

COSTS AND CHARGES SCHEDULE

This Document on Costs and Charges Schedule is effective from the date published on our website and shall remain effective until a more recent version is released. Today Markets reserves the right to amend or supplement this Document at any time. This document forms part of the Terms and Conditions of trading (the "Client Agreement") and should be read at its entirety. Please ensure that you read carefully before you commence any trading. The prevailing version of this document is always available on our website www.todaymarketms.com. Last Updated: 11 August 2025

Important Notice:

This Costs and Charges Schedule issued by Today Markets ("we", "our" or "us"). This document sets out the various fees and charges you will incur when trading with us. We may update our commissions, charges, fees and costs from time to time. It is your responsibility to keep up to date with any changes, and to be aware of the commissions, charges, fees and costs that apply to your trades and the services that you use.

The English version of this Policy is the governing version and shall prevail whenever there is any discrepancy between the English version and the versions in any other language.

Spread Cost

The Spread is in effect your cost for opening a new position/placing a new order, the difference between our Bid and our Ask price for each CFD we offer.

Further details on the Spreads can be found on the Trading Platforms. Note that Spreads can be variable which mean that can be substantially widen during news events, depending on market volatility and around the end of each trading session.

Overnight Swap (Swap Fee)

A daily overnight swap (swap fee) charge will apply to each open CFD position if it is held overnight. The overnight swap (swap fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. The method of calculation of the overnight swap (swap fee) charge varies according to the type of underlying asset or Financial Instrument to which the CFD applies. Moreover, the amount of the overnight swap (swap fee) charge will vary between different assets as it is linked to interest rates related to each asset and in addition to an extra financing charge defined by us.

The formula for calculating the platform swap rate is:

- **TodayMarkets.com Mobile/Web Trader formula -> Todaymarkets.com Trader Swap rate * End of day price * Quantity * Days**
- **MT4 / MT5 Trading Platform formula -> Long / Short points * Lots * Contract size * Price point size * Days**
- **The Overnight Swap (Swap Fee) used by the Company is set as per the below table:**

Asset class	Amount
FX	3.75%
Indices	3.50% - 5.50%
Oil	7%
Shares	16%
Commodities	7%
Bonds	3.75%
ETFs	16%
Natural Gas	15%
Cryptocurrencies: BCHUSD, BTCUSD, Dash, Ethereum, Litecoin	54%
Cryptocurrencies: all other cryptocurrencies	72%
VIX Volatility Index	15%

CFD Expiration Rollover:

Where the underlying instrument of a CFD is a Future or similar instrument (but excluding any Cash Index CFDs), there will be an expiration date. However, you should be aware that CFDs are not traded up until the exact expiration date of the underlying instrument. Instead, CFDs are rolled over to the next underlying Future Price on the last Friday (or, in the case of CFDs in Cryptocurrencies, Thursday) before the official expiration day (except in cases of when it falls on a Friday when the markets are closed or due to low liquidity and volume). This is known as the Expiration Rollover.

The price difference between the price of the expiring Future contract underlining your original CFD Order as at the expiration date and the price of the rolling over (new) Futures contract underlining your effectively new CFD Order (being the next underlining Future price referred to above) will be debited/credited to your Account by means of negative/positive adjustments into your Account, relative to the size of your order. Whenever an Expiration Rollover occurs, we will charge you an amount (which will be included within "Swap" or "Expiration Rollover" charges depending on the trading platform you are using) which shall be equal to the Spread of the CFDs being rolled-over. This effectively aligns to the cost that you would have incurred if your CFD Order would have been closed on the expiration date and you would open a new CFD Order based on the new Future contract.

These charges (included in the "Swap" or "Expiration Rollover" charges depending on the trading platform you are using) shall be determined by us from time to time, in our absolute discretion. We shall subtract such charges from your Account without your prior consent having regard to the disclosures made herein.

Any stop loss/take profit, entry stop or entry limit orders attached to your original CFD Order in the underlying Future contract before it is rolled over, will be adjusted to symmetrically (point-for-point) reflect the price differences between the expiring underlying Future contract and the new CFD Future contract that your position will be automatically rolled over into. New stop loss/take profit levels will therefore automatically symmetrically apply to the new CFD Future contract, based on the distance you selected for such loss/take profit levels for the original CFD Future contract.

We will exercise our best effort to inform clients about any projected expiration of instruments by pop-up notifications, email or through our website. However, note that we cannot provide adjustment information about the rollover in advance and before the adjustment occurs. Therefore, clients with open positions who do not wish to have their positions rolled over into the new tradable contract should close their position(s) and/or cancel Orders before the rollover date and open a new position afterwards.

The formula used by Today Markets for calculating the Rollover Charge:

- **MT4 and MT5 Platforms:**

(Lots x Contract Size) x [(New Contract – Old Contract Price) + Spread]

- **MT5 Platforms**

(Lots x Contract Size) x [(New Contract – Old Contract Price) + Spread]

- **Today Markets Web / Mobile Trader:**

Quantity x [(New Contract – Old Contract) + Spread]

General rules:

New Price < Old Price = Credit for Long Positions/Debit for Short Positions

For full information on our Overnight Swap (Swap Fee) charges please refer to the Section "Trading Conditions" below.

Currency conversion fees (Foreign exchange costs)

Investing in a product with an underlying asset listed in a currency other than your base currency entails a currency risk. Due to the fact that when the position is settled in a currency other than your base currency, the value of your return may be affected by its conversion into the base currency.

Currency conversion fees (Foreign exchange costs) will apply only when your account currency is different than the quoted currency of the underlying asset being traded. The fee will be reflected as a percentage of the conversion rate used. This will affect any conversions made on the Used Margin, Profit and Loss, Overnight Swap (Swap Fee), CFD Rollovers and adjustments for Corporate Actions (such as Dividends and Splits).

As an example, if the account currency is US dollars and you open a position on a Euro quoted asset (i.e. Germany40) your Used Margin is converted in US dollars. The conversion will include a fixed percentage on the conversion rate applicable at the time as a mark-up.

The currency conversion fee (Foreign exchange costs) is set at 1.20% .

Example:

Let's assume that your account is denominated in EURO and you want to open a position on APPLE which is quoted in US dollars. You buy long Apple of 6 contracts.

Apple price at
opening:
BID 147.58

Apple price at closing:
BID 155.32

If:

Margin requirement 10%

EURUSD Conversion Rate at opening: 1.14360

EURUSD Conversion Rate at

closing: 1.12990 Margin Fee: 1.2%

Used Margin: (mid-price * margin requirement) *volume) = (147.76 * 10%) * 6 = 88.66 USD

Used Margin Converted into EUR: 88.66 / 1.14360 = 77.52 EUR

Margin Fee at opening of the position: Used Margin * Margin Fee = 77.52 * 1.2% = - 0.93 EUR

Used Margin at closing Converted into EUR: 88.66 / 1.12990 = 78.46 EUR

Margin P/L: Closing Margin - Opening Margin = 78.46 - 77.52= 0.94

Total Margin Fee: -0.93 EUR

Closed P/L: ((Closing Price - Opening Price) *volume) = (155.32 - 147.93) * 6 = 44.34 USD

Closed P/L in EUR: Closed P/L in USD/ Conversion Rate= 44.34 / 1.12990 = 39.24 EUR

P/L Currency conversion fee (foreign exchange cost): Closed P/L * Currency conversion fee (foreign exchange cost) = 39.24 * 1.2% = 0.47 EUR

Margin Adjustment: Margin Fee + Margin P/L = 0.94 + (-0.93) = 0.01 EUR

Closed P/L after margin adjustment and currency conversion fee (foreign exchange cost): closed P/L + margin adjustment + P/L Currency conversion fee (foreign exchange cost) = 39.24 + 0.01 + (-0.47) = 38.78 EUR

Inactivity fees

We reserve the right to charge an inactivity fee to any of the Trading Account(s) you have with us where you :

- Have not placed a trade; or
- opened or closed positions; and/or
- made a deposit into the Account;

for a period of 90 days and more, shall be classified by us as an Inactive Account. This charge relates to the maintenance, administration and compliance management of such Inactive Account(s). The Inactivity fee shall apply in accordance with the following formula:

- i. Where you have more than one (1) Trading Account and all of such Trading Accounts are Inactive Accounts, Inactivity Fee shall be charged separately for each Inactive Account;
- ii. Where you have more than one (1) Trading Account, and at least one (1) of your Trading Accounts is active, no Inactivity Fee shall apply even where one or more of your other Trading Accounts are Inactive Accounts;

The inactivity fee is set at ten (10) USD per month.

Inactivity fees are non-refundable by default, however, the Company reserves the right, at its sole discretion, to waive or refund such fee, either in whole or in part.

Commissions fees

Today Markets may charge commissions. We may update our commissions, charges, fees and costs from time to time. You are encouraged to review the relevant cost before you trade through our trading platforms as follows:

- For MT4/MT5 platforms: For more information about the commission fees of each symbol, please refer to the 'Specifications' section in the Client Terminal or the 'Details' section in the App under Margin on the Trading Platform.

You may communicate with us via our Customer Support team through our Contact Us page at our Website or through our Live Chat, within the Trading Hours for any clarification.

We may remunerate a third party for introducing you to us in the form of wider spreads, commissions, or other charges payable by you.

Example:

Assume your account is denominated in USD and you open a long position on EUR/USD with a trade size of 1.5 lots. The commission fee on EUR/USD is \$7 per lot

Commission = (Commission per lot) × (Number of lots)

Therefore, the commission that you will be charged is: $\$7 * 1.5 \text{ lots} = \10.50

Transactions Tax

You will be charged with a withholding tax when trading CFDs on US instruments (long positions only), unless you provide a W8-BEN (or W9 as applicable) form indicating your tax residency. In case the form is provided, the applied tax will be based on any tax treaty between your tax residency and the US. The withholding tax is set by default 30% in accordance with the US IRS rules.