

## FOREXTB GENERAL FEES

Please find below information regarding relevant fees for ForexTB clients.

### 1. Withdrawal Fees

ForexTB does not charge any withdrawal fees however, clients may be subject to withdrawal fees as determined and levied by the payment service provider or bank involved in the transfer:

Method	Applicable Fees
Debit/Credit Cards	3.5%
Wire Transfer	30 USD
	30 EUR
	30 GBP
eWallets:	
Neteller	3.5%
Skrill	2.0%
Paypal	4.5%

### 2. Inactivity/Dormancy Fees

Fees may be payable by you by virtue of the fact that the Trading Platform is continually provided to you for trading, regardless of your actual use. If there are no transactions (deposits, withdrawals or trading activity) on your Trading Account for a period of at least one (1) month or more, your Trading Account is deemed as “Inactive” and the Company reserves the right to charge a monthly inactivity fee on your Trading Account, in return for the provision of the continued availability of your Trading Account. You agree that you are liable to and will pay the applicable fee as notified to you from time to time and that we may deduct such fee from any funds held by us on your behalf. You will be charged a monthly inactivity fee of the amount of 80 EUR (Eighty Euros) until your Trading Account becomes active again.

Further to the above and in case of an unforeseen event (i.e. acts of God, fire, flood, accident, terrorism, strike, epidemic or disease, industrial disputes) that prevents the Client from logging into his/her Trading Account, the Client must notify the Company accordingly with supporting evidence as to the existence and validity of such unforeseen event. Upon such notification, the Company shall examine all documentation provided by the Client and the validity of such unforeseen event and reimburse the Client with the inactivity fees charged.

### 3. Spread Information

Spread is the difference between the bid (sell) and ask (buy) price. The difference is presented in pips and reflect the cost of opening a position and vary depending on the instrument. You will be able to find the value of a pip across all of our instruments, by

accessing the Trading Platform through your account with the Company.

#### 4. Swap Information

Swap is the interest added or deducted from the value of your position and is only charged when a position is held open overnight. The operation is conducted at 00:00 (GMT +2 DST off) and the resulting amount is automatically converted into your Balance Currency.

The swap rate is calculated once for each day of the week that a position is rolled over with the exception of Wednesday, when it is charged 3 times to capture the weekend swap charged in advance (i.e. 7 swaps in 5 trading days). You will be able to find the value of the swap rate charged for each instrument by accessing the Trading Platform through your account. Rates may change quickly due to market conditions (changes in interest rates, volatility, liquidity etc.) and due to various risk related matters that are at Company's sole discretion.

#### 5. Commodity and Index Rollover Information and Calculation

When a futures contract approaches its expiry date, ForexTB will rollover all open positions to the next tradable contract at the time specified in the CFD rollover date section in our Trading Platform. Rollover dates are unique to each type of contract being traded and vary in duration. Clients with open positions who do not wish to have their positions rolled over onto the next contract should close their positions before the schedule Rollover (Rollover dates are available to the clients in Help section in our Website, in the "Do futures CFDs expire, and if so, when" section). Clients will incur the same fees as closing an old contract and opening a new one manually. The fee includes the spread cost of closing the old contract and opening a new contract plus the overnight interest charge (These are the swaps long and swaps short amounts indicated on the asset specifications).

In most cases, the rate (bid/ask prices) of the new contract will be different from the old contract. Therefore, the company takes necessary precautions in order for the client not to be burdened with the price difference on his new position. Consequently, a rollover adjustment will occur automatically on client's account to ensure both the client and the company did not benefit or disadvantaged from the rollover.

In order to calculate the rollover adjustment amount, the rate of the old contract and the new contract will be used at exactly the same time before contract expires. Consequently, the price difference between contracts and the spread will be accounted for. The resulting rollover amount will be then debited or credited to the clients account as a rollover adjustment. The calculation is as follows:

##### Buy position:

$(\text{Volume}^1 * (\text{Bid price (new contract)} - \text{Bid price (Old contract)})) + (\text{Volume} * \text{-Spread}) * \text{Conv. Rate}^2$

##### Sell position:

$(\text{Volume} * (\text{Ask price (new contract)} - \text{Ask price (old contract)})) + (\text{Volume} * \text{-Spread}) * \text{Conv. Rate}$

The general rule of thumb considered in order to decide if the amount will be debited or credited is shown below:

If (new contract price < old contract price) debit for short, credit for long

If (new contract price > old contract price) debit for long, credit for short

#### Example 1:

A client with a GBP account holds a buy position of 10 contracts on DAX performance index (Instrument currency: EUR). At the time of rollover, the DAX rates are as follows:

Bid (existing contract) = 12,228.00, Ask (existing contract) = 12,231.00 Bid (new contract) = 12,232.00, Ask (new contract) = 12,236.00

In the above case the formula applies as follows:

$(\text{Volume} * -(\text{Bid price (new contract)} - \text{Bid price (Old contract)})) + (\text{Volume} * -\text{Spread}) * \text{Conv. Rate}$   
 $(10 * -(12,232 - 12,228) + (10 * (12,232 - 12,236))) * 0.9 = -£72.00$

As a result, the client continues to hold the same long position of 10 contracts of DAX and his account will be debited with £72.00.

#### Example 2:

A client with a GBP account holds a sell position of 1000 barrels on light sweet crude oil (Instrument currency: USD). At the time of rollover, the CL rates are as follows:

Bid (existing contract) = 61.74, Ask (existing contract) = 61.87 Bid (new contract) = 61.95, Ask (new contract) = 62.15

In the above case the formula applies as follows:

$(\text{Volume} * (\text{Ask price (new contract)} - \text{Ask price (old contract)})) + (\text{Volume} * -\text{Spread}) * \text{Conv. Rate}$   
 $(1000 * (62.15 - 61.87) + 1000 * (61.95 - 62.15)) * 0.78 = £62.40$

As a result, the client continues to hold the same short position of 1000 barrels of CL and his account will be credited with £62.40

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<sup>1</sup> Volume = Lots \* Contract size

<sup>2</sup> All Rollover Adjustments are calculated in the currency the Instrument is denominated in. If an account is denominated in a different currency the system will automatically convert this to the account's currency using the market rate at that time.

## **6. Deposit Fees**

There are no deposit fees charged to the client.

## **7. Commission Fees**

There are no commissions charged to the client.

**List of Payment Service Provider (PSPs)**

Please find below the list of PSP companies in cooperation with their listed country headquarters and supervising authorities:

<b>Name</b>	<b>Country of Establishment</b>	<b>Regulated</b>	<b>Regulatory Authority</b>
SafeCharge Limited	Cyprus, CY	Yes	Central Bank of Cyprus (CBC)
PPRO Financial Ltd	United Kingdom, GB	Yes	Financial Conduct Authority (FCA)
Credorax Bank Limited	Malta, MT	Yes	Malta Financial Services Association (MFSA)
Skrill Ltd	United Kingdom, GB	Yes	Financial Conduct Authority (FCA)
Paysafe Payment Solutions Limited (Neteller)	United Kingdom, GB	Yes	Financial Conduct Authority (FCA)