00444% for the short position.
- Investment was made on an investment account kept in EUR on the xStation platform.
- Transaction tax (Italian Financial Transactions Tax (FTT)) of 5 EUR (0.1% of the purchase value) was included;

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Cost of financing	0	0%	-2.98	-6.17%	-89.44	-12.34%	0	0%	-0.64	1.32%	-19.31	2.66%
Transaction-related costs	Spread, margin included in the price of the instrument, transaction tax (Italian Financial Transactions Tax (FTT))	-52.85	-218.66%	-52.85	-109.35%	-52.85	-7.29%	-52.85	218.66%	-52.85	109.35%	-52.85	7.29%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the instrument (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Transaction-related costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Payments from third parties (in EUR)		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total costs (in EUR)		-52.85	-218.66%	-55.83	-115.52%	-142.29	-19.63%	-52.85	218.66%	-53.49	110.68%	-72.16	9.95%
Investment return before considering costs and fees (in EUR)		24.17		48.33		725		-24.17		-48.33		-725	
Investment return after considering costs and fees (in EUR)		-77.02		-104.16		-867.29		-28.68		-5.16		652.84	

Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables.

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as cost of financing.

Transaction-related costs – costs and fees associated with executing transactions, such as spread, margin included in the price of the instrument, transaction tax (Italian Financial Transactions Tax (FTT)).

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments

Costs related to the instrument are further divided into:

One-time fees – costs and fees paid at the beginning or end of the service provision

Ongoing fees – costs and fees related to the ongoing provision of the service

Transaction-related costs – transaction costs and fees associated with the instrument

Additional service-related fees – additional costs related to the instrument.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment .

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Case 3

Costs calculation for investment in 100 CFDs based on SPDR S&P Euro Dividend Aristocrats ETF (SPYW.DE, IE00B5M1WJ87) participation units under the following assumptions:

- Value of the investment (contract value) is 2,100 EUR (the price per share of SPDR S&P Euro Dividend Aristocrats ETF is 21 EUR)
- Client has not incurred any costs related to the account maintenance service (the fee is charged in the absence of transactions for more than 365 days and in the absence of funds on the account in the last 90 days) and has not incurred any additional costs in connection with instructions.
- During the investment, the value of a unit in the SPDR S&P Euro Dividend Aristocrats ETF increased by 5% at a steady pace over a 30-day period and the fund did not pay a dividend.
- During the investment, the level of daily cost of financing was -0.02056% for the long position and -0.00444% for the short position.
- Investment was made on an investment account kept in EUR in the xStation platform.

Investment period		Long position						Short position					
		0 day		1 day		30 days		0 day		1 day		30 days	
Costs related to the service (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees	Cost of financing	0	0%	-0.43	-6.14%	-12.95	-12.33%	0	0%	-0.09	1.29%	-2.8	2.67%
Transaction-related costs	Spread, margin included in the price of the instrument	-6.93	-198.00%	-6.93	-99.00%	-6.93	-6.6%	-6.93	198.00%	-6.93	99.00%	-6.93	6.60%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Costs related to the instrument (in EUR)													
One-time fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Ongoing fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Transaction-related costs		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Additional service-related fees		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Payments from third parties (in EUR)		0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
Total costs (in EUR)		-6.93	-198.00%	-7.36	-105.14%	-19.88	-18.93%	-6.93	198.00%	-7.02	100.29%	-9.73	9.27%
Investment return before considering costs and fees (in EUR)		3.50		7.00		105.00		-3.50		-7.00		-105.00	

Investment return after considering costs and fees (in EUR)	-3.43	-0.36	85.12	-10.43	-14.02	-114.73
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Explanation:

Costs related to the service – these are fees and commissions specified in the Full Table of Fees and Commissions as well as in the Condition Tables.

Costs related to the service are further broken down into:

One-time fees – costs and fees paid at the beginning or end of the service provision.

Ongoing fees – costs and fees related to the ongoing provision of the service, such as cost of financing.

Transaction-related costs – costs and fees associated with executing transactions, such as spread, margin included in the price of the instrument.

Additional service-related fees – costs and fees related to the provision of additional services to the client.

Additional costs – additional costs arising from the execution of client instructions.

Costs related to the financial instrument – costs and associated fees related to the issuance and management of financial instruments

Costs related to the instrument are further divided into:

One-time fees – costs and fees paid at the beginning or end of the service provision

Ongoing fees – costs and fees related to the ongoing provision of the service

Transaction-related costs – transaction costs and fees associated with the instrument

Additional service-related fees – additional costs related to the instrument.

Payments from third parties – relates to the amount of any payments that XTB may receive from third parties in connection with the client's investment .

Investment return – expressed in the account currency, the difference between the investment value at the end of the investment period and its initial value.

Projected jumps or fluctuations in costs:

Costs may be subject to potential jumps or fluctuations due to various factors, such as the widening of the spread in the underlying market, the amount of available liquidity, changes in market interest rates, which form the basis for calculating swap points and financing costs.

Table below presents a simulation of the impact of costs on the estimated investment return in the case of a 100% spread expansion and a 10% increase in the cost of financing values for the example analyzed above.

Investment period	Long position						Short position					
	0 day		1 day		30 days		0 day		1 day		30 days	
Total costs (in EUR)	-7.56	-216.00%	-8.03	-114.71%	-21.81	-20.77%	-7.56	216.00%	-7.66	109.43%	-10.64	10.13%
Investment return before considering costs and fees (in EUR)	3.50		7.00		105.00		-3.50		-7.00		-105.00	
Investment return after considering costs and fees (in EUR)	-4.06		-1.03		83.19		-11.06		-14.66		-115.64	

PAYMENTS BETWEEN XTB LIMITED AND ITS EXECUTION VENUES AND/OR THIRD PARTIES

- a. XTB Limited, may receive fees/commissions by XTB S.A., on the basis of the Cost-Plus method, resulting from the conclusion of an Intermediary Agreement between XTB Limited and XTB S.A.
- b. Fees may be paid to Affiliates on the basis of the cost-per-acquisition or action (CPA) method or Fixed fee, for the provisions of services to XTB Limited via the participation in XTB's Affiliate Program.

Fees to Affiliates, shall be paid by XTB S.A. in accordance to its contractual obligations deriving from the Intermediary Agreement between XTB Limited and XTB S.A., as mentioned above.

EX-POST INFORMATION PAYMENTS FOR YEAR 2025

- a. Fees/commission received by the Company, from XTB S.A., for the year 2025, amounting to EURO 953.502.
- b. Fees paid to Affiliates for the year 2025, amounting to EURO 25.896.