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Effective from 1 July 2026

I. Commissions		
TYPE OF COMMISSION	Purchase	Sale
	Commission for the execution of transactions in shares listed on stock exchanges in the United States of America - for a Cash Account maintained in PLN, EUR, CZK, or RON	PLN, EUR 0, CZK 0, RON 0 – no minimum and percentage commission
Commission for the execution of transactions in shares listed on a stock exchange in the United States of America – for a Cash Account maintained in USD	0,29% of the transaction value not less than USD 7 ⁸⁾	0,29% of the transaction value not less than USD 7 ⁸⁾
Commission for executing transactions in shares listed on a stock exchange in Spain, Germany, United Kingdom and France - for a Cash Account kept in USD	0.15% of transaction value not less than USD 5 ⁸⁾	0.15% of transaction value not less than USD 5 ⁸⁾
Commission for executing transactions in shares listed on a stock exchange in Spain, Germany, United Kingdom and France - for a Cash Account kept in EUR	0.15% of the transaction value, not less than EUR 5 ⁸⁾	0.15% of the transaction value, not less than EUR 5 ⁸⁾
Commission for executing transactions in shares listed on a stock exchange in Spain, Germany, United Kingdom and France - for a Cash Account kept in PLN	0.15% of the transaction value, not less than PLN 20 ⁸⁾	0.15% of the transaction value, not less than PLN 20 ⁸⁾
Commission for executing transactions in shares listed on a stock exchange in Spain, Germany, United Kingdom and France - for a Cash Account kept in RON	0.15% of the transaction value, not less than RON 20 ⁸⁾	0.15.% of the transaction value, not less than RON 20 ⁸⁾
Commission for executing transactions in shares listed on a stock exchange in Spain, Germany, United Kingdom and France - for a Cash Account kept in CZK	0.15.% of the transaction value, not less than CZK 125 ⁸⁾	0.15.% of the transaction value, not less than CZK 125 ⁸⁾
Commission for executing transactions in ETFs - for a Cash Account kept in USD	0.10% of transaction value not less than USD 1 ⁸⁾	0.10% of transaction value not less than USD 1 ⁸⁾

Commission for executing transactions in ETFs - for a Cash Account kept in EUR	0.10% of the transaction value, not less than EUR 1 ⁸⁾	0.10% of the transaction value, not less than EUR 1 ⁸⁾
Commission for executing transactions in ETFs - for a Cash Account kept in PLN	0.10% of the transaction value, not less than PLN 5 ⁸⁾	0.10% of the transaction value, not less than PLN 5 ⁸⁾
Commission for executing transactions in ETFs - for a Cash Account kept in RON	0.10% of the transaction value, not less than RON 5 ⁸⁾	0.10% of the transaction value, not less than RON 5 ⁸⁾
Commission for executing transactions in ETFs - for a Cash Account kept in CZK	0.10% of the transaction value, not less than CZK 25 ⁸⁾	0.10% of the transaction value, not less than CZK 25 ⁸⁾
Commission for the execution of transactions in shares quoted on the stock exchange in Poland (GPW) – for a Cash Account maintained in PLN	0.19% of the transaction value not less than PLN 5 ⁸⁾	0.19% of the transaction value not less than PLN 5 ⁸⁾
Commission for the execution of transactions in shares quoted on the stock exchange in Poland (GPW) – for a Cash Account maintained in USD	0,19 % of the transaction value not less than USD 1 ⁸⁾	0,19 % of the transaction value not less than USD 1 ⁸⁾
Commission for the execution of transactions in shares quoted on the stock exchange in Poland (GPW) – for a Cash Account maintained in EUR	0,19% of the transaction value not less than EUR 1 ⁸⁾	0,19% of the transaction value not less than EUR 1 ⁸⁾
Commission for the execution of transactions in shares quoted on the stock exchange in Poland (GPW) – for a Cash Account maintained in RON	0,19% of the transaction value not less than RON 5 ⁸⁾	0,19% of the transaction value not less than RON 5 ⁸⁾
Commission for the execution of transactions in shares quoted on the stock exchange in Poland (GPW) – for a Cash Account maintained in CZK	0,19% of the transaction value not less than CZK 25 ⁸⁾	0,19% of the transaction value not less than CZK 25 ⁸⁾
II. Fees		
Telephone instruction from Client to issue order in the MT5 transaction system	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON	
Preparation of a current report on the status of the Cash Account, the Operational Register or the Register of Financial Instruments at the Client's request	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON + 1 PLN / 0,30 EUR / 0,30 USD / 0,30 GBP / 5 CZK for each page	
Fee for the preparation and transmission confirmations of transactions and the Statement of Financial Instruments and Funds in hard copy at your request	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON + 1 PLN / 0,30 EUR / 0,30 USD / 0,30 GBP / 5 CZK / 1 RON for each page	
III. Fees related to the maintenance of the Cash Account		
Cash Account maintenance	<ul style="list-style-type: none"> • if you agree to electronic correspondence <p>AND</p> <ul style="list-style-type: none"> • if your Account was active, ie. you concluded at least one Transaction or held open Positions in the last 365 days 	Free of charge

	<ul style="list-style-type: none"> if you agree to electronic correspondence AND <ul style="list-style-type: none"> if you have not concluded any Transactions, nor held open Positions in the last 365 days 	30 PLN / 10 EUR / 10 USD / 10 GBP / 150 CZK / 30 RON per month
	<ul style="list-style-type: none"> if you choose paper correspondence 	400 PLN / 100 EUR / 100 USD / 80 GBP / 2250 CZK / 400 RON per month
	In the absence of sufficient funds, a fee is charged from free funds remaining on the Cash Account. The fee is charged from the following month in which the condition justifying its collection occurred.	
Commission for second and subsequent cash withdrawals from the Cash Account ordered in a given calendar month for amounts lower than PLN 200.00 ¹⁾ ; the fee is not charged for a withdrawal of funds in connection with the termination of the Framework Agreement	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON	
Preparation of the Cash Account balance history report at the Client's request for the indicated period	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON + 1 PLN / 0,30 EUR / 0,30 USD / 0,30 GBP / 5 CZK / 1 RON for each page	
Preparation of a report on the history of the Register of Financial Instruments at the request of the Client for a specified period	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON + 1 PLN / 0,30 EUR / 0,30 USD / 0,30 GBP / 5 CZK / 1 RON for each page	
Fee for preparing reports, summaries, information, including document duplicates, other than those mentioned above, e.g. PIT, reports	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON + 1 PLN / 0,30 EUR / 0,30 USD / 0,30 GBP / 5 CZK / 1 RON for each page	
Interest on the negative balance of the Cash Account	Statutory interest according to Polish law	
IV. Exchange costs		
(costs related to the conversion of receivables and liabilities denominated in currencies other than the Base Currency of the Account into the Base Currency of the Account)		
Exchange rate for liabilities and receivables for shares whose currency is different from the Base Currency of the account	Exchange Rate applied at the conversion time quoted within the Trading System, determined as follows: <ul style="list-style-type: none"> for buy orders (Ask price): MID price plus margin, for sell orders (Bid price): MID price minus margin, where the MID price represents the prevailing market rate based on Quotations available in the Trading System, and the margin for specific currency pairs is established as: <ul style="list-style-type: none"> 0.02 units of the quoted currency – for: USDPLN, EURPLN, GBPPLN, CHFPLN, USDRON; 0.006 units of quoted currency – for: AUDUSD, EURGBP, EURAUD, NZDUSD, EURCHF, USDCHF, GBPUSD, EURUSD, EURCAD, USDCAD, EURNZD; 	

	<ul style="list-style-type: none"> ● 0.07 units of quoted currency – for: USDSEK, USDNOK, EURSEK, EURNOK, USDZAR, EURZAR; ● 0.15 units of quoted currency – for: USDCZK, EURCZK, EURTRY, USDTRY; ● 0.8 units of quoted currency – for: EURJPY, USDJPY; ● 2.0 units of quoted currency – for: USDHUF, EURHUF. <p>a)</p>
V. Other charges	
Fees for the delivery of correspondence by post other than: amendments to regulations, replies to complaints	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON + 1 PLN / 0,30 EUR / 0,30 USD / 0,30 GBP / 5 CZK / 1 RON for each page
Fee for transferring Financial Instruments to another Client's Account held with us, including an heir's Account	0.60% of the value of the transferred Financial Instruments 3) or a negotiable fee, not less than 40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON for each security marked with a separate ISIN code
Fee for transferring Financial Instruments to another Client Account held by us.	0.30% of the value of the transferred Financial Instruments 3) or a negotiable fee, not less than 40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON for each security marked with a separate ISIN code
Fee for transferring Financial Instruments from an account not maintained by OANDA TMS S.A.	0 PLN/EUR/USD/GBP/CZK/RON
Fee for transferring Financial Instruments to an account not maintained by OANDA TMS S.A.	1000 PLN / 250 EUR/ 250 USD / 250 GBP / 6000 CZK / 1000 RON
Fee for the issuance of a certificate of deposit or other document evidencing title to Financial Instruments	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON for each commenced year of validity of the document
Fee for processing an instruction to attend a General Meeting of Shareholders or an Extraordinary General Meeting of Shareholders of a foreign issuer	Costs incurred by us, not less than 4000 PLN / 1000 EUR / 1000 USD / 1000 GBP / 25000 CZK / 4000 RON
Fee for making the telephone call recording available	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON per telephone call recording

V. Other charges and taxes under local regulations		
Market		
France	French Financial Transactions Tax (FTT)	0.3% of the purchase value ⁴⁾
Spain	Spanish Financial Transactions Tax (FTT)	0.2% of the purchase value ⁵⁾

USA	Sec Fee	0,00221% of the value of sold shares/ETF (OMI)
Great Britain	Stamp Duty Reserve Tax (for instruments issued by entities incorporated in Ireland)	1% of the purchase value
	Stamp Duty Reserve Tax (for instruments issued by entities incorporated outside Ireland);	0.5% of the purchase value
	PTM Levy	GBP 1 per transaction with a value greater than GBP 10,000 ⁶⁾
Italy	Italian Financial Transactions Tax (FTT)	0.1% of the purchase value ⁷⁾
Exchange fees	In the amount set by the organisers of the regulated markets. The amount of exchange fees is available on the websites of the individual exchanges.	

NOTES:

1) Or the equivalent in EUR or USD of this amount at the exchange rate of the national Bank of Poland on the date of submission of the withdrawal instruction.

3) The value of Financial Instruments is determined according to their last market price.

A commission or fee (except for a commission for accepting and transferring an order or executing an order – converted at the time of execution) expressed in a currency other than the Base Currency of the Account will be converted into the Base Currency of the Account at the average exchange rate of the National Bank of Poland of the previous business day, unless the commission amount is converted at the Exchange Rate

4) FTT concerns transactions in shares of companies with a capitalisation of more than EUR 1 billion, the list of companies is available at: <http://bofip.impots.gouv.fr/bofip/9789-PGP>

5) FTT concerns transactions in shares of companies with a capitalisation of more than EUR 1 billion, the list of companies is available at:

https://www.agenciatributaria.es/static_files/AEAT/Contenidos_Comunes/La_Agencia_Tributaria/Modelos_y_formularios/Declaraciones/Resto_de_modelos/604/Relacion_Sociedad_ades_web.pdf

6) The PTM Levy is charged on transactions in shares of companies incorporated in the UK, Channel Islands or Isle of Man whose shares are admitted to trading on a regulated market in the UK or on a multilateral trading facility (MTF).

7) The tax does not apply to transactions in shares of companies with a capitalization of less than EUR 500 million.

8) The minimum commission is calculated on the total transaction/order executed on a given day, and not on individual transactions, in the case of partial execution of a given order.

Commissions and fees are charged separately for each executed transaction of purchase or sale of financial instruments separately, which means that in case of partial execution of an order you will incur costs for each part of the order execution separately.

The Client does not incur any additional costs and fees in connection with the conclusion, execution or termination of an agreement concluded as part of a joint sale, compared to the costs and charges that result from the individual services that may be provided under separate agreements.

Unless the context or the provisions of the relevant terms and conditions of service indicate otherwise, the fees and commissions quoted include VAT at the rates applicable under separate regulations.

The costs of third-party banks intermediating in the execution of transfers shall be borne by the Client.

The funds registered on the Client's Cash Account shall bear no interest. The interest earned on the funds registered in the Client Cash Account represents OANDA TMS' remuneration for the operation of the Client Cash Account and is intended to cover IT infrastructure costs.

The Client shall bear the costs of bank fees arising from payment instructions not specified in the Regulation.