

BASIC INFORMATION ABOUT XTB LIMITED

1. Company name and address

XTB Limited (the "Company"), with its registered office at Pikioni 10, Building: Highsight Rentals Ltd, 3075, Limassol, Cyprus, registered in the Republic of Cyprus under the Companies Law, with registration number HE 296794.

Contact details

XTB Limited (CY)

Pikioni 10, Building: Highsight Rentals Ltd, 3075, Limassol, Cyprus

tel.: +357 25 724350

e-mail: office.cy@xtb.com

2. Authorization

The Company provides investment services in accordance with its authorization number 169/12 granted by the Cyprus Securities and Exchange Commission (CySEC). The Company also provides Crypto services on the basis of a notification submitted to CySEC pursuant to Article 60 of Regulation (EU) 2023/1114 ("MiCA"), registered on 15 December 2025. The Company is included in the CySEC register of MiCAR Crypto service providers.

3. Supervision

The Company is a fully licensed Cyprus investment firm (CIF) covered by MiFID and supervised by the Cyprus Securities and Exchange Commission (CySEC). To offer its financial services in the countries of the European Economic Area, the Company uses MiFID Directive passport. In relation to Crypto services, the Company is supervised by CySEC under MiCA. To offer its Crypto services in the countries of the European Economic Area, the Company uses the notification procedure under Article 65 of MiCA.

4. Scope of services

Under its MiCA notification (Article 60), the Company may provide the following Crypto services:

- 1) providing custody and administration of Crypto on behalf of clients;
- 2) execution of orders for Crypto on behalf of clients;
- 3) reception and transmission of orders for Crypto on behalf of clients.

Under its CIF Authorization, the Company may provide the following investment services:

- 4) reception and transmission of orders in relation to one or more financial instruments;
- 5) execution of orders on behalf of clients;
- 6) dealing on own account;
- 7) portfolio management.

Under its CIF Authorization, the Company may provide the following ancillary services:

- 1) safekeeping and administration of financial instruments for the account of clients, including custodianship and related services such as cash/collateral management;
- 2) granting credits or loans to an investor to allow him to carry out a transaction in one or more financial instruments, where the firm granting the credit or loan is involved in the transaction;
- 3) foreign-exchange services where these are connected to the provision of investment services;

as regards to the following financial instruments:

XTB Limited is licensed and regulated by the Cyprus Securities and Exchange Commission (License Number 169/12) and provides crypto-asset services under Regulation (EU) 2023/1114 (MiCA) on the basis of a notification registered with CySEC, with Registered Office at Pikioni 10, Building: Highsight Rentals Ltd, 3075, Limassol, Cyprus.

- (1) Transferable Securities.
- (2) Money-market instruments.
- (3) Units in collective investment undertakings.
- (4) Options, futures, swaps, forward rate agreements and any other derivative contracts relating to securities, currencies, interest rates or yields, emission allowances or other derivatives instruments, financial indices or financial measures which may be settled physically or in cash.
- (5) Options, futures, swaps, forward rate agreements and any other derivative contracts relating to commodities that must be settled in cash or may be settled in cash at the option of one of the parties other than by reason of default or other termination event).
- (6) Options, futures, swaps, and any other derivative contract relating to commodities that can be physically settled provided that they are traded on a regulated market an MTF, or an OTF, except for wholesale energy products traded on an OTF that must be physically settled.
- (7) Options, futures, swaps, forwards and any other derivative contracts relating to commodities, that can be physically settled not otherwise mentioned in the paragraph above and not being for commercial purposes, which have the characteristics of other derivative financial instruments, having regard to whether.
- (8) Derivative instruments for the transfer of credit risk.
- (9) Financial contracts for differences.
- (10) Options, futures, swaps, forward rate agreements and any other derivative contracts relating to climatic variables, freight rates, emission allowances or inflation rates or other official economic statistics that must be settled in cash or may be settled in cash at the option of one of the parties (otherwise than by reason of a default or other termination event), as well as any other derivative contract relating to assets, rights, obligations, indices and measures not otherwise mentioned in this Part, which have the characteristics of other derivative financial instruments, having regard to whether, inter alia, they are traded on a regulated market or an MTF

The detailed information on services provided by the Company is indicated in the following documents:

- General Terms and Conditions;
- Crypto Orders' Execution Policy;
- Crypto Declaration of Investment Risk;
- Crypto Condition Tables;
- Crypto Conflict of Interest Policy, and
- www.xtb.com/cy website.

5. Website, Languages and Means of Communication

Languages of communication, documents and information provided to the Client from the territory of:

Italy – Italian language;
Hungary – Hungarian language;
Spain – Spanish language;
Other countries – English language.

Information about particular Company websites, in particular countries where the Company provides its services is available through www.xtb.com/cy

Since XTB Group operates in many markets under certain legal regimes, clients always need to check information at legal documents section to be sure whenever website applies to CySEC regulations

The Client can communicate with XTB by means of:

- traditional mail (Pikioni 10, Building: Highsight Rentals Ltd, 3075, Limassol, Cyprus)
- internal electronic mail available in the XTB Application;
- electronic mail: office.cy@xtb.com
- telephone: +357 25 724350

6. Order's placement and execution

A Transaction may be executed by the Client by electronically placing a valid Order via electronic access to the relevant Crypto Account only.

7. Protection of Client's funds

The Company is dedicated to the principles of protection of Clients' funds accumulated on the accounts kept by the Company. Clients' funds are held in multiple reputable credit institutions established in the European Union. The Company evaluates the solvency of such institutions on an annual basis and upon the evaluation, the Company decides to continue or terminate cooperation with a particular institution. The Company is legally obliged to hold Client funds in bank accounts segregated from the company's own money.

The Company is also a member of the Investors Compensation Fund (ICF) for the purpose of ensuring payments of cash to Clients up to the statutory defined level and compensation for the value of lost financial instruments accumulated by such Clients in case of bankruptcy of the Company or similar event. Detailed information regarding the ICF is described at Company's website at www.xtb.com/cy.

8. Conflict of interests

In certain situations, there might be a conflict of interests between the Company and the Client. In order to minimize the conflict of interests, the Company is legally obliged to undertake appropriate measures. The detailed information on basic principles of the procedures for a conflict of interest are described in the Crypto Conflict of Interest Policy available on the Company's Website at www.xtb.com/cy. At the Client's request, the Company will provide the Client with additional information on the policy of preventing conflicts of interest on a durable medium of information.

9. Basic principles governing the processing of complaints

The Client has the right to report to the Company claims/complaints regarding services provided by the Company. In addition, the Company is obliged pursuant to separate regulations to use extrajudicial disputes resolution procedure before the Financial Ombudsman, in case of disputes with clients. Detailed rules regarding the handling of complaints are set out in the Complaints Procedure for Clients available on our website www.xtb.com/cy.

10. Reports on execution of services

The Company provides Clients with among others:

- confirmations of executed Transactions, available in real time in the Crypto Account;
- a quarterly statement of the Client's Crypto and funds held by the Company, and
- annual information on costs and fees related to the provided Crypto services, this information may be provided along with the quarterly statement referred to above.

At the Client's request, the Company will provide information on the current status of the order. In addition, at the Client's request, the Company may provide Client with a quarterly statement of the Client's Crypto and funds held by the Company more than once a quarter, for the delivery of which, however, an additional fee may be charged, according to the Condition Table. Detailed principles governing the reporting are specified in the General Terms and Conditions.

11. Fees, commissions and taxes

The Company has the right to charge commissions and fees for its services in accordance with the Crypto Condition Tables, in the manner specified in the General Terms and Conditions available on our website www.xtb.com/cy. Amendment of the Crypto Condition Tables is notified to Clients in accordance with provisions of General Terms and Conditions. Fees and commissions are charged at the moment of the occurrence of the event specified in the Crypto Condition Tables which constitutes the basis for the calculation of the relevant commission or fee.

The revenue generated from the sale of Crypto is subject to income tax according to provisions of relevant tax regulations. The Company does not provide tax advisory for its Clients, and the Client is obliged to calculate and pay independently any taxes.

12. Duration, termination and withdrawal of the Crypto Agreement

The Crypto Agreement is concluded for an indefinite period of time. Client may terminate the Crypto Agreement giving prior written notice in accordance with General Terms and Conditions. The termination of the Crypto Agreement by the Client does not result in imposing any contractual penalties. For further details regarding the matter, please refer to General Terms and Conditions

13. Applicable law and jurisdiction

The services provided by the Company shall be interpreted in accordance with the laws of the Republic of Cyprus and the Courts of Cyprus shall have jurisdiction, without prejudice to any mandatory statutory rights of retail consumers under applicable EU law to bring proceedings in the courts of their country of residence. In order to resolve any dispute, only upon prior consent of the second party each party may bring the case to mediation in accordance with applicable regulations.