

CRYPTO TABLE OF XTB'S COMMISSIONS AND FEES

1. General

Title	STANDARD
Opening and closing of a Crypto Account	Free of charge
Monthly Fee for maintaining a Crypto Account	Free of charge
Fee for the preparation and sending of a daily report of operations conducted on the Client's Crypto Account, in electronic form	Free of charge
Fee for the preparation and sending of other reports, in particular monthly reports from the Client's Crypto Account, or sending the GTC in case of its change, in electronic form	Free of charge
Penalty interest	Statutory penalty interest ¹⁾
Deposit of funds to the Cash Account (bank transfer, credit or debit card, PayPal)	Free of charge ²⁾
Withdrawal of funds from the Client's Crypto Account to the Client's bank account	Free of charge ²⁾
Fee for each case of preparation and sending daily reports/confirmations on the execution of Orders, in electronic form	Free of charge
Fee for each preparation and sending of a statement of the Client's Crypto and funds held by the Company or information about costs and fees paid, in electronic form	Free of charge
Value of interest on Clients' funds due to XTB	Average annual interest rate is between 0% and 6.5% ³⁾

1) Interest is deducted from the Free Funds in the Client's Crypto Account at the moment of the event.

2) In the case of deposits and withdrawals, third parties (e.g. the Client's bank, card issuer or payment operator) may charge their own fees or currency conversion costs. Such fees are independent of XTB and XTB accepts no liability for them.

3) Indicated range of interest rates represents interest paid on overnight deposits in EUR, USD valid on the publication date of this Table.

2. Table of Commissions and Fees for Crypto

Crypto	
Crypto custody fee	Free of charge
Commission for executing buy/sell Order	0%
Maximum markup included in the Crypto Price ¹⁾²⁾	5%
Currency Exchange Commission	0.5%
Fee for the provision of additional rights resulting from the ownership of Crypto ³⁾	The fee will be indicated individually in a separate announcement

- 1) Crypto prices as well as the final execution prices of Clients' orders, include the Company's markup. The markup rate is shaped symmetrically, according to the internal policies. The markup rate cannot be higher than the maximum markup displayed in the Table.
- 2) To calculate the price, XTB is using the following formulas:
 - a) $XTB\ ASK = \text{rounded up} (ASK * (100\% + XTB\ \text{markup}))$;
 - b) $XTB\ BID = \text{rounded down} (BID * (100\% - XTB\ \text{markup}))$.
- 3) Crypto buy and sell Orders are executed with the Company's Liquidity Providers using the exchange rate of a given Crypto to USD. Executing the Order from the Client's Crypto Account denominated in a currency other than USD, will always require a currency conversion. The commission is charged from the Client's Crypto Account from which the Transaction is executed, at the moment of exchange.
- 4) The conversion will be done according to the Currency Exchange Rate, according to the following formulas:
 - a) When buying Crypto, $\text{Currency Exchange Rate} = BID\ \text{Crypto Account Currency} / USD - 0.5\% * MID$;
 - b) When selling Crypto, $\text{Currency Exchange Rate} = ASK\ \text{Crypto Account Currency} / USD + 0.5\% * MID$;
 - c) $MID = (ASK\ \text{Crypto Account Currency} / USD + BID\ \text{Crypto Account Currency} / USD) / 2$.
- 5) The fee referred to applies to additional rights resulting from the ownership of Crypto, described in the GTC, subsection Additional Rights Arising from The Ownership of Crypto.

3. Taxes

The Client is solely responsible for determining, declaring and paying any taxes due on income from Transactions in Crypto, on a self-assessment basis in accordance with the laws of the Client's jurisdiction of tax residence (clause 8.6 of the GTC). The Company does not withhold any tax on interest credited to the Client's Crypto Account, and the Client is solely responsible for declaring and paying any tax due on such interest on the same basis (clause 4.23 of the GTC). The Company does not provide tax advice (clause 10.4 of the GTC).