



**TABLE OF COMMISSIONS AND FEES
dated February 14th, 2022**

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1. General

Title	STANDARD / PROFESSIONAL / SWAP FREE ACCOUNT
Opening and closing of an Account	Free of charge
Monthly Fee for maintaining an Account	Free of charge or up to 10 EUR ¹⁾
Commission for withdrawal of funds from the Cash Account in the amount lower than 50 USD	30 USD
Fee for a preparation and sending of a daily report of operations conducted on the Client's Account, in a paper form	100 USD
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	100 USD
Fee for transfer on Cash Accounts made via credit or debit card	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
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
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
Reporting Service governed by the Terms and conditions of the service of delegating transaction reporting to X-Trade Brokers DM 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 and ITA.40+

Fixed fee related to notional transaction value, according to the below table ²⁾:

Transaction value	Fee
0-2,500 EUR	0,25 EUR
2,500- 5,000 EUR	0,5 EUR
5,000- 10,000 EUR	1 EUR
10,000- 50,000 EUR	5 EUR
50,000- 100,000 EUR	10 EUR
100,000- 500,000 EUR	50 EUR
500,000- 1,000,000 EUR	100 EUR
over 1,000,000 ERU	200 EUR

- ¹⁾ 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 Customer's account, and
 - b) no cash deposit was made 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 Customer's account. Before the fee is collected, the amounts are converted into the currency of the account.

- ²⁾ The Fee resulted from the FTT tax is deducted the next working day after the day when the Transaction was executed.

2. Table of Commission and Fees for Stock CFDs

Market	Commission for Transactions (each opening and closing of position on Stock CFDs on particular market ¹⁾	Markup included in the Spread ²⁾	Fee deducted from the equivalent of the dividend due to the Client on particular market ³⁾																		
Stock CFDs US	0,00% of the transaction value, minimum 0 USD	0.30%	30.00%																		
Stock CFDs UK	0,00% of the transaction value, minimum 0 EUR	0.30%	0.00%																		
Stock CFDs UK International	0,00% of the transaction value, minimum 0 USD	0.30%	15.00%																		
Stock CFDs Portugal	0,00% of the transaction value, minimum 0 EUR	0.30%	25.00%																		
Stock CFDs Spain	0,00% of the transaction value, minimum 0 EUR	0.30%	21.00%																		
Stock CFDs Germany	0,00% of the transaction value, minimum 0 EUR	0.30%	26.375%																		
Stock CFDs Czech Republic	0,00% of the transaction value, minimum 0 CZK	0.30%	15.00%																		
Stock CFDs France	0,00% of the transaction value, minimum 0 EUR	0.30%	26.50%																		
Stock CFDs Italy	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⁾ :	0.30%	26.00%																		
	<table border="1"> <thead> <tr> <th>Transaction value</th> <th>Fee</th> </tr> </thead> <tbody> <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>powyżej 1,000,000 EUR</td> <td>200 EUR</td> </tr> </tbody> </table>			Transaction value	Fee	0-2,500 EUR	0,25 EUR	2,500- 5,000 EUR	0,5 EUR	5,000- 10,000 EUR	1 EUR	10,000- 50,000 EUR	5 EUR	50,000- 100,000 EUR	10 EUR	100,000- 500,000 EUR	50 EUR	500,000- 1,000,000 EUR	100 EUR	powyżej 1,000,000 EUR	200 EUR
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Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	35.00%																		

Switzerland			
Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	15.00%
Netherlands			
Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	30.00%
Belgium			
Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	27.00%
Denmark			
Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	20.00%
Finland			
Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	25.00%
Norway			
Stock CFDs	0,00% of the transaction value, minimum 0 EUR	0.30%	30.00%
Sweden			

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⁾ the markup is included in the Spread presented on an Investment Account. Half of the markup value (0.15%) is deducted from the bid price and the other half is added to the ask price.

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

⁴⁾ Fee resulted from the Italian FTT tax is calculated on the next working day after the day of the transaction execution.

3. General comments

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

XTB MENA Limited ("XTB MENA") executes clients' orders with XTB S.A. ("XTB") under a matched principal execution model.

XTB runs a market making desk and hedges its exposures on a net book basis and is the sole execution venue for XTB MENA.

XTB MENA Limited receives fees/commissions from XTB S.A. on the basis of the Cost-Plus method resulting from the conclusion of an Intermediary Agreement between XTB MENA and XTB S.A..

4. 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 Basic Offer for all Financial Instruments on the Transaction Platform xStation and for CFD Instruments based on commodities, indices and metals on the platform MT4. Conversion of Financial Instruments, based on exchange rates of currency pairs on the Platform MT4 is performed at the rate from the given type Client's Investment Account. The specification of individual offers can be found on XTB's Website on this link: <https://www.xtb.com/ae-en/trading-services/account-information/market-specification>

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
Margin	$(\text{bid rate}^{1)} + \text{ask rate}^{2)})/2$
Transaction result	<p>For Forex Transactions: Bid rate — for the purchase transactions, Ask rate — for the sale transactions;</p> <p>For other CFDs: Bid rate – for Financial Instruments, for which a direct conversion rate exists;</p> <p>If a direct conversion rate for CFD Transactions does not exist, the result will be firstly converted into USD at the bid rate for buy positions and at the ask rate for sell positions. Then, into currency of the Investment Account with the bid rate for buy positions and the ask rate for sell positions.</p>
Commission	Ask rate
Swap points value and position rollover value	$(\text{bid rate} + \text{ask rate})/2$
FTT, other fees/taxes	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.)	<p>For Stock CFDs: Bid rate – for positive cash flows Ask rate - for negative cash flows</p>
Nominal value of purchase/sale	N/A

1) Price for the purchase transaction.

2) Price for the sale transaction.