



General Fees Policy

This document outlines all relevant fees for **IQOPTION**, a global brand, which is operated by SKY LADDER LLC, a company with a registration address at The Colony House, 41 Nevis Street, Saint John's, Antigua and Barbuda. Make sure that you familiarize yourself with all costs and associated charges for each financial instrument offered by the Company, since these may affect the overall cost of a financial instrument as well as the cumulative effect on return of your investment. Also, make sure that you read the Further Information section at the end of this document, which sets out further information on the applicable fees.

Any examples in the tables are for illustration purposes only.

CFDs on Forex

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset/ EUR/USD is trading at 1.2029, our ask (buy) price might be 1.2030 and the bid (sell) price might be 1.2028. The spread in this example is (ask-sell price) = 2 pips
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01% – 0.5% and in extreme circumstances up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee from Friday to Saturday will be 3 ("three") times higher than the normal swap fee. The swap fee can be subject to changes in the future.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

CFDs on Cryptocurrencies

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset BTC/USD is trading at 15188, our ask (buy) price might be 15700 and the bid (sell) price might be 14676. The spread in this example is (ask-sell price) = 1024
Ongoing costs	Swap Fee	The Company reserves the right to charge the Client a swap fee of 0.01% – 0.5% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. This swap fee can be subject to changes in the future.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

CFDs on Stocks

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset Apple/USD is trading at 168.8150, our ask (buy) price might be 168.9566 and the bid (sell) price might be 168.6734. The spread in this example is (ask-sell price) = 2.8 pips

Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01% – 0.5% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

CFDs on ETFs

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day and notional trade size.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01% – 0.5% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

CFDs on Commodities

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset XAU/USD is trading at 1245.06006 our ask (buy) price might be 1245.633578 and the bid (sell) price might be 1244.486542 The spread in this example is (ask-sell price) = 1.147036
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of up to 0.01% – 0.5% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

CFDs on Indices

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including, but not limited to, the underlying liquidity and volatility, time of day and notional trade size.

Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01% – 0.5% and, in extreme circumstances, might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

Binary Options

Nature	Type	Description
One-off costs	—	—
Ongoing costs	—	—
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

Digital Options

Nature	Type	Description
One-off costs	—	—

Ongoing costs	—	—
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days, an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

Further information on fees:

1. Deposit and withdrawal Fees

- 1.1. The company reserves the right to apply a currency conversion fee of up to 4% for each transaction (i.e., deposits and withdrawals) when converting from or to your trading account currency and the processing currency of the payment.
- 1.2. Upon the discretion of the Company, withdrawal fees shall be applicable in either of the following ways:

- 1.2.1. The clients will be subject to a fixed 2% (two percent) withdrawal fee for the standard processing of withdrawals in the currencies presented in the table below. Standard withdrawals will be reviewed within the processing time outlined in the Company's withdrawal policy.

This withdrawal fee will be imposed upon the **clients' second (2nd) withdrawal per calendar month**. Consequently, Clients can benefit from 1 commission-free withdrawal per calendar month.

- 1.2.2. The clients may choose to pay a fixed 5% (five percent) withdrawal fee for an expedited withdrawal option in the currencies presented in the table below. The expedited withdrawal will be processed within 1 business day and the fee shall be applied to all types of withdrawals except bank card refunds and bank transfers.

If an expedited withdrawal cannot be processed within the specified timeframe, the Company shall charge the standard withdrawal fee. Additionally, if the expedited withdrawal is canceled by the client or declined by the Company, the expedited withdrawal fee will not be charged.

This withdrawal fee will be imposed upon the **clients' second (2nd) withdrawal per calendar month**. Consequently, Clients can benefit from 1 commission-free withdrawal per calendar month.

Currency	Minimum fee	Maximum fee
PHP Philippine peso	50	1,500
RUB Russia Ruble	50	1,500
GBP Pound sterling	1	25
ZAR South African rand	15	450
THB Thai baht	30	1,000
TRY Turkish lira	32	941
EUR Euro	1	30
BRL Brazilian Real	5	125
IDR Indonesian Rupiah	15,000	450,000
MYR Malaysian Ringgit	5	125
VND Vietnamese Dong	25,000	750,000
USD United States Dollar	1	30
CNY Chinese Yuan	7	200
INR Indian rupee	74	2207
COP Colombian peso	3600	106600
AED UAE Dirham	3.67	110
SAR Saudi Riyal	3.75	112.52
EGP Egyptian Pound	30	900
CRC Costa Rican Colon	550	16500
DOP Dominican Peso	60	1700
HKD Hong Kong Dollar	8	240
KRW Won	1300	39000
MAD Moroccan Dirham	11	310

NGN Naira	1590	47620
QAR Qatari Rial	4	110
TWD New Taiwan Dollar	30	910
MXN Mexican Peso	21	620
SGD Singapore Dollar	1.50	43
PEN Sol	4	114
CLP Chilean Peso	1000	30000
PKR Pakistani Rupee	300	9000

1.2.3. In the event that the Client makes any deposits and proceeds to withdraw all, most, or substantial amounts (for example, more than 50%) of the total deposited amount without executing genuine trades or without demonstrating genuine intent to trade (Fair Usage Violation), the Company shall have the right, but not the obligation, at its absolute discretion and without prior notice, to:

- 1.2.3.1. Withhold an amount equivalent to all transaction-related fees incurred by the Company in connection with such deposit and withdrawal;
- 1.2.3.2. Apply an administrative penalty fee of up to 5% of the total withdrawal amount to compensate for operational costs related to such transactions;
- 1.2.3.3. Temporarily or permanently restrict or terminate the Client's account and/or void any bonuses or incentives improperly acquired by the Client.

2. Commission Fees (for Cryptocurrencies):

The Company reserves the right to charge a maintenance fee for cryptocurrency positions, as set below. Please refer to section 4(i) of the terms and conditions for additional details.

Period from Position Opening	Maintenance/Custodial Fees
3 months	0.25%
6 months	0.50%

9 months	0.75%
12 months	1.00%
13 months	1.25%
14 months	1.50%
15 months	1.75%
16 months	2.00%
17 months	2.25%
18 months and more	3%

3. Dormant Account Fees

An account that has no trading and/or financial activity performed (i.e., deposit, and/or new trading operation and/or trading operation that has remained open) for a period of 90 days shall be considered to be dormant and/or inactive. Furthermore, logging in and out of the trading account is not considered to be account activity.

The administration fee shall be deducted from the Client's account on the 90th calendar day of inactivity when the account is considered dormant. Further to this, each month the Company will consider the activity over the past 90 days in determining if the administrative fee will be charged again.

The Company strives to ensure and keep correspondence with each respective Client and will inform the Client by email that their account will be treated as a Dormant Account.

If the Client account does not have the necessary funds for the administration fee, the Company reserves the right to charge a lower amount to cover administrative expenses and close the account completely.

All the amounts of the fees and other expenses are stated without any taxes and charges that may be imposed on the mentioned fees either from the side of the Client or the Company.

4. Underage account closure fee

The Company shall be entitled to charge the client an administrative fee of 20 USD (“twenty dollars”) for the closure of their account, where it has been identified that the client has not reached the age of maturity in the country, which the client is a citizen of or resides in.

In case the remaining balance is less than 20 USD (“twenty dollars”), the Company shall reserve the right to charge a lower amount from the client’s account.

5. Document Fraud Fee

The Company shall be entitled to charge the client an administrative fee of 20 USD (“twenty dollars”) where it has been identified that the client has not provided accurate, complete and true information about himself and/or the information and/or documents submitted to the Company are inauthentic and/or the client attempts to bypass any verification procedure by using fraudulent means).

In case the remaining balance is less than 20 USD (“twenty dollars”), the Company shall reserve the right to charge a lower amount from the client’s account.

The administrative fee, among others, represents an approximate and reasonable cost of the Company in such circumstances, including time spent on communication and/or actions that must be taken.