

# LIST OF PRICES AND SERVICES

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## 1. ACCOUNT MANAGEMENT

	MetaTrader account
Account management	free of charge
Telephone orders	free Hotline: 0800 0393528; International: 00800 00393528
MetaTrader, WebTrader & MobileTrader	free of charge
iPhone, iPad & Android App	free of charge
Real-time prices & news	free of charge (news on MetaTrader Plus)
Capital gains tax	monthly withholding tax for clients liable to tax in Germany
Tax certificate	free of charge
Loss certificate	free of charge (on request)
Inactivity fee	None. In the event of inactivity: Reversal of the credit to the reference account after 30 days

## 2. PAYMENTS

	MetaTrader account
Deposit and withdrawal by bank transfer*	free of charge
Deposits by credit card, immediate transfer, iDEAL, Skrill	free of charge **

Deposits are posted in the currency in which the account is managed. This means that additional conversion fees may apply. For further information about your deposits and withdrawals, please visit our website: Payments

\*In partner transactions, fees of up to 4% may apply for both deposits and withdrawals.

\*\*Payments by alternative payment methods: credit card, immediate transfer, iDEAL and Skrill: A total of three deposits per calendar month with a maximum total volume of €15,000 are free of charge. From the fourth deposit onwards, fees of up to 4% may be charged (passing on of the costs charged to FXFlat).

### 3. TRADING COSTS

In principle, the company receives allocations from market makers, other service providers and product suppliers. These are listed in the client reports. In the commission services of the FXFlat Konto DE brand, some market makers do not charge any fees for foreign exchange CFD transactions, spot foreign exchange transactions or precious metals and commodities transactions.

In this case, the company charges the client a fee. This fee is up to 0.01% of the traded volume. This fee is included in the spread shown to the client as a mark-up over the market maker's spread for the execution transaction and is collected by the firm from the client's escrow account.

	MetaTrader account
Equity CFDs	without minimum commission
Other CFDs	commission-free
Forex	commission-free

### 4. FINANCING COSTS

#### MetaTrader account

CFDs on commodities (futures-based) are not charged with financing costs

There are no intraday charges for CFD positions when buying and selling

**Long and short positions are calculated on the basis of LIBOR plus 3% p.a.**

#### Example calculation

Adjustments for open positions in equity CFDs are usually made at 20:59:59 GMT. If a position is held after 20:59:59 GMT (overnight), financing costs will be charged to the account.

The formula for the calculation is as follows:

$$F = (n * r) / d$$

F = daily financing costs

n = nominal value of the underlying share, calculated on the basis of the closing price determined by FXFlat (nominal value = price \* number of CFDs).

r = reference rate plus 300 basis points for long positions, minus 300 basis points for short positions, e.g. (0.50% +3.00%) = 3.50%

d = number of days, i.e. 360 days. Long (buy) and short (sell) positions are charged with daily financing costs.

### 5. INDICES - SELECTED DEPOSIT & PAPER SPREADS

	MetaTrader account
DE30	from 0.9 points
US30	from 1 point
from 1 point	from 1 point
US500	from 0.4 points

## 6. EQUITY CFD TERMS

	MetaTrader account
EU	
Opening EU Equity CFDs	free of charge
Closure EU Equity CFDs	free of charge
Minimum fee	none
US	
Opening US Equity CFDs	free of charge
Close US Equity CFDs	free of charge
Minimum fee	none

## 7. DIVIDENDS

### MetaTrader account

Long positions will be credited the dividend less 15% (26.375% on German equity CFDs) on the ex-date

Short positions are charged with the dividend

## 8. FOREX TERMS

	Forex CFD (Standard Account)	Forex CFD (Professional Account)	Forex Spot
Margin requirement	of 3.33%	of 0.5%	of 0.5%
Max. lever	30	200	200
Micro batches (1,000)	Yes	Yes	Yes
Mini batches (10,000)	Yes	Yes	Yes
Standard batches (100,000)	Yes	Yes	Yes
Margin call	No	Yes/No*	No

\*Related margin calls for Professional accounts:

- Professional Classic account type: Margin call
- Professional Plus account type: no margin call