TRADING 212

Costs & Charges Disclosure

Purpose

This Costs & Charges Disclosure document provides you with advance information on all estimated costs and charges for financial instruments and related investment services, as required under the rules of the Financial Conduct Authority (COBS 2.2A and COBS 6.1ZA). This Document provides you with clear, detailed, and transparent information about all costs and charges you will incur when you invest in a financial instrument (the "product") or use the investment service ("service") before any transaction takes place.

Trading 212 UK Ltd. ("Trading 212") allows you to buy and sell financial instruments on a non-advised basis (execution-only) via the web or mobile trading platform. The document covers the following two types of accounts:

- Invest, where you can invest in equities and ETFs.
- CFD, where you can trade contracts for difference ("CFDs") on various underlying assets.

This document is reviewed and updated annually or when a material change occurs.

TRADING 212

Costs and Charges Categories Overview

Invest account

Trading 212 does not charge you for opening, closing, or maintaining your Invest account. Certain third-party costs may apply, as detailed below.

	Description	Specific Costs	Information
Service costs	All costs and associated charges charged by the investment firm or other parties, where the client has been directed to such other parties, for the investment services(s) and/or ancillary services provided to the client.	Deposit fee	A processing fee may apply when depositing funds via certain payment methods (e.g., credit or debit card). The fee is charged by the third-party payment processor (Adyen) and is not a Trading 212 charge. Deposits made via bank transfer are not subject to this fee.
		FX fee	The fee for currency conversion during a transaction is directly related to the execution of trades. A foreign exchange fee of 0.15% applies whenever you convert funds from one currency to another and on currency conversion trading. We convert at the live interbank rate, which is the same rate banks use to convert currencies with each other. No weekend fees or surcharges. The FX fee does not apply when receiving dividend payments.
Product costs	All costs and associated charges associated with the manufacturing and management of the financial instruments	ADR fee	American Depositary Receipt (ADR) fees are charged by the depositary bank that issues the ADR, typically on an annual basis. These fees cover the administrative costs of maintaining the ADR programme (e.g., custody, dividend processing). The fee amount varies by instrument and is deducted from dividend payments or charged to your account. ADR fees apply only to ADR-listed instruments and are not charged by Trading 212.
		TER/OCF fee	Exchange-Traded Funds (ETFs) carry an Ongoing Charges Figure (OCF), also known as the Total Expense Ratio (TER). This is an annual charge set by the fund manager, not by Trading 212, and covers the fund's ongoing operating costs (e.g., management, administration, custody). The OCF is not deducted from your account as a separate transaction — it is reflected in the daily price of the ETF. The OCF varies by fund and is disclosed in the fund's Key Information Document (KID). For example, a broadly diversified global equity ETF may have an OCF of approximately 0.07% – 0.25% per annum.
		Government taxes & levies: • Stamp duty • PTM levy • French Financial Transactions tax • FINRA fee • SEC fee • Withholding tax	• UK stamp duty of 0.5% is applied by the UK government when buying UK shares. • A PTM levy of £1 is applied by the UK government when buying or selling UK shares worth over £10,000. • French Financial Transactions Tax of 0.3% is applied by the French government when buying certain French shares. • FINRA fee of $0.000166 per share is applied by the US government when selling US shares. • SEC fee of 0.0008% is applied by the US government when selling US shares. • Withholding tax depends on your circumstances.
Third-party Payments	Payments that the investment firm receives in connection with the investment service. Although not paid directly by the customer, they can affect the outcome of your investment.	N/A	Trading 212 does not receive these payments.

CFD account

Trading 212 does not charge you any entry (onboarding) or exit (offboarding) charges, trading commissions, ancillary services, or custody fees for your CFD account. Certain third-party costs may apply, as detailed below.

	Description	Specific Costs	Information
Service costs	All costs and associated charges charged by the investment firm or other parties, where the client has been directed to such other parties, for the investment services(s) and/or ancillary services provided to the client.	Spread	The cost is directly associated with the financial product being traded (cost embedded in the transaction price). When trading CFDs, you must pay the spread, which is the difference between the sell and the buy price. Spreads are dynamic and change depending on the underlying market conditions. Check the average spread for each instrument here. Spread is applied twice: once when a client opens a long or short position and again when the position is closed.
		FX fee	The FX fee during a transaction is directly related to the execution of trades. An FX Fee of 0.5% applies only to the result when closing a position with an instrument priced in a currency other than the currency of your account.
		Overnight interest	Interest is charged for holding the position overnight. This is a service provided by Trading 212 related to the ongoing provision of the trading service. Positions held in your account past 22:00 GMT will incur an overnight interest. The fee can be positive (you are credited) or negative (you are charged), depending on the direction of the trade and the product. Find the fees for each instrument in the app, which are listed on its 'Instrument details' page.
		Distributor Fee	We may occasionally share a proportion of our spread, commission and other account fees with other persons, including a distributor that may have introduced you.
Product costs	All costs and associated charges associated with the manufacturing and management of the financial instruments.	N/A	Trading 212 does not impose charges for manufacturing and managing CFDs for its clients.
Third-party Payments	Payments that the investment firm receives in connection with the investment service. Although not paid directly by the customer, they can affect the outcome of your investment.	N/A	Trading 212 does not receive these payments.

Costs and Charges Illustration: Examples

This section provides scenarios to illustrate how the costs and associated charges will impact your investment returns.

Although these examples are based on reasonable estimations/expected costs, actual costs and charges incurred for any future transaction may differ.

Example 1: USD Stock - Holding Period 36 Months

Scenarios	**Total initial investment**	**£100.00**			**£1,000.00**			**£10,000.00**		
	Performance of investment	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%
Gross returns	Gross return	-£10.00	£0.00	£10.00	-£100.00	£0.00	£100.00	-£1,000.00	£0.00	£1,000.00
	Gross return (%)	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%
Costs related to the service (in GBP)										
FX Fees (Buy)		£0.15	£0.15	£0.15	£1.50	£1.50	£1.50	£15.00	£15.00	£15.00
FX Fees (Sell)		£0.13	£0.15	£0.16	£1.35	£1.50	£1.65	£13.48	£14.98	£16.48
Total service costs	(in GBP)	£0.28	£0.30	£0.31	£2.85	£3.00	£3.15	£28.48	£29.98	£31.48
	(% of initial investment)	0.28%	0.30%	0.31%	0.285%	0.30%	0.315%	0.2848%	0.2998%	0.3148%
Costs related to the financial instrument (in GBP)										
Government taxes and levies (Buy)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Government taxes and levies (Sell)		£0.00	£0.00	£0.00	£0.04	£0.04	£0.04	£0.38	£0.40	£0.42
Total Product Cost	(In GBP)	£0.00	£0.00	£0.00	£0.04	£0.04	£0.04	£0.38	£0.40	£0.42
	(% of initial investment)	0.00%	0.00%	0.00%	0.004%	0.004%	0.004%	0.0038%	0.004%	0.0042%
Third Party Payments (in GBP)										
Third-party payments received by the investment firm	Fees and inducements paid by trading venues or issuers	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Performance (in GBP)										
Net returns	Final investment value	£89.72	£99.70	£109.69	£897.13	£996.96	£1,096.83	£8,971.41	£9,969.91	£10,968.41
	Net return	-£10.29	-£0.30	£9.68	-£102.87	-£3.04	£96.83	-£1,028.59	-£30.38	£968.41
	Net return (%)	-10.29%	-0.30%	9.68%	-10.29%	-0.30%	9.68%	-10.29%	-0.30%	9.68%

Total costs and charges after selling the position	**Total costs**	**£0.28**	**£0.30**	**£0.31**	**£2.89**	**£3.04**	**£3.19**	**£28.86**	**£30.38**	**£31.90**
	Total costs (% of initial investment)	**0.28%**	**0.30%**	**0.31%**	**0.29%**	**0.30%**	**0.32%**	**0.29%**	**0.30%**	**0.32%**

Note: *Please note that with a multi-currency account, when selling an instrument, you have the option to sell it in the currency in which it is traded. This allows you to realise the market portion of the result without an additional FX fee. Learn more about a multi-currency account here.*

The following assumptions apply to these scenarios:

- The instrument price is $10, with government taxes, levies, and a foreign exchange fee applied when selling. The GBP/USD rate is 1.1.
- The investment lifecycle lasts 36 months, beginning with the purchase of USD stocks and ending with their sale, with no trading in between.
- The initial lump sum is divided into equal transactions, the number of which varies by scenario, all involving the complete purchase or sale of whole shares.
- A foreign exchange fee of 0.15% applies when converting currencies, except when using a multi-currency account with GBP-denominated funds.

Explanatory notes:

- Gross return: Total initial investment * performance of investments
- Gross return (%): Performance of investments
- Government taxes and levies (GBP) — FINRA fee + SEC fee:
- FINRA fee: (((Total Initial investment * FX rate) / Share price USD * 0.000166)) / FX rate
- SEC fee: ((Total initial investment) + (Gross return) - (Total transaction costs - buy)) * 0.00008%
- Final investment value — GBP: (Total initial investment) + (Gross return) - (Total Service costs) - (Total Product costs) - (Third-party payments received by the investment firm)
- Net return (GBP): (Final investment value) - (Total initial investment)
- Net return (%): Net return / (Total initial investment)
- Total costs (GBP): Total Service Costs + Total Product Cost + Third-party payments received by the investment firm.

Example 2: GBP-denominated ETF - Holding Period 36 Months

Scenarios	Total initial investment	£100.00			£1,000.00			£10,000.00		
	Performance of Investment	**-10.00%**	**0.00%**	**10.00%**	**-10.00%**	**0.00%**	**10.00%**	**-10.00%**	**0.00%**	**10.00%**
Gross returns	Gross return	-£10.00	£0.00	£10.00	-£100.00	£0.00	£100.00	-£1,000.00	£0.00	£1,000.00
	Gross return (%)	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%
Costs related to the service (in GBP)										
FX Fees (Buy)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
FX Fees (Sell)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total service costs	**(In GBP)**	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	(% of initial investment)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Costs related to the financial instrument (in GBP)										
Ongoing charges	ETF Ongoing Charges (TER)	£0.60	£0.60	£0.60	£6.00	£6.00	£6.00	£60.00	£60.00	£60.00
	Total ongoing charges (%)	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Government taxes and levies (Buy)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Government taxes and levies (Sell)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total Product Cost	**(In GBP)**	£0.60	£0.60	£0.60	£6.00	£6.00	£6.00	£60.00	£60.00	£60.00
	(% of initial investment)	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Third Party Payments (in GBP)										
Third-party payments received by the investment firm	Fees and inducements paid by trading venues or issuers	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Performance (in GBP)										
Net returns	Final investment value	£89.40	£99.40	£109.40	£894.00	£994.00	£1,094.00	£8,940.00	£9,940.00	£10,940.00
	Net return	-£10.60	-£0.60	£9.40	-£106.00	-£6.00	£94.00	-£1,060.00	-£60.00	£940.00
	Net return (%)	-10.60%	-0.60%	9.40%	-10.60%	-0.60%	9.40%	-10.60%	-0.60%	9.40%
Total costs and charges after selling position	Total costs	£0.60	£0.60	£0.60	£6.00	£6.00	£6.00	£60.00	£60.00	£60.00
	Total costs (% of initial investment)	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%

The following assumptions apply to these scenarios:

- The ETF used in this example is a broadly diversified global equity UCITS ETF with an Ongoing Charges Figure (OCF/TER) of 0.20% per annum, as disclosed in the fund's Key Information Document (KID).
- The OCF/TER is not deducted as a separate transaction — it is reflected in the daily net asset value (NAV) of the ETF. For illustration purposes, the annual charge is applied to the initial investment amount over the 36-month holding period.
- The ETF is denominated in GBP and traded through a GBP-denominated account, so no foreign exchange fee applies.
- No government taxes or levies apply to the purchase or sale of this ETF.
- The investment lifecycle is projected to last 36 months. At the beginning of the period, the ETF is purchased, and at the end of the period, it is sold. No trading activity is anticipated between these transactions.
- Trading 212 does not charge commissions on ETF trades.

Explanatory notes:

- Gross return: Total initial investment × performance of investment
- Gross return (%): Performance of investment
- Ongoing charges (TER): Total initial investment × 0.20%
- Total transaction costs (buy): Foreign exchange fee + Government taxes & levies
- Total transaction costs (sell): Foreign exchange fee + Government taxes & levies
- Final investment value: (Total initial investment) + (Gross return) - (Ongoing charges) - (Total transaction costs - buy) - (Total transaction costs - sell)
- Net return (GBP): (Final investment value) - (Total initial investment)
- Net return (%): Net return / (Total initial investment)
- Total costs (GBP): Ongoing charges (TER) + Total transaction costs buy + Total transaction costs sell

Example 3: GBP Stock — Holding Period 36 Months

Scenarios	**Total initial investment**	**£100.00**			**£1,000.00**			**£10,000.00**		
	Performance of investment	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%
Gross returns	Gross return	-£10.00	£0.00	£10.00	-£100.00	£0.00	£100.00	-£1,000.00	£0.00	£1,000.00
	Gross return (%)	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%	-10.00%	0.00%	10.00%
Costs related to the service (in GBP)										
FX Fees (Buy)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
FX Fees (Sell)		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total service costs	**(In GBP)**	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
	(% of initial investment)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Costs related to the financial instrument (in GBP)										
Stamp Duty		£0.50	£0.50	£0.50	£5.00	£5.00	£5.00	£50.00	£50.00	£50.00
PTM levy		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1.00
Total Product Cost	**(in GBP)**	£0.50	£0.50	£0.50	£5.00	£5.00	£5.00	£50.00	£50.00	£51.00
	(% of initial investment)	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.51%
Third Party Payments (in GBP)										
Third-party payments received by the investment firm	Fees and inducements paid by trading venues or issuers	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Performance (in GBP)										
Net returns	Final investment value	£89.55	£99.50	£109.45	£895.50	£995.00	£1,094.50	£8,955.00	£9,950.00	£10,944.00
	Net return	-£10.45	-£0.50	£9.45	-£104.50	-£5.00	£94.50	-£1,045.00	-£50.00	£944.00
	Net return (%)	-10.45%	-0.50%	9.45%	-10.45%	-0.50%	9.45%	-10.45%	-0.50%	9.44%
Total costs and charges after selling the position	**Total costs**	**£0.50**	**£0.50**	**£0.50**	**£5.00**	**£5.00**	**£5.00**	**£50.00**	**£50.00**	**£51.00**
	Total costs (% of initial investment)	**0.50%**	**0.50%**	**0.50%**	**0.50%**	**0.50%**	**0.50%**	**0.50%**	**0.50%**	**0.51%**

The following assumptions apply to these scenarios:

- There is no foreign exchange fee, and deposits are made via bank transfer, so there are no deposit fees.
- A Stamp Duty Reserve Tax of 0.5% applies upon buying the security.
- An overview of the investment lifecycle is illustrated through various performance scenarios.
- The investment lifecycle is projected to last 36 months. At the beginning of the period, GBP stock is bought, and at the end of the period, it is sold. No trading activity is anticipated between these transactions.
- Calculations are predicated on the assumption that the initial lump sum investment is divided into equal transactions, with the specific number of transactions varying by scenario.
- All transactions are assumed to involve the complete purchase or sale of whole shares.
- A PTM levy of £1 is applied to UK share transactions where the trade value exceeds £10,000. In the £10,000 / +10% scenario, the sale value (~£10,945 gross) exceeds the threshold and the levy applies on the sell side. In all other scenarios shown, no individual transaction exceeds the threshold and the levy does not apply.

Explanatory notes:

- Gross return: Total initial investment * performance of investments
- Gross return (%): Performance of investments
- Government taxes and levies (Buy) — UK Stamp Duty Reserve Tax (0.5%): 0.5 * Total Initial Investment / 100
- Government taxes and levies (Sell) — PTM levy (£1 per qualifying transaction): applied where the individual transaction value exceeds £10,000.
- Final investment value — GBP: (Total initial investment) + (Gross return) - (Total Service costs) - (Total Product costs) - (Third-party payments received by the investment firm)
- Net return (GBP): (Final investment value) - (Total initial investment)
- Net return (%): Net return / (Total initial investment)
- Total costs (GBP): Total Service Costs + Total Product Cost + Third-party payments received by the investment firm.

Example 4: Equity CFD

Investment Period		Long Position			Short Position		
		0 Day	1 Day	30 Days	0 Day	1 Day	30 Days
Costs related to the service (in GBP)							
One-off charges	Not applicable	-	-	-	-	-	-
Ongoing charges	Overnight interest	N/A	-£2.99	-£89.44	N/A	-£0.64	-£19.31
Transaction costs	Foreign exchange fee	N/A	N/A	N/A	N/A	N/A	N/A
Costs related to the financial instrument (in GBP)							
One-off charges	Opening spread	-£5.00	-£5.00	-£5.00	-£5.00	-£5.00	-£5.00
	Closing spread	-£5.00	-£5.00	-£5.00	-£5.00	-£5.00	-£5.00
Ongoing charges	Not applicable	-	-	-	-	-	-
Transaction costs	Not applicable	-	-	-	-	-	-
Additional service-related fees	Not applicable	-	-	-	-	-	-
Payments from third parties (in GBP)	Not applicable	-	-	-	-	-	-
Total costs (in GBP)		**-£10.00**	**-£12.99**	**-£99.44**	**-£10.00**	**-£10.64**	**-£29.31**
Investment return before considering costs and fees		**£14.17**	**£38.33**	**£715.00**	**-£34.17**	**-£58.33**	**-£735.00**
Investment return after considering costs and fees		**£4.17**	**£25.35**	**£615.56**	**-£44.17**	**-£68.98**	**-£764.12**

The following assumptions apply to these scenarios:

- You invest in 100 CFDs based on London Stock Exchange Group shares (LSEG.LON) at a current price of £145, with an ask price of £145 and a bid price of £144.9.
- The spread remains constant throughout the investment period.
- No additional costs or charges were applied.
- Over 30 days, LSEG shares increased by 5%, with an ask price of £152.25 and a bid price of £152.15.
- No dividends were paid during this period.
- Daily overnight interest is -0.02056% for long positions and -0.00444% for short positions.
- The investment was managed through a GBP-denominated account on the Trading 212 platform.

Example 5: FX Pair CFD

Investment Period		Long Position			Short Position		
		0 Day	1 Day	30 Days	0 Day	1 Day	30 Days
Costs related to the service (in GBP)							
One-off charges	Not applicable	-	-	-	-	-	-
Ongoing charges	Overnight interest	N/A	-£4.75	-£142.53	N/A	-£1.97	-£59.19
Transaction costs	Foreign exchange fee	-£0.40	-£0.81	-£11.89	-£0.40	-£0.82	-£13.14
Costs related to the financial instrument (in GBP)							
One-off charges	Opening spread	-£2.25	-£2.25	-£2.25	-£2.25	-£2.25	-£2.25
	Closing spread	-£2.25	-£2.25	-£2.25	-£2.25	-£2.25	-£2.25
Ongoing charges	Not applicable	-	-	-	-	-	-
Transaction costs	Not applicable	-	-	-	-	-	-
Additional service-related fees	Not applicable	-	-	-	-	-	-
Payments from third parties (in GBP)	Not applicable	-	-	-	-	-	-
Total costs (in GBP)		**-£4.90**	**-£10.06**	**-£158.92**	**-£4.90**	**-£7.29**	**-£76.83**
Investment return before considering costs and Fees		**£79.19**	**£162.12**	**£2,377.27**	**£79.45**	**£163.20**	**£2,627.52**
Investment return after considering costs and fees		**£74.29**	**£152.06**	**£2,218.35**	**£74.56**	**£155.91**	**£2,550.69**

The following assumptions apply to these scenarios:

- You invest in 50,000 CFD units of EUR/USD at a buy price of $1.12.
- The price will rise by 5% over 30 days for long positions and fall by 5% for short positions.
- The spread (difference between buy and sell prices) is 0.9 pips (0.00009).
- Long positions incur daily overnight interest at -0.009501%, while short positions earn 0.003946%.
- A 0.5% foreign exchange fee applies when closing positions in a currency different from your account's.

Example 6: Index CFD

Investment Period		Long Position			Short Position		
		0 Day	1 Day	30 Days	0 Day	1 Day	30 Days
Costs related to the service (in GBP)							
One-off charges	Not applicable	-	-	-	-	-	-
Ongoing charges	Overnight interest	£0.00	-£8.34	-£250.20	£0.00	£0.00	£0.00
Transaction costs	Foreign exchange fee	-£0.41	-£0.83	-£12.00	-£0.41	-£0.83	-£12.00
Costs related to the financial instrument (in GBP)							
One-off charges	Opening spread	-£1.25	-£1.25	-£1.25	-£1.25	-£1.25	-£1.25
	Closing spread	-£1.25	-£1.25	-£1.25	-£1.25	-£1.25	-£1.25
Ongoing charges	Not applicable	-	-	-	-	-	-
Transaction costs	Not applicable	-	-	-	-	-	-
Additional service-related fees	Not applicable	-	-	-	-	-	-
Payments from third parties (in GBP)	Not applicable	-	-	-	-	-	-
Total costs (in GBP)		**-£2.91**	**-£11.66**	**-£264.70**	**-£2.91**	**-£3.33**	**-£14.50**
Investment return before considering costs and fees		**£81.71**	**£165.37**	**£2,400.11**	**£81.71**	**£165.37**	**£2,400.11**
Investment return after considering costs and fees		**£78.80**	**£153.71**	**£2,135.41**	**£78.80**	**£162.05**	**£2,385.61**

The following assumptions apply to these scenarios:

- You invest in 2 CFD units of USA Tech 100 at a buy price of $20,177.6.
- The price will rise by 7% over 30 days for long positions and drop by 7% for short positions.
- The spread (difference between buy and sell prices) is 1.25 pips.
- Long positions incur daily overnight interest at -0.02312%, while short positions incur 0.0%.

Example 7: Commodity CFD

Investment Period		Long Position			Short Position		
		0 Day	1 Day	30 Days	0 Day	1 Day	30 Days
Costs related to the service (in GBP)							
One-off charges	Not applicable	-	-	-	-	-	-
Ongoing charges	Overnight interest	£0.00	-£7.90	-£237.00	£0.00	-£0.16	-£4.80
Transaction costs	Foreign exchange fee	-£0.47	-£1.00	-£15.25	-£0.47	-£1.00	-£15.25
Costs related to the financial instrument (in GBP)							
One-off charges	Opening spread	-£7.50	-£7.50	-£7.50	-£7.50	-£7.50	-£7.50
One-off charges	Closing spread	-£7.50	-£7.50	-£7.50	-£7.50	-£7.50	-£7.50
Ongoing charges	Not applicable	-	-	-	-	-	-
Transaction costs	Not applicable	-	-	-	-	-	-
Additional service-related fees	Not applicable	-	-	-	-	-	-
Payments from third parties (in GBP)	Not applicable	-	-	-	-	-	-
Total costs (in GBP)		-£15.47	-£23.90	-£267.25	-£15.47	-£16.16	-£35.05
Investment return before considering costs and fees		**£93.67**	**£200.39**	**£3,050.78**	**£93.67**	**£200.39**	**£3,050.78**
Investment return after considering costs and fees		**£78.21**	**£176.49**	**£2,783.53**	**£78.21**	**£184.23**	**£3,015.73**

The following assumptions apply to these scenarios:

- You invest in 500 CFD units of Crude Oil-18Oct24 at a buy price of $72.05.
- The price will rise by 10% over 30 days for long positions and drop by 10% for short positions.
- The spread (difference between buy and sell prices) is 0.03 pips.
- Long positions incur daily overnight interest at -0.024509%, while short positions incur -0.000491%.
- A 0.5% foreign exchange fee applies when closing positions in a currency different from your account's.

Example 8: Bond CFDs

Investment Period		Long Position			Short Position		
		0 Day	1 Day	30 Days	0 Day	1 Day	30 Days
Costs related to the service (in GBP)							
One-off charges	Not applicable	-	-	-	-	-	-
Ongoing charges	Overnight interest	£0.00	-£5.15	-£154.50	£0.00	£0.00	£0.00
Transaction costs	Foreign exchange fee	-£0.17	-£0.43	-£7.34	-£0.17	-£0.43	-£7.34
Costs related to the financial instrument (in GBP)							
One-off charges	Opening spread	-£10.00	-£10.00	-£10.00	-£10.00	-£10.00	-£10.00
	Closing spread	-£10.00	-£10.00	-£10.00	-£10.00	-£10.00	-£10.00
Ongoing charges	Not applicable	-	-	-	-	-	-
Transaction costs	Not applicable	-	-	-	-	-	-
Additional service-related fees	Not applicable	-	-	-	-	-	-
Payments from third parties (in GBP)	Not applicable	-	-	-	-	-	-
Total costs (in GBP)		**-£20.17**	**-£25.58**	**-£181.84**	**-£20.17**	**-£20.43**	**-£27.34**
Investment return before considering costs and fees		**£34.03**	**£85.74**	**£1,467.01**	**£34.03**	**£85.74**	**£1,467.01**
Investment return after considering costs and fees		**£13.86**	**£60.16**	**£1,285.17**	**£13.86**	**£65.31**	**£1,439.67**

The following assumptions apply to these scenarios:

- You invest in 200 CFD units of a US Treasury Bond at a buy price of $124.65.
- The price will rise by 7% over 30 days for long positions and drop by 7% for short positions.
- The spread (difference between buy and sell prices) is 0.1 pips.
- Long positions incur daily overnight interest at -0.02312%, while short positions incur 0.0%.
- A 0.5% foreign exchange fee applies when closing positions in a currency different from your account's.

Example 9: Crypto CFD

Investment Period		Long Position			Short Position		
		0 Day	1 Day	30 Days	0 Day	1 Day	30 Days
Costs related to the service (in GBP)							
One-off charges	Not applicable	-	-	-	-	-	-
Ongoing charges	Overnight interest	£0.00	-£0.53	-£16.18	£0.00	-£0.15	-£3.96
Transaction costs	Foreign exchange fee	£0.00	-£0.01	-£0.38	£0.00	-£0.01	-£0.38
Costs related to the financial instrument (in GBP)							
One-off charges	Opening spread	-£18.33	-£18.33	-£18.33	-£18.33	-£18.33	-£18.33
	Closing spread	-£18.33	-£18.33	-£18.33	-£18.33	-£18.33	-£18.33
Ongoing charges	Not applicable	-	-	-	-	-	-
Transaction costs	Not applicable	-	-	-	-	-	-
Additional service-related fees	Not applicable	-	-	-	-	-	-
Payments from third parties (in GBP)	Not applicable	-	-	-	-	-	-
Total costs (in GBP)		-£36.65	-£37.19	-£53.20	-£36.65	-£36.81	-£40.98
Investment return before considering costs and fees		-£0.53	£2.19	£75.08	-£0.53	£2.19	£75.08
Investment return after considering costs and fees		-£37.18	-£35.00	£21.87	-£37.18	-£34.62	£34.09

The following assumptions apply to these scenarios:

- You invest in 0.1 CFD units of Bitcoin at a buy price of $61,310.
- The price will rise by 15% over 30 days for long positions and drop by 15% for short positions.
- The spread (difference between buy and sell prices) is 36.65 pips.
- Long positions incur daily overnight interest at -0.097222%, while short positions incur -0.027778%.
- A 0.5% foreign exchange fee applies when closing positions in a currency different from your account's.

Ex-post Costs and Charges Disclosure

The Ex-post Costs and Charges disclosure shall be readily available to download from the web and mobile trading platform on an annual basis, providing information related to costs and charges that the client actually incurs.

Important Information

This document and the information provided herein are only for informative and illustrative purposes. The costs and charges presented in this document are estimates based on assumptions. Therefore, the costs and charges presented below may not reflect a client's situation and may differ from the costs and charges incurred.

This document does not constitute marketing material or investment advice and is not suitable for tax purposes.