COMMISSIONS, CHARGES, AND OTHER COSTS

1. Introduction

The provision of Services is subject to the payment of costs, fees, commissions, daily funding for CFDs, and charges to the Company (the "Costs"), which are set out in the Contract Specifications or on the Company Site. In addition to Costs, other commissions and charges may be due by the Client directly to third parties. The Client shall be obliged to pay all such costs.

Certain types of Costs may appear as a percentage of the value of the CFD, therefore the Client has the responsibility to understand how Costs are calculated.

2. Deposit Fees

Eightcap EU Ltd does not levy any Deposit Fees, however, it should be noted that this policy might be subject to change in the future. We highly advise you to regularly review the pertinent section of the website Account Funding for up-to-date information.

PAYMENT METHOD	PAYMENT PROCESSOR	MINIMUM DEPOSIT AMOUNT	PROCESSING TIME	FEES
VISA	Service is provided by Safecharge Ltd under the prudential supervision of Central Bank of Cyprus (CY)	100 EUR/USD/GBP	Instant	0
MASTERCARD	Service is provided by Safecharge Ltd under the prudential supervision of Central Bank of Cyprus (CY)	100 EUR/USD/GBP	Instant	0

Bank Transfer	Alpha Bank Cyprus under the prudential supervision of Central Bank of Cyprus (CY)	100 EUR/USD	Funds sent by wire transfer usually take between 2 – 7 working days to be credited to the account.*	0

3. Withdrawal Fees

Eightcap EU Ltd may charge withdrawal fees which are subject to change at the Company's discretion and publicly displayed on the website and in the Costs and Charges Policy.

In addition, you may be subject to withdrawal fees as determined and levied by the payment service provider or bank involved in the transfer, charges are not applied by the Company and over which the Company has no control.

At present, the Company will apply the following charges:

REFUND METHOD	PAYMENT PROCESSOR	MINIMUM WITHDRAWAL AMOUNT	PROCESSING TIME	FEES
VISA	Service is provided by Safecharge Ltd under the prudential supervision of Central Bank of Cyprus (CY)	10 EUR/USD/GBP	Instant	0
MASTERCARD	Service is provided by Safecharge Ltd under the prudential supervision of Central Bank of Cyprus (CY)	10 EUR/USD/GBP	Instant	0
BANK TRANSFER	Alpha Bank Cyprus under the prudential supervision of Central Bank of Cyprus (CY)	30 EUR/USD/GBP	Funds sent by wire transfer usually take between 2 – 7 working days to be credited to the account.*	€/$/£ 8

Always refer to the website to the relevant section to understand the costs and charges as well as the banks or payment providers that process your monetary transactions.

4. Inactivity Fees

If over a period of three (3) months or as specified on our Company's Website, no trading transactions are processed over a trading account, the account will be considered "inactive". As "no trading transactions" we consider when:

- No funds were deposited within the last three (3) calendar months or as specified on our website, or
- No Trades / Positions have been executed or are Open or Pending in the last three (3) calendar months or as specified on our website.

If the Client Account is inactive for more than three (3) calendar months, the Company reserves the right to charge a monthly account inactivity fee of 10 EUR/GBP/USD until your Trading Account becomes active again.

The inactivity fee is determined by the Company at its discretion from time to time in the Costs and Charges policy and/or on our website, in order to maintain the Client Account open and any bank or other related charges.

If a client has more than one (1) trading account and at least one of his/her trading accounts is active, then no inactivity fee will be applied, even where one (1) or more of the Client's trading accounts was deemed inactive or dormant.

If your Account is inactive for more than 3 months, please contact Customer Support to unlock it.

5. Spreads

Spread is the difference between the bid (sell) and ask (buy) price.

The difference is presented in pips and reflects the cost of opening a position and varies depending on the instrument.

You can find the value of a pip across all of our instruments, by accessing the Trading Platform through your account with the Company by clicking on the Spread Information.

Examples:

1. Forex Trading: You want to trade the EUR/USD currency pair, and the current bid/ask price is 1.2000/1.2005. The spread, in this case, is five pips (0.0005), which means you would need the price to move at least five pips in your favor before you can break even on the trade.

2. Stock Trading: If you want to buy shares of Apple stock, and the current bid/ask price is $150.00/$150.05, the spread is 5 cents. If you buy the shares at the asking price of $150.05, the stock will need to rise at least 5 cents before you can sell them at the bid price and break even.

3. Cryptocurrency Trading: Let's say you want to trade Bitcoin (BTC), and the current bid/ask price is $60,000/$60,005. The spread, in this case, is also 5 dollars. If you buy BTC at the ask price of $60,005, the price would need to rise at least 5 dollars before you can sell it at the bid price and break even.

It's essential to keep in mind that the spread is just one of the costs involved in trading, along with other fees such as commissions and overnight financing charges.

6. Swaps

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) 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 apart from Wednesdays (in some cases Fridays) 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 and other information 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. Please always refer to the website: Swap information.

Example 1:

John opens a long position of 1 lot (100,000 euros) on EUR/USD on Monday at a rate of 1.2000 and holds it overnight. At 00:00 (GMT +2), a swap fee of 5 points (0.00005) is applied to his position, which equals 5 USD (100,000 * 0.00005). John can check the amount charged and other details by logging into his trading platform. On Wednesday, the swap fee tripled to 15 points (0.00015) to account for the weekend swap, which equals 15 USD (100,000 * 0.00015).

Example 2:

Sarah is trading GBP/JPY and decided to hold her short position of 1 lot (100,000 GBP) open overnight on Tuesday at a rate of 150.00. At 00:00 (GMT +2), a swap fee of 8 points (0.008) is deducted from her position's value, which equals 800 JPY (100,000 * 0.008). This fee may fluctuate due to market conditions or other risk-related factors. Sarah can find the swap rate and related information by accessing her trading platform.

7. Commission Fee

Eightcap imposes a commission fee on RAW accounts each time a holder of such an account opens or closes a position on FOREX pairs. A commission fee also applies to both RAW and STANDARD accounts when their holders open or close positions on Stock derivatives. The commission fee is calculated automatically based on the volume of trades, and it amounts to 3.5 USD per lot for forex pairs, 2 USD per lot for US Shares, and 0.10% of the total volume for non-US shares.

Example 1:

John has a RAW account with Eightcap and has decided to open a position on the EUR/USD forex pair. He buys 2 lots of EUR/USD, meaning he will pay a commission fee of 3.5 USD per lot for opening the position. Therefore, his commission fee for this trade will be 7 USD (2 lots x 3.5 USD per lot). When John closes the position, he will pay the exact same amount.

Example 2:

Sara has a standard account with Eightcap and has decided to open a position on Apple shares. She buys 100 shares (1 lot) of Apple, which means that she will pay a commission fee of 2 USD per lot. Therefore, her commission fee for this trade will be 2 USD (1 lot x 2 USD per lot).