TABLE OF FEES AND COMMISSIONS

Effective from 21 November 2026

I. **Table of Fees and Commissions of CFDs Accounts**

II. **Examples of cost scenarios for transactions on CFDs Accounts - Retail Clients**

III. **Examples of cost scenarios for transactions on CFDs Accounts - Professional Clients**

I. Execution Fees and commissions - Retail Clients		
TYPE OF COMMISSION	**Opening of position**	**Closing of position**
Commission for execution of CFD transactions on German, Spain, British, US, French equities, CFDs on depositary receipts (ADRs)	0.06 % of transaction nominal	0.06 % of transaction nominal
Commission for execution of CFD transactions on Dutch, Belgian, Finnish, Portuguese, Danish, Swedish equities.	0.08 % of transaction nominal	0.08 % of transaction nominal
Commission for execution of CFD transactions on Polish equities	0.25 % of transaction nominal	0.25 % of transaction nominal
Commission for execution of CFD transactions on ETF's, ETN's	0,06 % of transaction nominal	0,06 % of transaction nominal
Commission for execution of CFD transactions on other financial instruments	0 USD for accounts denominated in USD, 0 EUR for accounts denominated in EUR 0 PLN for accounts denominated in PLN 0 CZK for accounts denominated in CZK 0 GBP for accounts denominated in GBP 0 RON for accounts denominated in RON	0 USD for accounts denominated in USD, 0 EUR for accounts denominated in EUR 0 PLN for accounts denominated in PLN 0 CZK for accounts denominated in CZK 0 GBP for accounts denominated in GBP 0 RON for accounts denominated in RON
II. Execution Fees and commissions - Professional Clients		
TYPE OF COMMISSION	**Opening of position**	**Closing of position**
Commission for execution of CFD transactions on BTCUSD, ETHUSD, LTCUSD, BCHUSD, LINKUSD, DOGEUSD, XTZUSD, ADAUSD, BNBUSD, UNIUSD, XLMUSD, DOTUSD, EOSUSD, AVAXUSD, KSMUSD, GLMRUSD, SOLUSD, MATICUSD	0.2 % of transaction nominal not less than: 5 USD for accounts denominated in USD, 5 EUR for accounts denominated in EUR, 15 PLN for accounts denominated in PLN. 100 CZK for accounts denominated in CZK 4 GBP for accounts denominated in GBP 15 RON for accounts denominated in RON	0.2 % of transaction nominal not less than: 5 USD for accounts denominated in USD, 5 EUR for accounts denominated in EUR, 15 PLN for accounts denominated in PLN, 100 CZK for accounts denominated in CZK 4 GBP for accounts denominated in GBP 15 RON for accounts denominated in RON
Commission for execution of: GB100.pro, US30.pro; US500.pro US100.pro; CH20.pro; JP225.pro; EU50.pro	0.004% of transaction nominal	0.004% of transaction nominal
Commission for execution of: DE30.pro	0.002% of transaction nominal	0.002% of transaction nominal
Commission for execution of: FR40.pro; AU200.pro; ES35.pro; PL20.pro; BRACOMP.pro; USINDEX.pro, US2000.pro	0.01% of transaction nominal	0.01% of transaction nominal
Commission for execution of: OILBRNT.pro; OILWTI.pro;	0.02% of transaction nominal	0.02% of transaction nominal

NATGAS.pro; HOIL.pro; GASOLIN.pro		
Commission for execution of: COCOA.pro; COFFEE.pro; COPPER.pro; COTTON.pro; PALLAD.pro; PLATIN.pro; SOYBEAN.pro; SUGAR.pro; WHEAT.pro	0.04% of transaction nominal	0.04% of transaction nominal
Commission for execution of CFD transactions on other financial instruments with .pro extension	0.003% of transaction nominal	0.003% of transaction nominal
Commission for execution of CFD transactions on German, Spain, British, US, French equities, CFDs on depositary receipts (ADRs)	0.06 % of transaction nominal	0.06 % of transaction nominal
Commission for execution of CFD transactions on Dutch, Belgian, Finnish, Portuguese, Danish, Swedish equities	0.08 % of transaction nominal	0.08 % of transaction nominal
Commission for execution of CFD transactions on Polish equities	0.25 % of transaction nominal	0.25 % of transaction nominal
Commission for execution of CFD transactions on ETF's, ETN's	0,06 % of transaction nominal	0,06 % of transaction nominal
III. Reporting fees		
Paper confirmations of transactions 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 / 1 RON per page
Current report of Cash Account and the Operational Register 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 / 1 RON per page
Telephone instruction from Client to issue order in the MT5 transaction system		40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON
IV. Additional costs related to orders execution		
Spread	the difference between bid price and ask price, on the platform, that includes TMS markups (spread is a floating and depends on market conditions at a given time, the spread may not be negative).	
Spread markup added by OANDA TMS		
a) CFD for commodities (soft and hard), equities	from 0 to maximum: 0.8% of the price value	
b) CFD for crypto-currency	from 0 to maximum: 10 % of the price value	
c) CFD for the other financial instruments	from 0 to maximum: 0.1% of the price value	
Additional spread markup for low balance Account** - Retail Clients**		

a) CFD for commodities (soft and hard), equities	from 0 to maximum: 0.8% of the price value increased by the value indicated in the column "Additional spread markup for low balance Account" in the Financial Instruments Specification
b) CFD for crypto-currency	from 0 to maximum: 10 % of the price value increased by the value indicated in the column "Additional spread markup for low balance Account" in the Financial Instruments Specification
c) CFD for the other financial instruments	from 0 to maximum: 0.1% of the price value increased by the value indicated in the column "Additional spread markup for low balance Account" in the Financial Instruments Specification
****if the net balance of payments (deposits - withdrawals) to the Account or the Operational Register Balance is less than PLN 10,000 or EUR 3,000 or USD 3,000 or CZK 60 000 or GBP 2 500 or 10 000 RON depending on Account Base Currency	
V. Financing costs and Costs related to corporate actions, holding position	
Negative swap points arising from the holding an open position overnight (rollovers - financing cost)	The rules for calculation swap points have been specified in the Terms of Business Swap points table are published on www.tms.pl, www.tmsbrokers.com, http://oanda.com/eu-en/
Interest rate markup (calculation of the swap points)	For CFD for crypto-currency and FX pairs including TRY - maximum: 30% (3000 bp). For other CFD - maximum: 5% (500 bp).
Borrowing fee for short positions in Single Stock CFDs held overnight, related to the cost of borrowing the underlying shares in the market.	Minimum: 0,5% The current amount of estimated cost will be available in the Swap Points Table or on the transaction platform.
Rollover cost, in case of CFDs, where underlying instrument is futures contract	In the event of maintaining an open position (for both a long and a short position) at the end of the day on which a rollover is executed on a given instrument (in accordance with the applicable Rollover Table), a fixed rollover cost shall be charged. **This cost is calculated as a fixed point value, indicated below, multiplied by the contract size and the point value for the given instrument.** Fixed value of the rollover cost (in instrument quotation points): • **CH20.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 4.00). • **COCOA.pro:** 10 quotation points (corresponding to a price change of the underlying instrument by 10.00). • **COFFEE.pro:** 34 quotation points (corresponding to a price change of the underlying instrument by 0.34). • **COTTON.pro:** 18 quotation points (corresponding to a price change of the underlying instrument by 0.18). • **DE30.pro:** 10 quotation points (corresponding to a price change of the underlying instrument by 1.0). • **GB100.pro:** 10 quotation points (corresponding to a price change of the underlying instrument by 1.0). • **NATGAS.pro:** 12 quotation points (corresponding to a price change of the underlying instrument by 0.012).

	• **OILBRNT.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.04). • **OILWTI.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.04). • **PALLAD.pro:** 40 quotation points (corresponding to a price change of the underlying instrument by 4.0). • **PL20.pro:** 6 quotation points (corresponding to a price change of the underlying instrument by 0.6). • **PLATIN.pro:** 30 quotation points (corresponding to a price change of the underlying instrument by 3.0). • **SOYBEAN.pro:** 12 quotation points (corresponding to a price change of the underlying instrument by 1.2). • **SUGAR.pro:** 6 quotation points (corresponding to a price change of the underlying instrument by 0.06). • **US100.pro:** 6 quotation points (corresponding to a price change of the underlying instrument by 0.6). • **US2000.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.4). • **US30.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 4.0 USD). • **US500.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.4 USD). • **WHEAT.pro:** 12 quotation points (corresponding to a price change of the underlying instrument by 1.2 USD). Detailed rules of rollover for CFDs contracts are described in the Terms and Conditions of brokerage services of Business, Specification of Financial Instruments.
VI. Negative cash flows resulting from tax or equivalents of corporate actions (corporate events)* **	
Costs related to Corporate Actions	Tax or tax equivalent
Austria	27.500%
Australia	30.000%
Belgium	30.000%
Bermuda	0.000%
Canada	25.000%
Switzerland	35.000%
Cyprus	0.000%
Germany	26.375%
Denmark	27.000%

Spain		19.000%
Finland		35.000%
France		25.000%
Great Britain		0.000%
Guernsey		0.000%
Ireland		25.000%
Israel		25.000%
Isle of Man		0.000%
Jersey		0.000%
Japan		15.315%
Cayman Islands		0.000%
Luxembourg		15.000%
Netherlands		15.000%
Panama		0.000%
Poland		19.000%
Puerto Rico		10.000%
Portugal		25.000%
Sweden		30.000%
Singapore		0.000%
Tajwan		21.000%
United States		30.000%
British Virgin Islands		0.000%
VII. Fees related to maintenance of Accounts		
Maintenance of Account	• if you agree to electronic correspondence AND • if your Account was active, ie. you concluded at least one Transaction or held open Positions in the last 365 days	free of charge

	• if you agree to electronic correspondence AND • 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
	• 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 withdrawals of funds from the Cash Account ordered in a given calendar month for amounts lower than PLN 200.00*; no fee is charged for withdrawals of funds in connection with the termination of the Framework Agreement		40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON
History report of the Cash Account balance 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 per page
History report of transactions 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 per page
Other reports and statements		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 per page
Interest due to negative balance of the Cash Account		Statutory Interest according to Polish law
VIII. Exchange cost **(costs related to the conversion of receivables and liabilities denominated in currencies other than the Account's Base Currency into the Account's Base Currency - Conversion)** **To perform the conversion, the system uses a currency pair with a base and quoted currency that coincides with the profit and account currency. If there is no such symbol, an attempt is made to convert via USD, in which case the conversion takes place in two stages and the conversion cost is added at each stage.**		
Exchange rate for liabilities	The exchange rate on the buy side (Ask price = Mid price + margin) at the time of conversion quoted in the Trading System, where (MID price) is the current market rate derived from the Quotation available in the Trading System: • for USDPLN or EURPLN or GBPPLN or CHFPLN or USDRON plus a margin of 0.04 units of the quoted currency; • for AUDUSD or EURGBP or EURAUD or NZDUSD or EURCHF or USDCHF or GBPUSD or EURUSD or EURCAD or EURNZD plus a margin of 0.012 units of the quoted currency; • for USDSEK or USDNOK or EURSEK or EURNOK or USDZAR or EURZAR plus margin of 0.14 units of the quoted currency; • for USDCZK or EURCZK or EURTRY or USDTRY plus margin of 0.30 units of the quoted currency; • for EURJPY or USDJPY plus margin of 1.6 units of the quoted currency; • for USDHUF or EURHUF plus margin of 4.0 units of the quoted currency.	
Exchange rate for receivables	The exchange rate on the sell side (BID price = Mid price - margin) at the time of conversion quoted in the Trading System, where (MID price) is the current market rate derived from the Quotation available in the Trading System: • for USDPLN or EURPLN or GBPPLN or CHFPLN or USDRON plus a margin of 0.04 units of the quoted currency;	

	• or AUDUSD or EURGBP or EURAUD or NZDUSD or EURCHF or USDCHF or GBPUSD or EURUSD or EURCAD or EURNZD plus a margin of 0.012 units of the quoted currency; • for USDSEK or USDNOK or EURSEK or EURNOK or USDZAR or EURZAR plus margin of 0.14 units of the quoted currency; • for USDCZK or EURCZK or EURTRY or USDTRY plus margin of 0.30 units of the quoted currency; • for EURJPY or USDJPY plus margin of 1.6 units of the quoted currency; • for USDHUF or EURHUF plus margin of 4.0 units of the quoted currency.
IX. Other fees	
Fees for delivery of correspondence by post other than: change of the regulations, response 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 per page
Fee for available a copy of the recording of conversation	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON per copy of the recording of conversation
X. Individual Interest on Free Cash (Free Cash as defined in the Regulations applicable to the MT5 transaction system) upon fulfillment of conditions (valid until March 31, 2019; applies only to Cash Accounts maintained in PLN) - Professional Clients	
For new Clients - payment to the Cash Account of an amount equal to or more than PLN 100,000.00 (collectively, may be divided into several minor payments) and in the indicated period, having a monthly average balance of the Cash Account at the minimum level of PLN 50,000.00	The market rate POLSTR (ON) * 0,6 posted for monthly periods; applies in the case of the conclusion of an individual Annex to the Framework Agreement introducing appropriate provisions In the event of the conclusion of an individual Annex to the Framework Agreement, the Interest Rates on Free Cash CFDs (TMS Connect / TMS Connect Professional) set out in clause XI will not apply.
For existing Clients - payment (additional payment) to the Cash Account of an amount equal to or more than PLN 100,000.00 (collectively, it can be divided into several minor payments, counted as the balance of payments to the Cash Account less the balance of payments from the Cash Account for the last 3 months) and in the indicated period, having a monthly average balance of the Cash Account at a minimum level of PLN 50,000.00	The market rate POLSTR (ON) * 0,8 posted for monthly periods; applies in the case of the conclusion of an individual Annex to the Framework Agreement introducing appropriate provisions In the event of the conclusion of an individual Annex to the Framework Agreement, the Interest Rates on Free Cash CFDs (TMS Connect / TMS Connect Professional) set out in clause XI will not apply.

*** If you hold a long position on a Share CFD, any dividend income you receive is subject to either a tax or a tax equivalent charge. The rate of tax or tax equivalent that you pay is dependent on the country of domicile of the company whose Share CFDs you have purchased. This country information can be found in the Instrument Specification in the MT5 platform of the Instrument Information section. If you have purchased a Share CFD of a United States domiciled company then the tax that you pay is determined by your country of tax residence and the tax treaty rate between your country and the US. If your country of tax residence does not have a tax treaty with the US, then the default rate indicated in Table - Negative cash flows resulting from tax or equivalents of corporate actions (corporate events) is applied.

NOTES:

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

The costs of third party banks - mediating the funds transfers - shall be borne by the Client.

Unless special conditions apply based on separate promotional T&C or an individual annex to the agreement, the funds deposited on the Cash Account are interest-free. Interest earned on funds deposited on the Client's Cash Account constitutes remuneration for OANDA TMS for maintaining the Client's Cash Account.

Commissions are charged separately for the opening and closing of a position.

The commission is charged and debited to the cash account after the opening and closing of the position.

TABLE OF FEES AND COMMISSIONS

Effective from 1 September 2026

I. **Table of Fees and Commissions of CFDs Accounts**

II. **Examples of cost scenarios for transactions on CFDs Accounts - Retail Clients**

III. **Examples of cost scenarios for transactions on CFDs Accounts - Professional Clients**

I. Execution Fees and commissions - Retail Clients		
TYPE OF COMMISSION	**Opening of position**	**Closing of position**
Commission for execution of CFD transactions on German, Spain, British, US, French equities, CFDs on depositary receipts (ADRs)	0.06 % of transaction nominal	0.06 % of transaction nominal
Commission for execution of CFD transactions on Dutch, Belgian, Finnish, Portuguese, Danish, Swedish equities.	0.08 % of transaction nominal	0.08 % of transaction nominal
Commission for execution of CFD transactions on Polish equities	0.25 % of transaction nominal	0.25 % of transaction nominal
Commission for execution of CFD transactions on ETF's, ETN's	0,06 % of transaction nominal	0,06 % of transaction nominal
Commission for execution of CFD transactions on other financial instruments	0 USD for accounts denominated in USD, 0 EUR for accounts denominated in EUR 0 PLN for accounts denominated in PLN 0 CZK for accounts denominated in CZK 0 GBP for accounts denominated in GBP 0 RON for accounts denominated in RON	0 USD for accounts denominated in USD, 0 EUR for accounts denominated in EUR 0 PLN for accounts denominated in PLN 0 CZK for accounts denominated in CZK 0 GBP for accounts denominated in GBP 0 RON for accounts denominated in RON
II. Execution Fees and commissions - Professional Clients		
TYPE OF COMMISSION	**Opening of position**	**Closing of position**
Commission for execution of CFD transactions on BTCUSD, ETHUSD, LTCUSD, BCHUSD, LINKUSD, DOGEUSD, XTZUSD, ADAUSD, BNBUSD, UNIUSD, XLMUSD, DOTUSD, EOSUSD, AVAXUSD, KSMUSD, GLMRUSD, SOLUSD, MATICUSD	0.2 % of transaction nominal not less than: 5 USD for accounts denominated in USD, 5 EUR for accounts denominated in EUR, 15 PLN for accounts denominated in PLN. 100 CZK for accounts denominated in CZK 4 GBP for accounts denominated in GBP 15 RON for accounts denominated in RON	0.2 % of transaction nominal not less than: 5 USD for accounts denominated in USD, 5 EUR for accounts denominated in EUR, 15 PLN for accounts denominated in PLN, 100 CZK for accounts denominated in CZK 4 GBP for accounts denominated in GBP 15 RON for accounts denominated in RON
Commission for execution of: GB100.pro, US30.pro; US500.pro US100.pro; CH20.pro; JP225.pro; EU50.pro	0.004% of transaction nominal	0.004% of transaction nominal
Commission for execution of: DE30.pro	0.002% of transaction nominal	0.002% of transaction nominal
Commission for execution of: FR40.pro; AU200.pro; ES35.pro; PL20.pro; BRACOMP.pro; USINDEX.pro, US2000.pro	0.01% of transaction nominal	0.01% of transaction nominal

Commission for execution of: OILBRNT.pro; OILWTI.pro; NATGAS.pro; HOIL.pro; GASOLIN.pro	0.02% of transaction nominal	0.02% of transaction nominal
Commission for execution of: COCOA.pro; COFFEE.pro; COPPER.pro; COTTON.pro; PALLAD.pro; PLATIN.pro; SOYBEAN.pro; SUGAR.pro; WHEAT.pro	0.04% of transaction nominal	0.04% of transaction nominal
Commission for execution of CFD transactions on other financial instruments with .pro extension	0.003% of transaction nominal	0.003% of transaction nominal
Commission for execution of CFD transactions on German, Spain, British, US, French equities, CFDs on depositary receipts (ADRs)	0.06 % of transaction nominal	0.06 % of transaction nominal
Commission for execution of CFD transactions on Dutch, Belgian, Finnish, Portuguese, Danish, Swedish equities	0.08 % of transaction nominal	0.08 % of transaction nominal
Commission for execution of CFD transactions on Polish equities	0.25 % of transaction nominal	0.25 % of transaction nominal
Commission for execution of CFD transactions on ETF's, ETN's	0,06 % of transaction nominal	0,06 % of transaction nominal
III. Reporting fees		
Paper confirmations of transactions 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 / 1 RON per page
Current report of Cash Account and the Operational Register 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 / 1 RON per page
Telephone instruction from Client to issue order in the MT5 transaction system		40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON
IV. Additional costs related to orders execution		
Spread	the difference between bid price and ask price, on the platform, that includes TMS markups (spread is a floating and depends on market conditions at a given time, the spread may not be negative).	
Spread markup added by OANDA TMS		
a) CFD for commodities (soft and hard), equities	from 0 to maximum: 0.8% of the price value	
b) CFD for crypto-currency	from 0 to maximum: 10 % of the price value	

c) CFD for the other financial instruments	from 0 to maximum: 0.1% of the price value
Additional spread markup for low balance Account** - Retail Clients**	
a) CFD for commodities (soft and hard), equities	from 0 to maximum: 0.8% of the price value increased by the value indicated in the column "Additional spread markup for low balance Account" in the Financial Instruments Specification
b) CFD for crypto-currency	from 0 to maximum: 10 % of the price value increased by the value indicated in the column "Additional spread markup for low balance Account" in the Financial Instruments Specification
c) CFD for the other financial instruments	from 0 to maximum: 0.1% of the price value increased by the value indicated in the column "Additional spread markup for low balance Account" in the Financial Instruments Specification
****if the net balance of payments (deposits - withdrawals) to the Account or the Operational Register Balance is less than PLN 10,000 or EUR 3,000 or USD 3,000 or CZK 60 000 or GBP 2 500 or 10 000 RON depending on Account Base Currency	
V. Financing costs and Costs related to corporate actions, holding position	
Negative swap points arising from the holding an open position overnight (rollovers - financing cost)	The rules for calculation swap points have been specified in the Terms of Business Swap points table are published on www.tms.pl, www.tmsbrokers.com, http://oanda.com/eu-en/
Interest rate markup (calculation of the swap points)	For CFD for crypto-currency - maximum: 30% (3000 bp) Detailed calculations and examples can be found in the Swap Points Table. For other CFD - maximum: 5% (500 bp) Detailed calculations and examples can be found in the Swap Points Table.
Borrowing fee for short positions in Single Stock CFDs held overnight, related to the cost of borrowing the underlying shares in the market.	Minimum: 0,5% The current amount of estimated cost will be available in the Swap Points Table or on the transaction platform.
Rollover cost, in case of CFDs, where underlying instrument is futures contract	In the event of maintaining an open position (for both a long and a short position) at the end of the day on which a rollover is executed on a given instrument (in accordance with the applicable Rollover Table), a fixed rollover cost shall be charged. **This cost is calculated as a fixed point value, indicated below, multiplied by the contract size and the point value for the given instrument.** Fixed value of the rollover cost (in instrument quotation points): • **CH20.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 4.00). • **COCOA.pro:** 10 quotation points (corresponding to a price change of the underlying instrument by 10.00). • **COFFEE.pro:** 34 quotation points (corresponding to a price change of the underlying instrument by 0.34). • **COTTON.pro:** 18 quotation points (corresponding to a price change of the underlying instrument by 0.18). • **DE30.pro:** 10 quotation points (corresponding to a price change of the underlying instrument by 1.0).

	• **GB100.pro:** 10 quotation points (corresponding to a price change of the underlying instrument by 1.0). • **NATGAS.pro:** 12 quotation points (corresponding to a price change of the underlying instrument by 0.012). • **OILBRNT.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.04). • **OILWTI.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.04). • **PALLAD.pro:** 40 quotation points (corresponding to a price change of the underlying instrument by 4.0). • **PL20.pro:** 6 quotation points (corresponding to a price change of the underlying instrument by 0.6). • **PLATIN.pro:** 30 quotation points (corresponding to a price change of the underlying instrument by 3.0). • **SOYBEAN.pro:** 12 quotation points (corresponding to a price change of the underlying instrument by 1.2). • **SUGAR.pro:** 6 quotation points (corresponding to a price change of the underlying instrument by 0.06). • **US100.pro:** 6 quotation points (corresponding to a price change of the underlying instrument by 0.6). • **US2000.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.4). • **US30.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 4.0 USD). • **US500.pro:** 4 quotation points (corresponding to a price change of the underlying instrument by 0.4 USD). • **WHEAT.pro:** 12 quotation points (corresponding to a price change of the underlying instrument by 1.2 USD). • Detailed rules of rollover for CFDs contracts are described in the Terms and Conditions of brokerage services of Business, Specification of Financial Instruments.
VI. Negative cash flows resulting from tax or equivalents of corporate actions (corporate events)* **	
Costs related to Corporate Actions	Tax or tax equivalent
Austria	27.500%
Australia	30.000%
Belgium	30.000%
Bermuda	0.000%
Canada	25.000%

Switzerland	35.000%
Cyprus	0.000%
Germany	26.375%
Denmark	27.000%
Spain	19.000%
Finland	35.000%
France	25.000%
Great Britain	0.000%
Guernsey	0.000%
Ireland	25.000%
Israel	25.000%
Isle of Man	0.000%
Jersey	0.000%
Japan	15.315%
Cayman Islands	0.000%
Luxembourg	15.000%
Netherlands	15.000%
Panama	0.000%
Poland	19.000%
Puerto Rico	10.000%
Portugal	25.000%
Sweden	30.000%
Singapore	0.000%
Tajwan	21.000%
United States	30.000%
British Virgin Islands	0.000%

VII. Fees related to maintenance of Accounts		
Maintenance of Account	• if you agree to electronic correspondence AND • if your Account was active, ie. you concluded at least one Transaction or held open Positions in the last 365 days	free of charge
	• if you agree to electronic correspondence AND • 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
	• 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 withdrawals of funds from the Cash Account ordered in a given calendar month for amounts lower than PLN 200.00*; no fee is charged for withdrawals of funds in connection with the termination of the Framework Agreement		40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON
History report of the Cash Account balance 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 per page
History report of transactions 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 per page
Other reports and statements		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 per page
Interest due to negative balance of the Cash Account		Statutory Interest according to Polish law

VIII. Exchange cost **(costs related to the conversion of receivables and liabilities denominated in currencies other than the Account's Base Currency into the Account's Base Currency - Conversion)** **To perform the conversion, the system uses a currency pair with a base and quoted currency that coincides with the profit and account currency. If there is no such symbol, an attempt is made to convert via USD, in which case the conversion takes place in two stages and the conversion cost is added at each stage.**	
Exchange rate for liabilities	The exchange rate on the buy side (Ask price = Mid price + margin) at the time of conversion quoted in the Trading System, where (MID price) is the current market rate derived from the Quotation available in the Trading System: • for USDPLN or EURPLN or GBPPLN or CHFPLN or USDRON plus a margin of 0.04 units of the quoted currency; • for AUDUSD or EURGBP or EURAUD or NZDUSD or EURCHF or USDCHF or GBPUSD or EURUSD or EURCAD or EURNZD plus a margin of 0.012 units of the quoted currency; • for USDSEK or USDNOK or EURSEK or EURNOK or USDZAR or EURZAR plus margin of 0.14 units of the quoted currency; • for USDCZK or EURCZK or EURTRY or USDTRY plus margin of 0.30 units of the quoted currency; • for EURJPY or USDJPY plus margin of 1.6 units of the quoted currency;

	• for USDHUF or EURHUF plus margin of 4.0 units of the quoted currency.
Exchange rate for receivables	The exchange rate on the sell side (BID price = Mid price - margin) at the time of conversion quoted in the Trading System, where (MID price) is the current market rate derived from the Quotation available in the Trading System: • for USDPLN or EURPLN or GBPPLN or CHFPLN or USDRON plus a margin of 0.04 units of the quoted currency; • or AUDUSD or EURGBP or EURAUD or NZDUSD or EURCHF or USDCHF or GBPUSD or EURUSD or EURCAD or EURNZD plus a margin of 0.012 units of the quoted currency; • for USDSEK or USDNOK or EURSEK or EURNOK or USDZAR or EURZAR plus margin of 0.14 units of the quoted currency; • for USDCZK or EURCZK or EURTRY or USDTRY plus margin of 0.30 units of the quoted currency; • for EURJPY or USDJPY plus margin of 1.6 units of the quoted currency; • for USDHUF or EURHUF plus margin of 4.0 units of the quoted currency.
IX. Other fees	
Fees for delivery of correspondence by post other than: change of the regulations, response 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 per page
Fee for available a copy of the recording of conversation	40 PLN / 10 EUR / 10 USD / 10 GBP / 250 CZK / 40 RON per copy of the recording of conversation
X. Individual Interest on Free Cash (Free Cash as defined in the Regulations applicable to the MT5 transaction system) upon fulfillment of conditions (valid until March 31, 2019; applies only to Cash Accounts maintained in PLN) - Professional Clients	
For new Clients - payment to the Cash Account of an amount equal to or more than PLN 100,000.00 (collectively, may be divided into several minor payments) and in the indicated period, having a monthly average balance of the Cash Account at the minimum level of PLN 50,000.00	The market rate ON WIBID * 0,6 posted for monthly periods; applies in the case of the conclusion of an individual Annex to the Framework Agreement introducing appropriate provisions In the event of the conclusion of an individual Annex to the Framework Agreement, the Interest Rates on Free Cash CFDs (TMS Connect / TMS Connect Professional) set out in clause XI will not apply.
For existing Clients - payment (additional payment) to the Cash Account of an amount equal to or more than PLN 100,000.00 (collectively, it can be divided into several minor payments, counted as the balance of payments to the Cash Account less the balance of payments from the Cash Account for the last 3 months) and in the indicated period, having a monthly average balance of the Cash Account at a minimum level of PLN 50,000.00	The market rate ON WIBID * 0,8 posted for monthly periods; applies in the case of the conclusion of an individual Annex to the Framework Agreement introducing appropriate provisions In the event of the conclusion of an individual Annex to the Framework Agreement, the Interest Rates on Free Cash CFDs (TMS Connect / TMS Connect Professional) set out in clause XI will not apply.

* Or the equivalent in EUR, GBP, CZK, RON or USD of this amount at the exchange rate of the National Bank of Poland as at the date of submission of the withdrawal instruction.

*** If you hold a long position on a Share CFD, any dividend income you receive is subject to either a tax or a tax equivalent charge. The rate of tax or tax equivalent that you pay is dependent on the country of domicile of the company whose Share CFDs you have purchased. This country information can be found in the Instrument Specification in the MT5 platform of the Instrument Information section. If you have purchased a Share CFD of a United States domiciled company then the tax that you pay is determined by your country of tax residence and

the tax treaty rate between your country and the US. If your country of tax residence does not have a tax treaty with the US, then the default rate indicated in Table - Negative cash flows resulting from tax or equivalents of corporate actions (corporate events) is applied.

NOTES:

A commission or fee expressed in a currency other than the Account's Base Currency shall be converted into the Account's Base Currency at the Exchange Rate available in the trading system.

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

The costs of third party banks - mediating the funds transfers - shall be borne by the Client.

Unless special conditions apply based on separate promotional T&C or an individual annex to the agreement, the funds deposited on the Cash Account are interest-free. Interest earned on funds deposited on the Client's Cash Account constitutes remuneration for OANDA TMS for maintaining the Client's Cash Account and is intended to cover costs related to IT infrastructure.

Commissions are charged separately for the opening and closing of a position.

The commission is charged and debited to the cash account after the opening and closing of the position.