



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 |

- 1.2.3. In the event that the Client makes any deposits with the Company and proceeds to withdraw all or more than 80% of the total amount deposited without proceeding to any placement of a trade (**Behavior**), then the Company shall have the right, but not the obligation, to withhold, during a withdrawal request, an amount equivalent to the fees incurred by the Company in connection with such deposit and withdrawal. Such fees relate to the fees applicable by any payment service providers and/or any other third parties against the Company in relation to the execution of such deposit/withdrawal transactions. The Company may reasonably assume in the event of such Behavior that the Client contracted with the Company with an intention to defraud the Company.

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 | 2.50% |

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.