TABLE OF XTB'S COMMISSIONS AND FEES
dated, 29.06.2026

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1. General

Title	STANDARD
Opening and closing of an Account	Free of charge
Monthly Fee for maintaining an Account	Free of charge or up to 10 EUR [1)]
Commision for withdrawal of funds from the Cash Account	Free of charge[9)]
Commission for withdrawal of funds from the Cash Account in the amount lower than 500 PLN	Free of charge
Fee for a preparation and sending of a daily report of operations conducted on the Client's Account, in a paper form.	100 PLN[2)]

Fee for a preparation and sending of other reports, in particular monthly reports from the Client's Account, or sending a paper version of the Regulations in case of its change.	300 PLN[2)]
Penalty interest	Statutory penalty interest[3)]
Fee for transfer on Cash Accounts made via credit or debit card	PLN – 0,66%[4)] CZK - 0,77 %[4)] EUR - 0,70 %[4)] HUF - 0,90 %[4)] RON - 0,87 %[4)] USD - 0,95%[4)]
Fee for transfer on Cash Account made via express payment by PayU	PLN - 0,66%[4)] CZK - 0,77%[4)]
Fee for transfer on Cash Account made via express payment by PayPal	CZK - 0.85%[4)] EUR - 0.85%[4)] USD - 0.85%[4)]
The currency conversion fee for transferring funds between Cash Accounts in different currencies	0.5% of the transfer value made from an account in PLN[5)] 0.5% of the transfer value made from an account in EUR[5)] 0.5% of the transfer value made from an account in USD[5)] 0.8% of the transfer value made on weekends and holidays from an account in PLN[5)] 0.8% of the transfer value made on weekends and holidays from an account in EUR[5)] 0.8% of the transfer value made on weekends and holidays from an account in USD[5)]
Fee for transfer to the Cash Account via debit card, credit card, express payment by PayU or express payment by PayPal under the Free Start Deposit	Free of charge[8)]
Fee for bank transfers to the Cash Account via BLIK and Autopay	Free of charge

Fee for each case of preparation and sending daily reports/confirmations on the execution of orders in paper form	50 EUR (daily) + 0,3 EUR for each page + a fee in the amount of courier delivery costs for each case of preparation and sending a daily report on the execution of orders[2)]
Fee for repeated, each case of preparation and sending key information documents about XTB Financial Instruments (so-called "KIDs") in a paper form	50 EUR + 0,3 EUR for each page + a fee in the amount of courier delivery costs for repeated, each case of preparation and sending key information documents about[2)]
Fee for each preparation and sending of a statement of stored Financial Instruments and cash or information about costs and fees paid in paper form	50 EUR + 0,3 EUR for each page + a fee in the amount of courier delivery costs for each preparation and sending of a statement of stored Financial Instruments and cash or information about costs and fees paid [2)]
Value of interests on Clients' funds due to XTB in accordance with point 4.19 of the GTC	Average annual interests rate is between 0.0% and 6.5% [6)]
Reporting Service governed by the Terms and conditions of the service of delegating transaction reporting to XTB S.A. by a Client being a Financial Counterparty or a Non-financial Counterparty "plus"	Free of charge
Commission deducted from the turnover on the following instruments: ITA40	Fixed fee related to notional transaction value, according to the below table [7)]:

Transaction value	**Fee**
0 - 2,499 EUR	0,25 EUR
2,500 - 4,999 EUR	0,5 EUR

5,000 - 9,999 EUR	1 EUR
10,000 - 49,999 EUR	5 EUR
50,000 - 99,999 EUR	10 EUR
100,000 - 499,999 EUR	50 EUR
500,000 - 999,999 EUR	100 EUR
over 1,000,000 EUR	200 EUR

1) Only if two of these conditions are simultaneously met, a fee of EUR 10 is charged monthly:
a) within the last 365 days there was no opening or closing a position on the Client's account,
and
b) no cash deposit was made by the customer within the last 90 days to the account.
In the absence of sufficient funds, a fee is charged in the amount of free funds remaining on the Client's account. Before the fee is collected, the amounts are converted into the currency of the account. If a customer has an open position in any account, no fee is charged.

2) Fee is deducted from Client's Account, after the preparation sheet to sending.

3) Interests are deducted from Client's Account in the moment of event.

4) Fee is charged directly at the time of the transfer and deducted from the Client's bank account.

5) The basic currency conversion fee rate is 0.5% of the transferred amount, while a higher rate of 0.8% of the transferred amount applies to transfers conducted during weekends (from Friday 22:00 to Sunday 23:00) and holidays (days when currency quoting does not take place). The indicated times from the last Sunday in October to the last Saturday in March are expressed in Central European Time (CET), while during daylight saving time from the last Sunday in March to the last Saturday in October, they are expressed in Central European Summer Time (CEST). The fee is deducted from the Client's Account from which the transfer is made at the time of currency conversion

6) Indicated range of interest rates represents interest paid on overnight deposits in EUR, USD, PLN, CZK, RON, HUF valid on the publication date of this Table

7) The Italian FTT tax is charged and deducted from Client's Account the next working day after the day when the Transaction was executed. In the case of a currency conversion, the official ECB exchange rate from the day before the FTT tax is applied is used. If the aforementioned rate is unavailable, the NBP exchange rate from the day before the FTT tax is applied and used instead.

8) Free Start Deposit means the first, one-off payment into the Cash Account for which no fee is charged. The payment may be made in any amount, subject to the limits and currencies applicable to the chosen payment method. The Free Start Deposit is available exclusively to Clients who have entered into their first Agreement with XTB on or after 27 October 2025. After using the Free Deposit, each subsequent deposit will be subject to a commission in accordance with the Table of Fees and Commissions. The Free Start Deposit covers one payment only, regardless of the number of Accounts held. The moment of making the Free Start Deposit is deemed to be the moment when the Client submits the payment order.

9) XTB does not charge a commission on withdrawals from the Cash Account. Please note, however, that for withdrawals made via bank transfer, card, or alternative payment methods – especially when the receiving currency differs from the investment account currency – third parties (e.g., your bank, card issuer, payment operator) may charge their own commissions or currency conversion fees. Please be advised that these fees are entirely independent of XTB, and we accept no liability for them. For details, please consult your card issuer or bank.

2. Organised Market Instruments (OMI) and Fractional Rights

Commissions on transactions

Commission for Transaction on OMI and Fractional Rights [1]		Fee for currency conversion [2] [4]
Tariff valid until reaching turnover of 100,000 EUR within a calendar month on all registered accounts	Tariff valid for any trade after exceeding 100,000 EUR of cumulative turnover for all registered accounts within a calendar month [3][4]	
0%, minimum 0 EUR	0.2%, minimum 10 EUR	0,5%

[1] For instruments quoted in a currency other than EUR, the nominal value of the transaction will be converted into EUR using the XTB Exchange Rate in order to calculate the commission in EUR. For accounts held in a currency other than the EUR the fee shall be converted from EUR to the currency in which account is kept according to XTB Exchange Rate and charged from the Client's Account at the moment of transaction execution.

[2] All currency conversions related to trading and corporate actions on OMI and Fractional Rights are subject to 0.5% mark-up on top of Exchange Rate as defined in the GTC. It is charged from the Client's account at the moment of transaction execution or on the settlement date of the corporate action.

Example:

Opening long position in Stocks and ETF, ETC, ETN (OMI) listed in EUR on USD account will be subject to currency conversion according to XTB Exchange Rate, based on following pattern: ask EUR/USD +0,5%*mid. Short position will be subject to currency conversion based on bid EUR/USD -0,5%*mid.

Opening long position in Stocks and ETF, ETC, ETN (OMI) listed in USD on EUR account will be subject to currency conversion according to XTB Exchange Rate, based on following pattern: bid EUR/USD -0.5%*mid. Short position will be subject to currency conversion based on ask EUR/USD +0.5%*mid.

[3] Example: Let's consider a scenario when a client trades 5 times within a month. Accumulated value of the first 4 transactions is equal to 95,000 EUR. Nominal value of the fifth transaction (purchase of shares listed in Germany) is 7,500 EUR. The commission charged in this case will equal the minimum amount of 10 EUR ([2,500 EUR x 0.2%] < 10 EUR). To convert the order nominal value to EUR, XTB uses market rates presented on the xStation trading platform. If XTB quotes a given EUR conversion rate, then such conversion takes place directly at the XTB Exchange Rate. If the direct rate is not available on the trading platform, XTB will first convert the nominal value to USD and then to EUR. In both steps, XTB will use the mid rate of quotations.

[4] In case the direct rate is not available on the trading platform, XTB will first convert the denomination to USD and then to the target currency. In both steps, XTB will use 0.5% of the mid exchange rate to calculate the currency conversion fee.

Fees and taxes imposed by local authorities

Market	Fee/Tax [1]	Rate
France	French Financial Transactions Tax (FTT)	0.4% of the value of acquired shares [2]
Spain	Spanish Financial Transactions Tax (FTT)	0.2% of the value of acquired shares [3]
USA	Sec Fee	0.00206% of sold securities value
Great Britain	Stamp Duty Reserve Tax (for securities issued by entities headquartered in Ireland)	1% of the purchase transaction value
	Stamp Duty Reserve Tax (for securities issued by entities headquartered outside of Ireland)	0.5% of the purchase transaction value
	PTM Levy	1.5 GBP per transaction if the total consideration of the relevant trade is greater than £10,000 [4]

Italy	Italian Financial Transactions Tax (FTT)	0.1% of the value of acquired shares [5]

[1] Taxes are deducted from the Client's Account the next working day after the day when the Transaction was executed.
[2] FTT applies to net acquisition of shares of companies with market capitalization exceeding 1 billion EUR, list of listed companies affected can be found here: http://bofip.impots.gouv.fr/bofip/9789-PGP.
[3] FTT applies to net acquisition of shares of companies with market capitalization exceeding 1 billion EUR, list of listed companies affected can be found here: https://sede.agenciatributaria.gob.es/static_files/Sede/Tema/Declaraciones_informativas/I_Transacciones_Financieras/RELACION_SOCIEDADES_EJER_2025_INGLES.pdf.pdf.
[4] The PTM Levy is payable on trades in securities of companies which are incorporated in the United Kingdom, the Channel Islands or the Isle of Man and whose shares are admitted to trading on a UK regulated market or multilateral trading facility.
[5] The tax does not apply to net acquisition of shares of companies with a capitalisation of less than 500 mln EUR.

Other fees [1]

Fee type	Rate[4]
Outgoing OMI transfer fee from trading account (including stocks delisted from a regulated market)[5]	Securities listed in Spain: 0.10% of securities value per ISIN (minimum 100 EUR)
	Other markets: 25 EUR/ 25 USD/ 650 CZK/ 8,500 HUF/ 120 RON per ISIN [2]
OMI transfer between different trading accounts in xStation[5]	0.5% of purchase transaction value per ISIN (minimum 25 EUR/ 25 USD/ 100 PLN / 650 CZK/ 8,500 HUF/ 120 RON) [2]
Certificate of deposit[6]	250 EUR
Registering for a general meeting of shareholders[6]	250 EUR
Sending votes during the general meeting[7]	10 EUR/ 10 USD/ 40 PLN/ 260 CZK/ 3,400 HUF/ 50 RON
Voting rights service for Fractional Rights[7]	50 EUR/ 50 USD/ 200 PLN/ 1300 CZK/ 17,000 HUF/ 250 RON
Fee for each preparation **confirmation of dividend payment[6]**	10 EUR/ 10 USD/ 40 PLN/ 260 CZK/ 3,400 HUF/ 50 RON
Registering participation in stock buy-out offer (non-Polish market)[9]	25 EUR/ 25 USD/ 100 PLN / 650 CZK/ 8,500 HUF/ 120 RON
Custody fee[8]	0.02% per annum, per calendar month for the excess of average daily portfolio value above 250,000 EUR [3]

[1] The fee shall be converted to the currency in which account is kept according to XTB Exchange Rate at the moment of transaction execution
[2] Minimum fee is charged on the account from which securities will be transferred (account's currency determines fee currency)
[3] Example: assuming average daily portfolio value for a month equals 300,000 EUR, fee of 0.8 EUR will be charged ([50,000 EUR x 0.02% x 1/12])
[4] All fees are deducted from the Client's account.
[5] The fee is charged on the day of the transfer.
[6] The fee is charged on the day of issuing the document.

7) The fee is charged on the day of transfer of votes to the depositary. This is the deadline set by the depositary.
8) The fee is charged in the following month if the conditions listed in the "Rate" column are met.
9) The fee is charged on the day of the corporate action.

Withholding taxes

XTB Clients' stocks are registered on the omnibus account kept by the Custodian. In the case of dividend payment, the withholding tax taxpayer is the bank designated for a given market by the XTB Custodian. The taxpayer has no knowledge of the identity of XTB clients (beneficial owners), and thus their tax residence. For jurisdictions where applicable double tax treaties might apply, the taxpayer, unable to identify the tax residence of the owner of stocks, may not apply the provisions of these double tax treaties. In such a case, the taxpayer is obliged to apply the highest withholding tax rate provided for by local regulations (e.g. 30% for shares listed in the US, 35% for shares listed in the Czech Republic, 35% for shares listed in Portugal). The tax is deducted from the Client's account on the settlement date of the corporate action.

3. Table of Commission and Fees for Stock CFDs and ETF CFDs

Market	Commission for Transactions (each opening and closing of position on Stock CFDs and ETF CFDs on particular market [1])	Mark-up included in the price of the instrument [2]	Fee deducted from the equivalent of the dividend due to the Client on particular market [3]	Fee included in currency conversion of the transaction profit or loss and Corporate Actions
Stock CFDs US	0,00% of the transaction value, minimum 0 USD	0.30%	30.00%	0.5% [5]
Stock CFDs UK	0,00% of the transaction value, minimum 0 EUR	0.30%	0.00%	0.5% [5]
Stock CFDs UK International	0,00% of the transaction value, minimum 0 USD	0.30%	15.00%	0.5% [5]
Stock CFDs Portugal	0,00% of the transaction value, minimum 0 EUR	0.30%	25.00%	0.5% [5]
Stock CFDs Spain	0,00% of the transaction value, minimum 0 EUR	0.30%	19.00%	0.5% [5]
Stock CFDs Germany	0,00% of the transaction value, minimum 0 EUR	0.30%	26.375%	0.5% [5]

<table>
<tr><td>Stock CFDs Czech Republic</td><td>0,00% of the transaction value, minimum 0 CZK</td><td>0.30%</td><td>15.00%</td><td>0.5% [5]</td></tr>
<tr><td>Stock CFDs France</td><td>0,00% of the transaction value, minimum 0 EUR</td><td>0.30%</td><td>25.00%</td><td>0.5% [5]</td></tr>
<tr><td>Stock CFDs Italy</td><td>0,00% of the transaction value, minimum 0 EUR
A fixed fee related to notional transaction value shall be paid. The table below presents notional transaction value brackets and related fee values[4] :
<table>
<tr><th>Transaction value</th><th>Fee</th></tr>
<tr><td>0-2,500 EUR</td><td>0,25 EUR</td></tr>
<tr><td>2,500- 5,000 EUR</td><td>0,5 EUR</td></tr>
<tr><td>5,000- 10,000 EUR</td><td>1 EUR</td></tr>
<tr><td>10,000- 50,000 EUR</td><td>5 EUR</td></tr>
<tr><td>50,000- 100,000 EUR</td><td>10 EUR</td></tr>
<tr><td>100,000- 500,000 EUR</td><td>50 EUR</td></tr>
<tr><td>500,000- 1,000,000 EUR</td><td>100 EUR</td></tr>
<tr><td>above 1,000,000 EUR</td><td>200 EUR</td></tr>
</table></td><td>0.30%</td><td>26.00%</td><td>0.5% [5]</td></tr>
<tr><td>Stock CFDs Switzerland</td><td>0,00% of the transaction value, minimum 0 EUR</td><td>0.30%</td><td>35.00%</td><td>0.5% [5]</td></tr>
<tr><td>Stock CFDs Netherlands</td><td>0,00% of the transaction value, minimum 0 EUR</td><td>0.30%</td><td>15.00%</td><td>0.5% [5]</td></tr>
<tr><td>Stock CFDs Belgium</td><td>0,00% of the transaction value, minimum 0 EUR</td><td>0.30%</td><td>30.00%</td><td>0.5% [5]</td></tr>
<tr><td>Stock CFDs Denmark</td><td>0,00% of the transaction value, minimum 0 EUR</td><td>0.30%</td><td>27.00%</td><td>0.5% [5]</td></tr>
</table>

Stock CFDs Finland	0,00% of the transaction value, minimum 0 EUR	0.30%	20.00%	0.5% 5)
Stock CFDs Norway	0,00% of the transaction value, minimum 0 EUR	0.30%	25.00%	0.5% 5)
Stock CFDs Sweden	0,00% of the transaction value, minimum 0 EUR	0.30%	30.00%	0.5% 5)
ETF CFDs Europe	0,00% of the transaction value, minimum 0 EUR	0.30%	30.00%	0.5% 5)
ETF CFDs US	0,00% of the transaction value, minimum 0 USD	0.30%	30.00%	0.5% 5)

1) the fee shall be converted to the currency in which Account is kept according to XTB Exchange Rate and charged from the Client's account at the moment of transaction execution.

2) Half of the markup value (0.15%) is deducted from the bid price and the other half is added to the ask price at the moment of transaction execution.

3) XTB is booking on the Client's Account the equivalent of the dividend reduced by the fee.

4) The Italian FTT tax is calculated and charged from the Client's Account on the next working day after the day of the transaction execution.

5) All currency conversions of the result of transactions on Derivatives Shares CFDs and ETF CFDs and Corporate Actions in the Trading Account are subject to a mark-up of 0.5% of the XTB Exchange Rate. The fee is charged from the Client's Account at the time of closing the Transaction and realization of Corporate Actions.

4. CFD contracts on currencies, indices, commodities and cryptocurrencies

Currency conversion fee	
Currency conversion of the transaction profit or loss	0.5%[1)]

1) All currency conversions of the transaction result for CFD instruments on currencies, indices, commodities, and cryptocurrencies in the Client's account are subject to a mark-up of 0.5%, which is included in the XTB exchange rate.The currency conversion fee affects the Transaction Result, and it is settled at the time the Transaction is closed.

5. Fees for redistribution of the stock exchange data issued by the Warsaw Stock Exchange (GPW) via Internet

Natural persons	
Access to a real-time data – one Stock CFDs offer, one OMI offer, Poland, Level 1	Free of charge

6. Table of Commission and Fees for Options

Group	Part of the premium for the mark-up on the execution price	Part of the premium for currency conversion mark-up
Options (all underlying assets)	0.25%	0%

The total premium consists of three elements: the raw premium value calculated using the raw exercise price, the markup value on the exercise price, and the markup value applied to the conversion rate.

7. General comments

Other costs connected with Transactions in XTB e.g. Spreads, swap points, overnight financing or other commissions and fees, which the Client shall pay to XTB are described in others Condition Tables and Swap points/overnight financing table available on XTB's Website.

8. Table of XTB Exchange Rates

In order to convert specific positions into the currency of client’s account, in each Client’s Transaction, XTB uses bid and ask rates from the Client’s Standard Account. The frequency of refreshing the XTB exchange rate may be slightly reduced compared to the prices from the Standard Account.

If XTB does not quote a pair allowing to directly convert one of the Transaction parameters to the currency of the Investment Account, the conversion is done by converting the parameter into USD and then into the currency of the Investment Account.

XTB informs in the Fees and commissions table about additional fees that may arise.

The tables below present the rate, which is used to convert a given parameter of a Transaction into the currency of the Client's Investment Account.

	CFD Instruments	**OMI Instruments and Fractional Rights**
Margin	(bid rate[1)] + ask rate[2)])/2	N/A
Transaction result	For CFD instruments: Bid rate[3] — in the case of settling a transaction in the account’s currency that reflects the process of the Client selling the instrument's currency to receive the payment (profitable transaction), Ask rate[4] — in the case of settling a transaction in the account currency that reflects the process of the Client purchasing the instrument's currency to cover the liability (loss-making transaction); If a direct conversion rate for CFD Transactions does not exist, the result will be firstly converted into USD, next, into currency of the Investment Account. Both conversions will be performed according to the same principles as those for a single conversion.	N/A
Commission	Ask rate[4]	Ask rate [4]
Swap points / cost of financing value and position rollover value	(bid rate + ask rate)/2	N/A
FTT, other fees/taxes	The official ECB exchange rate from the day before the FTT tax is applied. If the aforementioned rate is unavailable, the NBP exchange rate from the day before the FTT tax is applied.	According to the official fixing rate of the National Bank of Poland of the previous day

Corporate Actions (dividends, equivalents of dividend, fee on equivalent of dividend, equivalent of subscription rights, etc.)	Bid rate[3] – for positive cash flows Ask rate[4] - for negative cash flows	Bid rate [6]
Nominal value of purchase/sale	N/A	Ask rate [7] – for purchase orders Bid rate [6] – for sale orders

1) Price for the purchase transaction.
2) Price for the sale transaction.
3) XTB Exchange Rate expressed as bid – mid * mark-up[5]
4) XTB Exchange Rate expressed as ask + mid * mark-up[5]
5) The amount of the mark-up has been specified in section 3 and 4. – Currency conversion fee.
6) XTB Exchange Rate bid – mark-up[8] * mid XTB Exchange Rate
7) XTB Exchange Rate ask + mark-up[8] * mid XTB Exchange Rate
8) The amount of the mark-up has been specified in section 2

9. Currency Exchange

The Currency Exchange Rate is based on Standard offer prices. The Currency Exchange Rate is refreshed no more frequently than once per 1 second.

Outside of FX instrument trading hours used for currency conversion, higher conversion fees apply on weekends and holidays as indicated in Section 1. General. Market opening refers to the first price after trading opens.

If XTB does not quote a pair allowing for direct exchange, conversion is done by first converting to USD, and then to the Account Currency.

Currency Exchange	Bid price of exchange rate

Example:

1) A client has a EUR account and exchanges 1000 EUR to another account held in USD. The current exchange rate (bid / ask):

   EURUSD: *(**1.08215** / 1.08224)*

   Value of 1000 EUR in USD currency is equal to 1082.15 USD = 1000 * **1.08215**

   Moreover, a commission will be charged according to the information provided in Section 1. General, which is 0.5% or 0.8% depending on the exchange time.

   - Value of charged commission: 5 EUR = (1000 EUR * 0.5% = 5 EUR)

     or

   - Value of charged commission: 8 EUR = (1000 EUR * 0.8% = 8 EUR)

2) A client has a USD account and exchanges 1000 USD to another account held in EUR. The current exchange rate (bid / ask):

   EURUSD: *(1.08215 / 1.08224)*
   → USDEUR = ($\frac{1}{\mathrm{EURUSD}}$): *(**0.92401** / 0.92409)*

   Value of 1000 EUR in USD currency is equal to 924.01 EUR = 1000 * **0.92401**

   Moreover, a commission will be charged according to the information provided in Section 1. General, which is 0.5% or 0.8% depending on the exchange time.

- Value of charged commission: 5 USD = (1000 USD * 0.5% = 5 USD)

  or

- Value of charged commission: 8 USD = (1000 USD * 0.8% = 8 USD)

Additionally, service is provided only by making a transfer ordered by client between trading accounts held by client and only in currencies of these accounts. XTB provides currency exchange services only when it is related to provision of another brokerage service. Currency exchange service provided by XTB does not constitute a currency exchange activity. Currency exchange service should only be for execution of specific orders, such as the purchase of Financial Instruments in a currency other than funds deposited by client.