



InstaForex

Instant Forex Trading

INSTANT TRADING EU LTD

Costs and Charges

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Table of Contents

Deposit fees	3
Withdrawal fees	4
Dormant Accounts fee	5
VPS	5
PRE-IPO costs and charges	6

Deposit fees

The Company covers all deposit fees, for any amount, for all account types and in all currencies.

However, any deposit fees reimbursed by InstaForex may be incurred by the client in the event the Company determines that the client has failed to meet any of the required conditions.

These include, among others, illegal activity, breach of any of the Agreement's provisions, no trading activity, etc. InstaForex reserves the right to debit the compensated amount from the client's withdrawal amount. For these cases, the following fees will apply.

Payment method	Deposit Fee
Bank transfer SEPAGA E.M.I. LTD	<ul style="list-style-type: none"> • SEPA fee: 15 EUR + 0.1% • SWIFT fee: 15 EUR + 0.1%
Skrill	0.29 EUR + 3.9% and Foreign Exchange Fee: 1.99% of the transacted amount (if any)
Neteller	0.29 USD + 3.9 %, Minimum fee charged 1 USD
Unlimit EU Ltd (Visa, MasterCard)	0.25 EUR + 1.6%
Trust Pay, a. s. (Visa, MasterCard)	1.9% + 0.35 EUR 1.9% + 8.94 CZK 1.9% + 1.59 PLN
Przelewy24 and BLIK ***	0.29 EUR + 1.80%
Payoma	0.50 USD or 0.40 EUR + 3%
Rapid Transfer *	0.29 EUR + 1%
Giropay **	0.29 EUR + 3.90%
iDeal ****	2.30 %

*Rapid Transfer option is available for clients with residential addresses: Austria, Bulgaria, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Netherlands, Norway, Poland, Portugal, Spain, Sweden.

**Giropay option is available for Germany

***Przelewy24 & Blik are available for the Polish banking system

****iDeal is available for Netherlands

Withdrawal fees

Clients who deposited 10 000 EUR and above, or its equivalent in another currency, are entitled to 1 (one) free of charge withdrawal per 30 calendar days. This applies for any account type.

Payment method	Withdrawal fees
Bank transfer SEPAGA E.M.I. LTD	SEPA: 0-20k EUR: 20 EUR charge over 20000.01 EUR: 0.1% charge SWIFT (except CZK currency): 0-6k EUR: 45 EUR charge 6000.01 - 50k EUR: 30 EUR + 0.25% EUR charge over 50000.01 EUR: 0.36% EUR charge SWIFT CZK currency: 0-6k EUR: 100 EUR charge 6000.01 - 50k EUR: 85 EUR + 0.25% EUR charge over 50000.01 EUR: 55 EUR + 0.36% EUR charge
Skrill	1% (in case the currency of wallet is different than EUR, 2.99% conversion fee is applied)
Neteller	2% fee, minimum fee 1 USD
Unlimit EU Ltd (Visa, MasterCard)	Refund: 1 USD or 1 EUR
Trust Pay, a. s. (Visa, MasterCard)	Refund: 1 USD or 1 EUR
Przelewy24 and BLIK ***	Refund: 0
Payoma	Refund Fee: 10 USD / Send Payment: 1.50% + 6 EUR or 1.50% + 7.50 USD
Rapid Transfer *	1%
Giropay **	SEPA: 0-20k EUR: 20 EUR charge over 20000.01 EUR: 0.1% charge SWIFT (except CZK currency): 0-6k EUR: 45 EUR charge 6000.01 - 50k EUR: 30 EUR + 0.25% EUR charge over 50000.01 EUR: 0.36% EUR charge

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	SWIFT CZK currency: 0-6k EUR: 100 EUR charge 6000.01 - 50k EUR: 85 EUR + 0.25% EUR charge over 50000.01 EUR: 55 EUR + 0.36% EUR charge
iDeal ****	SEPA: 0-20k EUR: 20 EUR charge over 20000.01 EUR: 0.1% charge SWIFT (except CZK currency): 0-6k EUR: 45 EUR charge 6000.01 - 50k EUR: 30 EUR + 0.25% EUR charge over 50000.01 EUR: 0.36% EUR charge SWIFT CZK currency: 0-6k EUR: 100 EUR charge 6000.01 - 50k EUR: 85 EUR + 0.25% EUR charge over 50000.01 EUR: 55 EUR + 0.36% EUR charge

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**Giropay option is available for Germany

***Przelewy24 & Blik is available for Poland

****iDeal is available for Netherlands

Dormant Accounts fee

All dormant accounts are subject to a monthly inactivity fee which is intended to offset the cost of maintaining inactive* accounts. This fee is waived for the first three months after a trading account becomes inactive. The fee of EUR 5 or its equivalent in the account's currency is charged monthly for the accounts with a positive balance inactive within 6 consecutive months. Monthly charges follow on each 1st day of the month until the balance is brought to zero.

*An inactive account is an account without trading activity for 3 consecutive months.

VPS

A monthly fee, irrespective of the net deposit and trading volume, is charged for the use of the VPS service, as per the VPS service agreement. The fee is calculated and automatically deducted from the Client's equity by the 7th (seventh) day of the following month. Currency exchange rates will be applied as specified on the Company's web page.

VPS specification	Monthly Fee
VPS order 2CPU Core, 2.5 GB RAM, 80GB SSD, Windows server 2012	35 EUR

PRE-IPO costs and charges

Buying PRE-IPO

Fee for purchasing stocks at PRE-IPO prices depend on the level of the investment deposit:

- Less than eur 20.000 will be charged 5% of the investment
- Between eur 20.000 and eur 49.999 will be charged 4% of the investment
- Eur 50.000 inclusive and above will be charged 3% of the investment

Canceling/Selling PRE-IPO

1. The client can cancel his orders only before the deadline for accepting applications (usually the 20:00 T-2* day of the start date of trading).
2. Clients will not be able to withdraw invested funds in the IPO from T-2 day still T+7, where T denotes the date the Pre-IPO becomes public.
3. Withdrawal from the IPO, after execution of the client's order at the LP, from T-2 days before the IPO is launched until 7 days after the launch (T+7), is subject to a penalty fee of 20% from current IPO order's value and the withdrawal will be sent on the 8th day after the launch;
4. Withdrawal from the IPO after execution of the client's order and T-2 days before the PRE-IPO till 16:00h EEST will be charged penalty of 20% of the remaining balance;
5. Pre-IPO early withdrawal fee from day 8 to day 93 of trading Pre-IPO is 20%;
6. Selling fee after lockup period**(3 different charges based on initial deposit):
 - 1% of the remaining Balance if initial investment was greater than 50K.
 - 1.5% of the remaining balance if initial investment was greater than 20K but less than 50K.
 - 2% of the remaining balance if the initial balance was less than 20K

*T-2 day means trade date minus two days.

**A lockup period is a period of 93 days after an IPO starts trading on a regulated exchange.