TABLE OF SWAP POINTS RATES OF DERIVATIVE INSTRUMENTS AND FINANCING COSTS RATES

effective from 16.11.2026

CFDs on currencies, CFDs on indices, CFDs on commodities, CFDs on crypto assets

1. GENERAL INFORMATION

1.1 **Long Position** means that the Client holds purchased Financial Instruments.

1.2 **Short Position** means that the Client holds sold Financial Instruments.

1.3 **The sign next to the rate** indicates whether the Amount of Swap Points or Financing Costs calculated on its basis will be deducted from the Client's Cash Account (-) or whether the Client's account will be credited with that Amount (+).

1.4 The Amounts of Swap Points and Financing Costs on the Investment Account are expressed in the Account Currency after converting into it the amounts determined in the quoted currency at the rate:

FORMULA FOR THE RATE

$$Rate = \frac{BID + ASK}{2}$$

1.5 Swap Points and Financing Costs are the crediting or debiting of the account of a client holding open positions on a given Financial Instrument in the event of holding an open position on that financial instrument to the next day.

The crediting or debiting with the discussed values takes place at midnight of each day according to the daily rate. In some cases the technical calculation process of the value may not fall exactly at midnight - the maximum time interval: from 23:58 to 00:01. The above rules do not apply to certain currency instruments; details can be found in the section Currency CFD instruments - Forex.

1.6 Given that XTB operates in a market-maker model, the upper limit of the margin included in the value of Swap Points and Financing Costs charged by XTB on Transactions on CFD instruments amounts to 100%. Negative values charged by XTB are a Cost borne by the Client to the benefit of XTB.

1.7 The value of Swap Points and Financing Costs is expressed as a percentage on a daily basis.

1.8 All XTB accounts, including Standard and SWAP Free accounts, are charged SWAP fees, with the exceptions specified in the Specification Table and the SWAP Points / Financing Table available on our website.

a. **Standard Accounts:** All instruments are being charged SWAP Fees from day 1. All instruments are being charged SWAP Fees from day 1.

b. **SWAP Free Accounts:** For SWAP Free accounts, a grace period of 60 days is provided for the below-listed instruments only:

GOLD, SILVER, PLATINUM, PALLADIUM, OIL, OIL.WTI;
Indices;
Forex instruments (currencies pairs) except: EURTRY, USDBRL, USDCLP, USDMXN, USDTRY, USDZAR, EURZAR, GBPZAR, EURMXN, GBPMXN, USDCNH, EURCNH, EURHUF, USDHUF, CHFHUF;

After the 60-day period, daily Swap Points are charged according to the XTB Swap Points Table for the above instruments on SWAP Free accounts.

All other instruments not mentioned above are charged Swap Points from day 1.

2. CFD DERIVATIVE INSTRUMENTS ON CURRENCIES

2.1 The value of the daily crediting or debiting of the account with Swap Points values is calculated according to the following formula:

> **FORMULA**
>
> *Swap rate = 100 000 × number of lots × daily swap rate (%) × conversion rate to the Account Currency*

2.2 Example of calculation based on the GBPUSD instrument.

Assumptions	
Instrument	GBPUSD
Contract Currency	GBP
Volume	0.5
Account Currency	EUR
Conversion Rate to Account Currency GBPEUR = 1 / EURGBP	1.2
Swap Rates	
Short Position	**Long Position**
-0.003645%	-0.001868%
Daily Amount of Swap Points	
100 000 × 0.5 × -0.003645% × 1.2 = -2.19 EUR	100 000 × 0.5 × -0.001868% × 1.2 = -1.12 EUR

2.3 For the instruments EURTRY, USDMXN, EURMXN, GBPMXN, EURCNH, USDCNH, EURHUF, USDHUF, CHFHUF and CADMXN the crediting or debiting with Swap Points takes place at midnight of each day according to the daily rate except for Wednesday (crediting or debiting takes place at triple the daily rate), Saturday and Sunday (swaps are not charged).

For the instrument USDTRY the crediting or debiting with Swap Points takes place at midnight of each day according to the daily rate except for Thursday (crediting or debiting takes place at triple the daily rate), Saturday and Sunday (swaps are not charged).

2.4 The values of Swap Points are calculated on the basis of differences in the interest rates of currency pairs. Swap Points reflect the change in the value of money over time.

The daily values of Swap Points are calculated according to the following formulas:

FORMULAS:

$$BID_f = BID_s \times \frac{1 + (BID_k \times 7\ days / BASE_k)}{1 + (OFFER_b \times 7\ days / BASE_b)}$$

$$ASK_f = ASK_s \times \frac{1 + (OFFER_k \times 7\ days / BASE_k)}{1 + (BID_b \times 7\ days / BASE_b)}$$

$$ASK\ DIFFERENCE = \frac{ASK_s - ASK_f}{7}$$

$$BID\ DIFFERENCE = \frac{BID_f - BID_s}{7}$$

$$SWAP\ LONG = ASK\ DIFFERENCE \times 100\,000$$

$$SWAP\ SHORT = BID\ DIFFERENCE \times 100\,000$$

The above values are then converted into daily percentage rates.

LEGEND:

BID_f	forward BID rate
BID_s	spot BID rate
ASK_f	forward ASK rate
ASK_s	spot ASK rate
BID_k	BID interest rate with margin, applicable to the quote currency
BID_b	BID interest rate with margin, applicable to the base currency
$OFFER_k$	OFFER interest rate with margin, applicable to the quote currency
$OFFER_b$	OFFER interest rate with margin, applicable to the base currency
$BASE_k$	base for the quote currency, in days
$BASE_b$	base for the base currency, in days

The base rate used is one of the following reference rates:

ESTER for EUR, margin: 0.75%, basis: 360
SOFR for USD, margin: 0.75%, basis: 360
SONIA for GBP, margin: 0.75%, basis: 365
SARON for CHF, margin: 0.75%, basis: 360
WIBOR 1M for PLN, margin: 1.75%, basis: 365
TONAR for JPY, margin: 1.25%, basis: 360
AUD 1 Week Deposit for AUD, margin: 1.25%, basis: 365
Canadian Overnight Repo Rate Average for CAD, margin: 0.75%, basis: 365
NZD 1 Week Deposit for NZD, margin: 1.25%, basis: 365
CZK 1 Week Deposit for CZK, margin: 2.00%, basis: 360
SEK 1 Week Deposit for SEK, margin: 1.50%, basis: 360
NOK 1 Week Deposit for NOK, margin: 1.25%, basis: 360
Mexican Peso Overnight Deposit for MXN, margin: 2.00%, basis: 360
South African Benchmark Overnight Rate for ZAR, margin: 1.75%, basis: 365

HUF 1 Week Deposit for HUF, margin: 5.00%, basis: 360
ROBID-ROBOR Spot Week for RON, margin: 2.00%, basis: 360
TRY 1 Week Deposit for TRY, margin: 30.00%, basis: 360
CLP Chile TAB Nominal Interbank Rate 1 Month for CLP, margin: 3.50%, basis: 360
BRL 1 Month Deposit for BRL, margin: 3.75%, basis: 360
SGD 1 Week Deposit for SGD, margin: 1.25%, basis: 365
SHIR 1 Month Deposit for ILS, margin: 2.50%, basis: 365
INR 1 Month NDF Implied Yield for INR, margin: 3.00%, basis: 365
THB 1 Week Deposit for THB, margin: 2.25%, basis: 365
Offshore CNH 1 Week Deposit for CNH, margin: 2.50%, basis: 360

Upon the client's request, the exact value of the rate can be provided.

Table of Financing Costs rates for CFD instruments on currencies

INSTRUMENTS	Long Position	Short Position
AUDCAD	0.000739%	-0.011685%
AUDCHF	0.007717%	-0.018716%
AUDJPY	0.002816%	-0.016593%
AUDNZD	-0.001006%	-0.012677%
AUDUSD	-0.003188%	-0.007817%
CADCHF	0.002872%	-0.011142%
CADJPY	-0.002031%	-0.009017%
CADMXN	-0.018269%	0.003053%
CHFHUF	-0.031237%	-0.000713%
CHFJPY	-0.009072%	-0.002040%
CHFNOK	-0.018110%	0.006995%
CHFPLN	-0.017042%	0.003283%
CHFSEK	-0.011803%	-0.000699%
EURAUD	-0.011841%	0.000829%
EURCAD	-0.004255%	-0.004018%
EURCHF	0.002725%	-0.011053%
EURCNH	-0.005532%	-0.012514%
EURCZK	-0.011828%	-0.003444%
EURGBP	-0.008266%	-0.000008%
EURHUF	-0.024331%	-0.007601%
EURJPY	-0.002177%	-0.008928%
EURMXN	-0.018416%	0.003142%
EURNOK	-0.011210%	0.000103%
EURNZD	-0.006000%	-0.005010%
EURPLN	-0.010143%	-0.003607%
EURRON	-0.016611%	0.001338%
EURSEK	-0.004907%	-0.007587%
EURSGD	-0.003652%	-0.007358%
EURTRY	-0.170241%	-0.000536%
EURUSD	-0.008183%	-0.000147%

EURZAR	-0.019872%	0.006119%
GBPAUD	-0.007681%	-0.003270%
GBPCAD	-0.000097%	-0.008115%
GBPCHF	0.006881%	-0.015148%
GBPJPY	0.001980%	-0.013024%
GBPMXN	-0.014254%	-0.000957%
GBPNOK	-0.007050%	-0.003996%
GBPNZD	-0.001842%	-0.009107%
GBPPLN	-0.005984%	-0.007704%
GBPSEK	-0.000749%	-0.011683%
GBPSGD	0.000505%	-0.011454%
GBPUSD	-0.004024%	-0.004245%
GBPZAR	-0.015709%	0.002018%
NOKSEK	-0.000638%	-0.014623%
NZDCAD	-0.005102%	-0.005852%
NZDCHF	0.001879%	-0.012886%
NZDJPY	-0.003024%	-0.010761%
NZDSGD	-0.004499%	-0.009191%
NZDUSD	-0.009031%	-0.001981%
USDBRL	-0.035273%	0.010285%
USDCAD	-0.000237%	-0.008032%
USDCHF	0.006742%	-0.015065%
USDCLP	-0.014103%	-0.009491%
USDCNH	-0.001513%	-0.016527%
USDCZK	-0.007808%	-0.007459%
USDHUF	-0.020307%	-0.011615%
USDILS	-0.007003%	-0.010848%
USDINR	-0.021566%	0.000973%
USDJPY	0.001841%	-0.012941%
USDMXN	-0.014394%	-0.000874%
USDNOK	-0.007190%	-0.003913%
USDPLN	-0.006123%	-0.007622%
USDRON	-0.012590%	-0.002678%
USDSEK	-0.000888%	-0.011601%
USDSGD	0.000366%	-0.011372%
USDTHB	-0.013215%	-0.003270%
USDTRY	-0.166176%	-0.004551%
USDZAR	-0.015849%	0.002101%
ZARJPY	0.008103%	-0.024602%

3. CFD DERIVATIVE INSTRUMENTS ON INDICES AND COMMODITIES

3.1 The daily crediting or debiting of the account with Financing Costs is calculated using the following formula:

SHORT POSITION:

$$\text{Financing Cost} = \text{Instrument Price} \cdot \underbrace{\text{multiplier}}_{\text{(used to calculate the Nominal Value of 1 lot)}} \cdot \text{lots} \cdot \frac{\text{margin (\%)} - \text{base rate}}{d} \cdot \text{conversion rate to Account Currency}$$

LONG POSITION:

$$\text{Financing Cost} = \text{instrument price} \cdot \underbrace{\text{multiplier}}_{\text{(used to calculate the Nominal Value of 1 lot)}} \cdot \text{lots} \cdot \frac{\text{base rate} + \text{margin (\%)}}{d} \cdot \text{conversion rate to Account Currency}$$

d – number of days in the year according to the 360-day convention.

3.2 Example of calculation based on the DE40 instrument.

Assumptions	
Instrument	DE40
Contract Currency	EUR
Volume	0.5
Account Currency	USD
Instrument Multiplier	25
Instrument Price	22 000
Conversion Rate to Account Currency EURUSD = 1.04	1.04
Financing Cost Rates	
Short Position	**Long Position**
-0.002994%	-0.019228%
Daily Amount of Financing Costs	
22 000 × 25 × 0.5 × -0.002994% × 1.04 = -8.56 USD	22 000 × 25 × 0.5 × -0.019228% × 1.04 = -54.99 USD

3.3 The base rate used for calculations is one of the following reference rates:

ESTER (Euro Short-Term Rate) for instruments quoted in EUR.
SOFR (Secured Overnight Financing Rate) for instruments quoted in USD.
SONIA (Sterling Overnight Index Average) for instruments quoted in GBP.
WIBOR 1M for instruments quoted in PLN.
TONAR (Tokyo Overnight Average Rate) for instruments quoted in JPY.
AUD 1 Week Deposit for instruments quoted in AUD.

3.4 For short positions on CFD instruments, the Financing Cost value cannot be positive.

Table of Financing Costs rates for CFD instruments on indices

INSTRUMENTS	Long Position	Short Position
AU200.cash	-0.025791%	0.000000%
BRAComp	-0.023306%	-0.001694%
CH50cash	-0.023305%	-0.001695%
CHN.cash	-0.023297%	-0.001695%
DE40	-0.017897%	-0.004325%
EU50	-0.019286%	-0.005714%
FRA40	-0.019286%	-0.005714%
HK.cash	-0.023287%	-0.001694%
ITA40	-0.019286%	-0.005714%
JP225	-0.015908%	-0.009092%
MEXComp	-0.023306%	-0.001694%
NED25	-0.019286%	-0.005714%
SG20cash	-0.023301%	-0.001695%
SPA35	-0.019286%	-0.005714%
SUI20	-0.023306%	-0.001694%
UK100	-0.023568%	-0.001432%
US30	-0.021917%	-0.000306%
US100	-0.021917%	-0.000306%
US500	-0.021917%	-0.000306%
US2000	-0.021917%	-0.000306%
USDIDX	-0.023306%	-0.001694%
VIET30	-0.023306%	-0.001694%
VIX	-0.023306%	-0.001694%
VSTOXX	-0.019286%	-0.005714%
W20	-0.022694%	-0.002306%

Table of Financing Costs rates for CFD instruments on commodities

INSTRUMENTS	Long Position	Short Position
ALUMINIUM	-0.023306%	-0.001694%
BUND10Y	-0.023306%	-0.001694%
CATTLE	-0.023306%	-0.001694%
COCOA	-0.034417%	-0.012806%
COCOA.EU	-0.034679%	-0.012543%
COFFEE	-0.034417%	-0.012806%
COFFEE.EU	-0.034417%	-0.012806%
COPPER	-0.023306%	-0.001694%
CORN	-0.023306%	-0.001694%
COTTON	-0.023306%	-0.001694%
EMISS	-0.023306%	-0.001694%

GASOLINE	-0.042472%	-0.020861%
GOLD	-0.023306%	-0.001694%
LEANHOGS	-0.023306%	-0.001694%
LSGASOIL	-0.042472%	-0.020861%
NATGAS	-0.042472%	-0.020861%
NATGAS.EU	-0.038453%	-0.024881%
NICKEL	-0.023306%	-0.001694%
OIL	-0.042472%	-0.020861%
OIL.WTI	-0.042472%	-0.020861%
ORANGE	-0.023306%	-0.001694%
PALLADIUM	-0.027472%	-0.005861%
PLATINUM	-0.027472%	-0.005861%
SCHATZ2Y	-0.023306%	-0.001694%
SILVER	-0.027472%	-0.005861%
SOYBEAN	-0.023306%	-0.001694%
SOYOIL	-0.023306%	-0.001694%
SUGAR	-0.034417%	-0.012806%
SUGAR.EU	-0.034417%	-0.012806%
TNOTE	-0.023306%	-0.001694%
WHEAT	-0.023306%	-0.001694%
ZINC	-0.023306%	-0.001694%

4. CFD DERIVATIVE INSTRUMENTS ON CRYPTO ASSETS

4.1 The daily crediting or debiting of the account with Financing Costs is calculated using the following formula:

DAILY FINANCING COST CALCULATION

$$\textit{instrument price} \cdot \underbrace{\textit{multiplier}}_{\textit{(used to calculate the Nominal Value of 1 lot)}} \cdot \textit{lots} \cdot \textit{daily financing swap rate (\%)} \cdot \textit{conversion rate to Account Currency}$$

4.2 Example of calculation based on the BITCOIN instrument.

Assumptions	
Instrument	BITCOIN
Contract Currency	USD
Volume	0.5
Account Currency	EUR
Instrument Multiplier	1
Instrument Price	100 000
Conversion Rate to Account Currency USDEUR = 1 / EURUSD	0.96
Financing Cost Rates	
Short Position	**Long Position**
-0.027778%	-0.097222%
Daily Amount of Financing Costs	
100 000 × 1 × 0.5 × -0.027778% × 0.96 = -13.33 EUR	100 000 × 1 × 0.5 × -0.097222% × 0.96 = -46.67 EUR

4.3 For crypto assets, Financing Cost values are determined based on a fixed percentage of the nominal value of the underlying instrument.

Table of Financing Costs rates for CFD instruments on crypto assets

INSTRUMENTS	Long Position	Short Position
AAVE	-0.097222%	-0.027778%
ALGORAND	-0.097222%	-0.027778%
ANTH.24H7	-0.069444%	-0.069444%
APECOIN	-0.097222%	-0.027778%
ARBITRUM	-0.097222%	-0.027778%
AVALANCHE	-0.097222%	-0.027778%
BINANCECOIN	-0.097222%	-0.027778%
BITCOIN	-0.097222%	-0.027778%
BITCOINCASH	-0.097222%	-0.027778%

BONK	-0.097222%	-0.027778%
CARDANO	-0.097222%	-0.027778%
CHAINLINK	-0.097222%	-0.027778%
CHILIZ	-0.097222%	-0.027778%
COMPOUND	-0.097222%	-0.027778%
COPPER.24H7	-0.069444%	-0.069444%
COSMOS	-0.097222%	-0.027778%
CURVEDAO	-0.097222%	-0.027778%
DECENTRALAND	-0.097222%	-0.027778%
DOGECOIN	-0.097222%	-0.027778%
DOGWIFHAT	-0.097222%	-0.027778%
DYDX	-0.097222%	-0.027778%
ETHEREUM	-0.097222%	-0.027778%
FARTCOIN	-0.097222%	-0.027778%
FILECOIN	-0.097222%	-0.027778%
GALA	-0.097222%	-0.027778%
GOLD.24H7	-0.069444%	-0.069444%
GOOGL.24H7	-0.069444%	-0.069444%
GRAPH	-0.097222%	-0.027778%
HEDERA	-0.097222%	-0.027778%
HYPE	-0.097222%	-0.027778%
INJECTIVE	-0.097222%	-0.027778%
INTERCOMP	-0.097222%	-0.027778%
JUPITER	-0.097222%	-0.027778%
KUSAMA	-0.097222%	-0.027778%
LITECOIN	-0.097222%	-0.027778%
MAKER	-0.097222%	-0.027778%
NATGAS.24H7	-0.069444%	-0.069444%
NEAR	-0.097222%	-0.027778%
NVDA.24H7	-0.069444%	-0.069444%
OIL.24H7	-0.069444%	-0.069444%
ONDO	-0.097222%	-0.027778%
PEPE	-0.097222%	-0.027778%
POLKADOT	-0.097222%	-0.027778%
POLYGON	-0.097222%	-0.027778%
POPCAT	-0.097222%	-0.027778%
PYTH	-0.097222%	-0.027778%
RENDER	-0.097222%	-0.027778%
RIPPLE	-0.097222%	-0.027778%
SANDBOX	-0.097222%	-0.027778%
SHIBA	-0.097222%	-0.027778%
SILVER.24H7	-0.069444%	-0.069444%

SOLANA	-0.097222%	-0.027778%
SPCX.24H7	-0.069444%	-0.069444%
STARKNET	-0.097222%	-0.027778%
STELLAR	-0.097222%	-0.027778%
STEPN	-0.097222%	-0.027778%
SUI	-0.097222%	-0.027778%
SUSHI	-0.097222%	-0.027778%
TEZOS	-0.097222%	-0.027778%
TONCOIN	-0.097222%	-0.027778%
TRON	-0.097222%	-0.027778%
TRUMP	-0.097222%	-0.027778%
TSLA.24H7	-0.069444%	-0.069444%
UNISWAP	-0.097222%	-0.027778%
VECHAIN	-0.097222%	-0.027778%
WTI.24H7	-0.069444%	-0.069444%
ZCASH	-0.097222%	-0.027778%