General Fees

This document outlines all relevant fees charged by IQBroker Europe Ltd (formerly IQOption Europe Ltd) (the "Company").

Make sure that you familiarize yourself with all costs and associated charges for each financial instrument offered by the Company and the fees connected with the provision of the investment/ ancillary services offered by the Company, since these may affect the overall cost of a transaction as well as the cumulative effect on return of your investment. Also, make sure that you read the Further Information section at the end of this document, which sets out further information on the applicable fees.

Any examples in the tables are for illustration purposes only.

CFDs on Forex

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size. For example, if the underlying asset EUR/USD is trading at 1.2029, our ask (buy) price might be 1.2030 and the bid (sell) price might be 1.2028. The spread in this example is (ask-sell price) = 2 pips
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market of the underlying asset, and liquidity of the assets.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee for overnight keeping of positions on Friday is 3 ("three") times the normal swap fee to include the weekend.

		The swap fee can be subject to changes in the future.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the equivalent amount in another currency on the day of deduction of the fee) for the closure of the account due to lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfers for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination – Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

Cryptocurrencies LONG/BUY transactions (prior to 01 January 2019)

The Company has ceased the provision of services on Cryptocurrencies and is currently offering services only in relation to Contracts For Difference (CFDs) on Cryptocurrencies.

*This table is applicable for any long/buy positions that were opened before the 1st of January 2019 and have not been maintained** after the 30th of December 2022 and are considered to be cryptocurrencies and not CFDs on cryptocurrencies.
**It refers to the conversion of positions from cryptocurrencies to unleveraged CFDs on cryptocurrencies.

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size. For example, if the underlying asset BTC/USD is trading at 15188, our ask (buy) price might be 15700 and the bid (sell) price might be 14676. The spread in this example is (ask-sell price) = 1024
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
All other costs related to the transactions	Slippage	Slippage may occur when trading on Cryptocurrencies. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading on Cryptocurrencies. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and

		(b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are attributable to the transaction(s) exceed the standard swap fee charged by the Company, the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the equivalent amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfer for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination – Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on Cryptocurrencies LONG/BUY transactions (prior to 01 January 2019)

*This table is applicable to any long/buy positions that were opened before the 1st of January 2019 and have been maintained** after the 30th of December 2022; therefore, on or after the 31st of December 2022, such positions are considered and treated as CFDs on cryptocurrencies.
**It refers to the conversion of these positions from cryptocurrencies to unleveraged CFDs on cryptocurrencies.

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size. For example, if the underlying asset BTC/USD is trading at 15188, our ask (buy) price might be 15700 and the bid (sell) price might be 14676. The spread in this example is (ask-sell price) = 1024
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
All other costs related to the transactions	Slippage	Slippage may occur when trading on Cryptocurrencies. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading on Cryptocurrencies. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are

		attributable to the transaction(s) exceed the standard swap fee charged by the Company, the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfers for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination – Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on Cryptocurrencies for short-sell transactions

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size. For example, if the underlying asset BTC/USD is trading at 15188, our ask (buy) price might be 15700 and the bid (sell) price might be 14676. The spread in this example is (ask-sell price) = 1024
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue which are attributable to the transaction(s) exceed the standard swap fee charged by the Company, the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading

		venues relate to more than one transaction, they will be apportioned and allocated on a pro rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (Ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfer for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.
Other costs	Post Termination - Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex)client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on Cryptocurrencies for Long-Buy Transactions (on or following 01 January 2019)

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size.
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are attributable to the transaction(s) exceed the standard swap fee charged by the Company, the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not

		substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro-rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfer for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination – Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on Stocks

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size. For example, if the underlying asset Apple/USD is trading at 168.8150, our ask (buy) price might be 168.9566 and the bid (sell) price might be 168.6734. The spread in this example is (ask-sell price) = 2.8 pips
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are attributable

		to the transaction(s) exceed the standard swap fee charged by the Company, the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfer for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination – Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on ETFs

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size.
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are attributable to the transaction(s) exceed the standard swap fee charged by the Company,

		the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfer for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination - Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on Indices

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size.
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are attributable to the transaction(s) exceed the standard swap fee charged by the Company,

		the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro-rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfer for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination - Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex)client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

CFDs on commodities

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day, and notional trade size. For example, if the underlying asset XAU/USD is trading at 1245.06006, our ask (buy) price might be 1245.633578 and the bid (sell) price might be 1244.486542. The spread in this example is (ask-sell price) = 1.147036.
	Mark-up Mark-down	The Company may also apply markup or markdown to the prices received from its price feed providers in accordance with its capacity as a market maker. The adjustment of spread and/or markups and markdowns depends on several factors, such as the market conditions, volatility of the market, and liquidity of the assets.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01%–0.6% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
All other costs related to the transactions	Slippage	Slippage may occur when trading in CFDs. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g., after economic events or news announcements) and is a normal element of trading in CFDs. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third-party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue that are attributable to the transaction(s) exceed the standard swap fee charged by the Company,

		The Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro-rata basis.
Costs and associated charges related to the investment/ancillary services		
One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to a lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (Ten Euros or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transfers for clients from the European Economic Area (EEA). Withdrawals through bank transfers for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination – Custody fees	The Company may charge the client fees following the closure of his/her account in case of an unclaimed remaining balance. Monthly fee of 1% from the client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see Section 3 herein).

FX Options

Nature	Type	Description
Costs and associated charges related to the financial instrument		
One-off costs	Premium	The premium charged to purchase options is displayed inside the trading interface and represents the fee to pay to buy an option. Such premium contains bid and ask price thus, it also includes spread and possible mark-up.
Ongoing costs	—	—
All other costs related to the transactions	Slippage	Slippage may occur when trading on Cryptocurrencies. Slippage is the difference between the expected price of an Order, and the price the Order is actually executed at. In some situations, at the time an Order is presented for execution, the specific price shown to the Client may not be available; therefore, the Order will be executed close to or a number of pips away from the Client's requested Price. Slippage can occur at times of low liquidity or high volatility (e.g. after economic events or news announcements) and is a normal element of trading on Cryptocurrencies. Lastly, slippage might be positive or negative.
	Fees charged by third parties attributable to the transaction	In case the Company: (a) opts to hedge its exposure arising from specific Client transaction(s) with third party liquidity providers or any other trading venue and (b) the direct costs and charges of any kind charged by the liquidity provider or trading venue which are attributable to the transaction(s) exceed the standard swap fee charged by the Company, the Company shall recover such costs to the full amount by charging the trading accounts of Clients whose transactions were hedged on a true cost basis. Such charges do not substitute or negate any other standard fees and charges (such as swap fees) charged by the Company. In case the fees charged by liquidity providers or trading venues relate to more than one transaction, they will be apportioned and allocated on a pro-rata basis.
Costs and associated charges related to the investment / ancillary services		

One-off costs	Termination fees	In instances where the remaining balance in the client's account is equal or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account due to lack of verification.
Fees for ancillary services	Dormant account fees	In the absence of any financial activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). A list of the PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed, and the client has to contact customer support. There is no withdrawal fee through bank transferring for clients from the European Economic Area (EEA). Withdrawals through bank transferring for clients from third countries (not EEA) is $31 or the equivalent in another currency for every withdrawal.
Other costs	Post Termination: Custody fees	The Company may charge the Client fees following the closure of his/her account in case of unclaimed remaining balance. Monthly fee of 1% from the Client's remaining unclaimed balance (minimum 5 EUR). The wire transfer transaction of sending back to the (ex) client his/her remaining balance in the bank account is subject to fees (please see section 3 herein).

Further information on fees:

1. Deposit Fees

There are no deposit fees charged to the Client for the financial instruments that the Company offers.

2. Dormant Account Fees

The Company reserves the right to, on a monthly basis, charge dormant account fees of up to €10 (Ten Euros or the equivalent amount in another currency on the day of deduction of the fee). Dormant account fees shall be deducted from the Client's account from the 90th calendar day of inactivity when the account is considered dormant. The client's account is considered to be dormant/inactive if the client did not perform any financial activity (i.e., trading on the real (not demo) account or depositing) in his/her trading account for a period of 90 consecutive days. Further to this, each month, the Company will consider the activity over the past 90 days in determining if the administrative fee will be charged again.

The Company strives to ensure and keep correspondence with each respective Client and will inform the Client by email that their account will be treated as a Dormant Account.

If the Client account does not have the necessary funds for the administration fee and has remained inactive for a period of 90 consecutive days, the Company reserves the right to charge a lower amount to cover administrative expenses and close the account completely.

All the amounts of the fees and other expenses are stated without any taxes and charges that may be imposed on the mentioned fees either from the side of the Client or the Company.

3. Account Closure Fees

Applicable fees upon the closure of the Account

The Company reserves the right to charge the client for closure of their account in circumstances where the closure of the account is made because the client has not provided accurate and appropriate documentation to verify his/her account.

In instances where the remaining balance in the client's account is equal to or less than €5, the Company reserves the right to charge up to *€5 (five Euros or the relevant amount in another currency on the day of deduction of the fee) for the closure of the account.

Applicable fees following the closure of the account

Furthermore, where the Company has permanently closed the client's account (i.e., due to lack of KYC documents or for any other relevant reason indicated in the Company's Terms and Conditions) and the client's account had a positive balance as of the time of the closure (the

"remaining balance"), the (ex) client must immediately contact the Company in order to retrieve his/her remaining balance. In case the (ex) client fails to contact the Company by email at support@eu.iqoption.com and/or to claim his/her remaining balance within the following timeframe: from the day of closure of his/her trading account until the end of the following month (e.g., in case the (ex) client's account closes on 11/11/2020, the (ex) client has until the end of next month, i.e., 31/12/2020 to claim his/her funds), the following charge will be applied on the (ex) client's remaining balance:

Monthly fee of 1% from the (ex) client's remaining unclaimed balance (minimum 5 EUR)

It should be noted that the relevant notification to the Company in regard to the (ex) client's intention to retrieve his/her remaining balance shall only be considered appropriate and valid in the following case:

1. The (ex) client has clearly expressed his/her intention to claim/retrieve his/her remaining balance and;
2. The (ex) client has successfully sent the referred notification to the Company by email at support@eu.iqoption.com from his/her registered email address that is linked to his/her trading account.

Where the Company has permanently closed the client's account (i.e., due to lack of KYC documents or for any other relevant reason indicated in the Company's Terms and Conditions) and the client's account had a positive balance as of the time of the closure (the "remaining balance"), the wire transfer transaction of sending back to the (ex) client his remaining balance in the bank account indicated by the (ex) client, is subject to the following fees:

A. Payments in USD are subject to a flat USD 35 fee, and therefore, the client should consider providing the Company with bank details of an account in EUR/GBP in order to avoid such a fee; the remaining balance in USD will be converted to EUR/GBP accordingly upon the relevant payment;
B. Notwithstanding, it should be noted that payments in EUR/GBP accounts might be subject to charges.

The client accepts and agrees that the present section (Verification Account Closure Fees) shall survive the termination of the Agreement with the Company and/or the closure of the client's trading account.
*For full conditions, please refer to the Company's Terms & Conditions.

4. Exchange fees

The client hereby agrees to be solely responsible for any exchange fees set by the relevant Bank and/or PSP ("counterparty") for deposits and/or withdrawals to and/or from his trading account. The Company is not obliged to pay and/or compensate the client for any exchange fees charged by the relevant counterparty for conversion from one currency to another.

5. Total costs and charges illustration

The following Illustration presents, inter alia, the cumulative effect of the costs on the return of the client's investment.

Description:
For instance, if we assume that the client invested 200,000 EUR in CFDs for one year and his/her investment had a return of 10% (20,000 EUR).

Thus, at the end of the year, the value of his/her investment was 220,000 EUR.

In total, during the year, the client was charged by the Company:

Charges related to Financial Instruments:EUR 5,775 (for spread and swap fees)
Charges related to investment/ancillary services: EUR 180 (for dormant fees, withdrawal fees, termination fees)

- Total in amount: EUR 5,995
- Total in percentage (%): 3%

Then, the table cumulative effect of the costs on the return of the client's investment is as follows*:

Description	**Percentage**	**Calculations**
Gross Return of the Investment (before costs and charges apply)	110%	(220,000/200,000)= 110%
Net return on the investment (return of the investment after costs and charges apply)	107%	((220,000-5,995)-200,000) = 107%
This equates to a reduction in the return of	3%	(110%-107%)=3%

*The above scenario/table is only an example used for illustration purposes.

IQBroker Europe Ltd – List of Payment Service Providers (PSPs)

The list below outlines the full list of IQBroker Europe Ltd PSPs and includes their country of establishment and their regulatory authority (if applicable):

Payment Service Provider	Country of Establishment	Regulatory Authority
Skrill Ltd	United Kingdom	Financial Conduct Authority (reference number 900001)
Neteller (Paysafe Financial Services Limited)	United Kingdom	Financial Conduct Authority (Reference number: 900015)
PayPal (Europe) S.à r.l. et Cie*	Luxembourg	Luxembourg Supervisory Authority (Reference number: B00000351)
Opay Holding Limited (“Exactly”)	United Kingdom	Financial Conduct Authority (Reference number 901022)
ECOMMBX Limited	Cyprus	Central Bank of Cyprus (Reference number HE354749)