COSTS AND CHARGES SCHEDULE

The Costs and Charges Schedule (the "**Schedule**") forms part of our Investment Services Agreement (the "**Agreement**"). Capitalized terms in this Schedule shall have the meaning ascribed to them in the Agreement, unless otherwise defined herein. This Schedule provides information of the costs and charges associated with our products and markets. You must read this document carefully before you enter into any trading with us. If any terms of this document are unclear to you, you should seek independent legal advice. Please contact us for any questions you may have by using the **Online Contact Form.**

Safecap Investments Ltd ("**Safecap**") is a regulated investment services firm, authorized in the conduct of its activities by the Cyprus Securities and Exchange Commission ("**CySEC**") under license number 092/08. Safecap's registered address is 10 Simonidi St., CYPRESS TOWER, 2nd & 3rd floor, Strovolos, 2046, Nicosia, Cyprus.

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Capfx

1. INTRODUCTION

Safecap Investments Limited ("**Safecap**", the "**Company**", "**we**" or "**us**") is a Cyprus Investment Firm licensed and regulated by the Cyprus Securities and Exchange Commission ("**CySEC**") under license number 092/08.

2. SCOPE

This Schedule will show you the costs and charges associated with our products and markets. You'll find formula for how we calculate our charges as well as worked examples. You can apply these to your own trades to estimate the cumulative effect of our costs and charges on your returns. It's important to remember that your total costs will increase proportionate to your trading sizes and volumes.

3. OVERALL COSTS & CHARGES FPR CFDs

Costs & Charges		Description	Amount
Costs and associated charges charged for the <u>investment service(s) and/or ancillary services</u>			
On-going charges	**Inactivity Fees**	Any Trading Account(s), held with us where you have: • not placed a trade; • 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. The charge relates to the maintenance, administration and compliance management of such Inactive Accounts, which charge 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; <u>Note:</u> The Inactivity Fees do not apply if you are a resident domiciled in Denmark.	The inactivity fee is set at ten (10) USD per month.
Costs and associated charges related to the <u>financial instrument</u>			
One-off charges	**Spreads**	Spread is the difference between the Bid price (selling price) and the Ask price (buying price) and reflects, in part, the spreads of the underlying exchange where the underlying instrument is traded on. Our spreads are variable or may be subject to a minimum. Please refer to our Website for more information on the spreads which we charge which may differ depending on the trading platform. • The list of spreads for MT4 can be found here. • The list of spreads for MT5 can be found here. • The spread value of each individual symbol for SCAPFX WebTrader can be found in the Platform.	

			The Financing Charge is set as per below:	
On-going charges	**Overnight Swap (Swap Fees)**	We charge or credit you with overnight swap (swap fees) for facilitating you to maintain an open Buy or Sell position on CFDs. These are ongoing fees / credits for as long as you have open trades with us. Please refer to our Order Execution Policy for more information on these fees. • A full list of overnight Swap (Swap Fees) fees for MT4 can be found here. • A full list of overnight Swap (Swap Fees) fees for MT5 can be found here.	**Asset class**	**Amount**
			FX	3.75%
			Indices	3.5 - 5.5%
			Oil	7%
			Shares	16%
			Commodities	7%
			Bonds	3.75%
			ETFs	16%
			Natural Gas	15%
			Cryptocurrencies: BCHUSD, BTCUSD, Dash, Ethereum, Litecoin	54%
			Cryptocurrencies: Others	72%
			VIX Volatility Index	15%
All costs related to transactions	**Currency conversion fee (Foreign exchange costs)**	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 Fees), CFD Rollovers and adjustments for Corporate Actions (such as Dividends and Splits).	The Currency conversion fee (Foreign exchange costs) is set at 1.2%.	
	Transactions Tax	You will be charged with a withholding tax when trading CFDs on US instruments (long positions only), unless you provide the 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 at 30% unless indicated otherwise.	
	Commissions	We do not charge any commission fees.	N/A	

Note: All the costs are provided in an aggregated format but an itemised breakdown can be provided by submitting a request to our Customer Support. Furthermore, the spreads/swaps used in the below examples are indicative and in line with current conditions, however this may vary in the future due to interest rate changes, market conditions and other factors.

4. COSTS FOR CFD TRADES
4.1. CFDs on Shares

The costs and charges

When you trade CFDs on Shares on one of our markets, you will pay:
1. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary depending on market conditions.
2. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please refer to **Appendix A** for more information on the calculation of the overnight Swap (Swap Fee).

Formula

The formula for calculating the platform <u>swap rates</u> is:

- **SCAPFX Mobile/Web Trader formula → SCAPFX Trader Swap rate * End of day Price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short * End of day Price * Lots * Contract size / 100 / 360 * Days**

Shares CFD example

Assume that you are holding a long position on Apple CFD of 50 shares for 1 day, then the calculation will be as follows:		
	SCAPFX Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**
Swap Rate	-0.0319%	-11.00
End of Day Price (USD)	121.23	121.23
Overnight Swap (Swap Fees) (USD)	- 0.0319% * 121.23 * 50 * 1 = 1.93	(-11) * 121.23 * 0.5 lots * 100 / 100 / 360 * 1 = - 1.8521
Converted overnight Swap (Swap Fee) (EUR)*	- 1.93 / 1.1095 = -1.74	- 1.852125 / 1.11615 = - 1.6594
Price*Variable spread %* Quantity (USD)	121.23*(- 0.2%) * 50 = -12.12	- 0.30 * 0.50 lots * 100 = - 15
Converted spread (EUR)*	- 12.12 / 1.1095 = - 10.92	- 15 / 1.11615 = - 13.439
The total amount to be paid in EUR is	**-10.92 - 1.61956 = -12.66**	**- 13.439 - 1.6594 = -15.10**

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1. 1.12298 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1095. Please refer to **Appendix C** for more information on the calculation of the currency conversion fee (foreign exchange cost).

4.2. CFDs on Forex

The costs and charges

When you trade CFDs on Forex on one of our markets, you will pay:
1. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary depending on market conditions.
1.
2. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please read **Appendix A** for more information about the calculation of the overnight Swap (Swap Fee).

Formula

The formula for calculating the platform <u>swap rates</u> is:

- **SCAPFX Mobile/Web Trader Platform formula → SCAPFX Trader Swap rate * End of day price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short points * Lots * Contract size * Price point size * Days**

Forex CFD trade example

Assume that you are holding a long position on EUR/USD of 2,000 volume for 1 day with a price of 1.12685, then the calculation will be as follows:		
	SCAPFX Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**

Swap Rate	- 0.0111%	- 12.0489points
End of Day Price (USD)	1.12685	N/A
Overnight Swap (Swap Fees) (USD)	-0.0111% * 1.12685 * 2,000 * 1 = - 0.25	- 12.0489* 0.02 lots * 100,000 * 0.00001 * 1 = - 0.241
Converted Overnight Swap (Swap Fee) charge (EUR)*	- 0.25 / 1.1095 = - 0.23	- 0.241/ 1.11615= - 0.2159
Spread * Quantity (USD)	- 0.00018 * 2,000 = - 0.36	- 0.00018 * 0.02 lots * 100,000 = - 0.36
Converted spread (EUR)*	- 0.36 / 1.1095 = - 0.32	- 0.36 / 1.11615 = - 0.32
The total amount to be paid in EUR is	- 0.32 - 0.23 = - 0.55	- 0.32 - 0.2159 = - 0.54

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1. 1.12298 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1095. Please read **Appendix C** for more information about the calculation of the currency conversion fee (foreign exchange cost).

4.3. CFDs on Commodities

The costs and charges

When you trade CFDs on Commodities on one of our markets, you will pay:
1. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary depending on market conditions.
2. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please refer to **Appendix A** for more information on the calculation of the overnight Swap (Swap Fee).
3. A CFD Expiration Rollover charge is applied for Future contracts carrying an expiration date to reflect the change from the old futures contract to the new futures contract. The price difference between the price of the expiring Future contract underlining your original CFD/Spread bet Order as at the expiration date and the price of the rolling over (new) Futures contract underlining your effectively new 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. Please refer to **Appendix B** for more information on the calculation of CFD Expiration Rollover.

Formula

The formula for calculating the platform <u>swap rates</u> is:

- **SCAPFX Mobile/Web Trader Platform formula → SCAPFX Trader Swap rate * End of day price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short points * Lots * Contract size * Price point size * Days**

Commodities CFD trade example

Assume that you are holding a long position on Coffee of 5,000 volume for 1 day with a price of 102.3, then the calculation will be as follows:		
	SCAPFX Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**
Swap Rate	-0.0174%	- 2.3553 points
End of Day Price (USD)	135.34	N/A
Overnight Swap (Swap Fee) (USD)	-0.0174% * 135.34 * 5,000 * 1 = - 117.75	- 2.3553 * 5 lots * 1,000 * 0.01 * 1 = - 117.77
Converted Overnight Swap (Swap Fee) charge (EUR)*	- 117.75 / 1.1095 = - 106.13	- 117.77 / 1.11615 = - 105.51
Spread * Quantity (USD)	- 0.35 * 5,000 = - 1,750	- 0.35 * 5 lots * 1000 = 1,750
Converted spread (EUR)*	- 1,750 / 1.1095 = - 1,577.29	- 1,750/ 1.11615 = - 1,567.89
The total amount to be paid in EUR is	- 106.13 - 1,577.29 = - 1,683.42	- 105.51 - 1,567.89 = - 1,673.40

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1. 1.12298 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1095. Please read **Appendix C** for more information about the calculation of the currency conversion fee (foreign exchange cost).

4.4. CFDs on Bonds

The costs and charges

When you trade CFDs on Bonds on one of our markets, you will pay:
1. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary depending on market conditions.
2. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please refer to **Appendix A** for more information on the calculation of the overnight Swap (Swap Fee).

Formula

The formula for calculating the platform swap rates is:

- **SCAPFX Mobile/Web Trader Platform formula → SCAPFX Trader Swap rate * End of day price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short points * Lots * Contract size * Price point size * Days**

Bonds CFD trade example

Assume that you are holding a short position on US TNote 10Y of 100 contracts for 1 day with a price of 126.87, then the calculation will be as follows:		
	SCAPFX. Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**
Swap Rate	- 0.0063%	- 1.2588 points
End of Day Price (USD)	126.87	N/A
Overnight Swap (Swap Fee) (USD)	-0.0063% * 126.87 * 100 * 1 = - 0.80	- 1.2588 * 0.1 lots * 1,000 * 0.01 * 1 = - 1.26
Converted Overnight Swap (Swap Fee) charge (EUR)*	- 0.80 / 1.1095 = - 0.72	- 1.26 / 1.11615 = - 1.128
Spread * Quantity (USD)	- 0.06 * 100 = - 6	- 0.06 * 0.1 lots * 100 = - 6
Converted spread (EUR)*	- 6 / 1.1095 = - 5.41	- 6 / 1.11615 = - 5.375
The total amount to be paid in EUR is	**- 5.41 - 0.72 = - 6.13**	**- 5.375 - 1.128 = - 6.50**

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1. 1.12298 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1095. Please refer to **Appendix C** for more information on the calculation of the currency conversion fee (foreign exchange cost).

4.5. CFDs on cash index

The costs and charges

When you trade CFDs on Index on one of our markets, you will pay:
1. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary depending on market conditions.
2. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please refer to **Appendix A** for more information on the calculation of the overnight Swap (Swap Fee).
3. A CFD Expiration Rollover charge is applied for Future contracts carrying an expiration date to reflect the change from the old futures contract to the new futures contract. The price difference between the price of the expiring Future contract underlining your original CFD/Spread bet Order as at the expiration date and the price of the rolling over (new) Futures contract underlining your effectively new 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. Please refer to **Appendix B** for more information on the calculation of CFD Expiration Rollover.

Formula

The formula for calculating the platform swap rates is:

- **SCAPFX Mobile/Web Trader Platform formula → SCAPFX Trader Swap rate * End of day price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short points * Lots * Contract size * Price point size * Days**

Cash Index CFD trade example

Assume that you are holding a short position on US30 of 2 contracts for 1 day with a price of 25782.1, then the calculation will be as follows:		
	SCAPFX Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**
Swap Rate	- 0.0097%	- 295.4222 points
End of Day Price (USD)	30450	N/A
Overnight Swap (Swap Fee) (USD)	-0.0097% * 30450 * 2 * 1 = - 5.9073	- 295.4222 * 0.02 lots * 100 * 0.01 * 1 = - 5.91
Converted Overnight Swap (Swap Fee) charge (EUR)*	- 5.9073 / 1.1819 = -5.00	- 5.908 / 1.1890 = -4.97
Spread * Quantity (USD)	- 2.75 * 2 = - 5.50	- 2.75 * 0.02 lots * 100 = - 5.50
Converted spread (EUR)*	- 5.50 / 1.1819 = - 4.96	- 5.50 / 1.1890 = - 4.63
The total amount to be paid in EUR is	**- 4.96 – 5.00 = - 9.96**	**- 4.63 - 4.97 = - 9.60**

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1.19626 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1819. Please refer to **Appendix C** for more information on the calculation of the currency conversion fee (foreign exchange cost).

4.6. CFDs on cryptocurrencies

The costs and charges

When you trade CFDs on Cryptocurrencies on one of our markets, you will pay:
2. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary depending on market conditions.
3. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please refer to **Appendix A** for more information on the calculation of the overnight Swap (Swap Fee).

Formula

The formula for calculating the platform swap rates is:

- **SCAPFX Mobile/Web Trader Platform formula → SCAPFX Trader Swap rate * End of day Price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short * End of day Price * Lots * Contract size / 100 / 360 * Days**

Cryptocurrencies CFD trade example

Assume that you are holding a **long** position on RIPPLE of 100 units for 1 day with a price of 0.877, then the calculation will be as follows:		
	SCAPFX Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**
Swap Rate	- 0.0694%	- 25
End of Day Price (USD)	0.877	0.877
Overnight Swap (Swap Fee) (USD)	- 0. 0694% * 0. 877 * 100 * 1 = -0.0608	(-25) * 0.877 * 1 lots * 100 / 100 / 360 * 1 = - 0.0609
Converted Overnight Swap (Swap Fee) charge (EUR)*	- 0.0608/ 1.1095 = - 0.055	-0.0609/ 1.11615 = - 0.055
Spread * Quantity (USD)	- 0.01 * 100 = -1	- 0.01 * 1 lots * 100 = - 1
Converted spread (EUR)*	-1 / 1.1095 = - 0.90	- 0.1 / 1.11615 = - 0.896
The total amount to be paid in EUR is	**- 0.06 - 0.90 = - 0.96**	**- 0.055 - 0.896 = - 0.95**

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1. 1.12298 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1095. Please refer to **Appendix C** for more information on the calculation of the currency conversion fee (foreign exchange cost).

4.7 CFDs on ETFs

The costs and charges

When you trade CFDs on ETFs on one of our markets, you will pay:
1. Our spread (the difference between the bid and ask prices) includes the underlying market spread, which may vary dependending on market conditions.
2. An overnight Swap (Swap Fee) is charged daily at 22:00GMT (21:00GMT during DST) on all positions left open until that time. Please refer to **Appendix A** for more information on the calculation of the overnight Swap (Swap Fee).

Formula

The formula for calculating the platform <u>swap rates</u> is:

- **SCAPFX Mobile/Web Trader Platform formula → SCAPFXTrader Swap rate * End of day price * Quantity * Days**

- **MT4 / MT5 Trading Platform formula → Long / Short * End of day Price * Lots * Contract size / 100 / 360 * Days**

ETFs CFD trade example

Assume that you are holding a **Short** position on LIT ETF of 1 contract for 1 day with a price of 26.08, then the calculation will be as follows:		
	SCAPFX Mobile/Web Trader Platform	**MT4/MT5 Trading Platform**
Swap Rate	-0.0292%	- 11
End of Day Price (USD)	84.24	84.24
Overnight Swap (Swap Fee) (USD)	-0.0292% * 84.24 * 1 * 1 = - 0.0246	-11 * 84.24 * 0.01 lots * 100 /100 / 360 = - 0.0257
Converted Overnight Swap (Swap Fee) charge (EUR)*	=- 0.022508 / 1.1095 = - 0.02	- 0.0257 / 1.11615 = - 0.02
Spread * Quantity (USD)	- 0.1 * 1 = - 0.1	- 0.1 * 0.01 lots * 100 = - 0.1
Converted spread (EUR)*	- 0.1 / 1.1095 = - 0.09	- 0.1 / 1.11615 = - 0.09
The total amount to be paid in EUR is	**- 0.02 - 0.09 = - 0.11**	**- 0.02 - 0.09 = - 0.11**

* Since this is a dollar trade, we also need to convert it into euro. A charge of 1.2% is added to the conversion rate. Say the conversion rate (EUR/USD) on this day is 1.12298 – with our currency conversion fee (foreign exchange cost), we get a conversion rate of 1.1095. Please refer to **Appendix C** for more information on the calculation of the currency conversion fee (foreign exchange cost).

APPENDIX A – OVERNIGHT SWAP (SWAP FREE)

<u>The Overnight Swap (Swap Fee) – Formula</u>
The method of calculation of the Overnight Swap (Swap Fee) charge varies according to the type of asset to which it applies. Moreover, the amount of the overnight Swap (Swap Fee) 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. In addition, end calculation formula can vary across different trading platforms.

<u>Important:</u> The charges are multiplied by three (x3) on the following times:
    (i)   For all CFDs except the CFD types specified in point (ii) below and the CFDs available for trading 7 days a week – on each Friday at 22:00 GMT (21:00 during summer time;
    (ii)   For CFDs in currencies (FX) - on each Wednesday at 22:00 GMT (21:00 during summer time);

The formula for calculating the Overnight Swap (Swap Fee) for <u>short position</u> is:

(Quote Currency key interest rate – Base currency interest rate – Financing charge) * Price * Volume * Days / 360

The formula for calculating the Overnight Swap (Swap Fee) for <u>long position</u> is:

(Base currency interest rate – Quote Currency key interest rate – Financing charge) * Price * Volume * Days / 360

- Key interest rate = The published key interest rate for main refinancing operations (or equivalent) of the Central Bank of the Country of respective currency in which the underlying asset is denominated.
- Overnight Swap (Swap Fee) charge = Depending on the products, the charges are as per the below table:

Asset class	Amount
FX	3.75%
Indices	3.5-5.5%
Oil	7%
Shares	16%
Commodities	7%
Bonds	3.75%
ETFs	16%
Natural Gas	15%
Cryptocurrencies: BCHUSD, BTCUSD, Dash, Ethereum, Litecoin	54%
Cryptocurrencies: Others	72%
VIX Volatility Index	15%

- Price = The price of the currency pair at the moment the Overnight Swap (Swap Fee) is calculated
- Days/360 = The number of days that the position remains open.

<u>General Example for the Overnight Swap (Swap Fee)</u>

Assume that you are holding a **short** position on EUR/USD of 100,000 volume for 4 days, then the calculation will be as follows:

(0.25% - 0% - 3.75%) * 1.11245 * 100,000 * 4 / 360 = - 43.26 USD

Thus, the total amount to be paid is **USD 43.26**

Assume that you are holding a **long** position on EUR/USD of 100,000 volume for 4 days, then the calculation will be as follows:

(0% - 0.25% - 3.75%) * 1.11245 * 100,000 * 4 / 360 = - 49.44 USD

Thus, the total amount to be paid is **USD 49.22**

APPENDIX B – CFD EXPIRATION ROLLOVER (SPREAD)

The CFD Expiration Rollover (Spread) – Formula
To calculate the rollover, we take a Mid-Rate for the Old Contract (Current Traded Contract) and the New Contract (Next Tradable Contract) during the day when contract closes for trading, according to projected expiration calendar on our website. We then calculate the Difference in Price between Contracts and adjust this with our Spread. Resulting amount is either Credited or Debited to the client's account. On MT5 and MT4 platform also Overnight Swap (Swap Fee) is added to final charge value. All Rollover Adjustments are calculated in the currency the instrument is denominated in.

General Rule:

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

Formula used for calculating a CFD Expiration Rollover Charge:

- **SCAPFX Mobile/Web Trader Platform formula → Quantity x ((New Contract Price – Old Contract Price)) + (Spread Costs*)**

- **MT4 / MT5 Trading Platform formula → (Lots x Contract size) x ((New Contract Price – Old Contract Price) + (Spread*)) + Overnight Swap (Swap Fee)**

*Spread Costs are calculated based on Market Spreads at the time of the Rollover Calculation.

General Example for the CFD Expiration Rollover (Spread)

SCAPFX Mobile/Web Trader Platform formula

CFDs on Commodities
For a position of quantity 400 Cocoa with a Mid-Market Price of $2397.5 and Difference with new Contracts, which is trading lower, -1800 points ($18.00), end of day spread is 5.00 USD, the calculation is as follows:

Long Position: 400 x ((2379.5 – 2397.5) + 5.40) = 9,200 USD
Short Position: 400 x ((2379.5 – 2397.5) + 5.40) = -9,200 USD

CFDs on Cash Indices
For a position of quantity 50 contracts France40 with a Mid-Market Price of EUR 5185 and Difference with new Contracts, which is trading higher, +430 points (EUR 4.30), end of day spread is 1.40 USD, the calculation is as follows:

Long Position: 50 x ((5189.3 – 5185) + 1.40) = -285 EUR
Short Position: 50 x ((5189.3 – 5185) + 1.40) = 285 EUR

MT4 / MT5 Trading Platform

CFDs on Commodities
For a position of 0.5 lot Coffee with a Mid-Market Price of $101.68 and a Difference in Contracts of +25 Pips ($0.25), end of day spread is 0.40 USD, the calculation is as follows:

Long Position: (0.5 x 1000) x ((101.93 – 101.68) + 0.40) = -325 USD + Overnight Swap (Swap Fee)
Short Position: (0.5 x 1000) x ((101.93 – 101.68) + 0.40) = 325 USD + Overnight Swap (Swap Fee)

CFDs on Cash Indices
For a position of 0.05 lot USA30 with a Mid-Market Price of USD 24,912 and a Difference in Contracts of +450 Points (USD 4.50), end of day spread is USD 3.20, the calculation is as follows:

Long Position: (0.05 x 100) x ((24916.5 – 24912) + 3.20) = -38.5 USD + Overnight Swap (Swap Fee)
Short Position: (0.05 x 100) x ((24916.5 – 24912) + 3.20) = 38.5 USD + Overnight Swap (Swap Fee)

![Capfx logo]

APPENDIX C – CURRENCY CONVERSION FEE (FOREIGN EXCHANGE COSTS)

Formula

Currency Conversion Fee (Foreign Exchange Cost) = 1.2% * Conversion Rate

General 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: Apple price at closing:
BID   147.58   BID   155.32
ASK   147.93   ASK   155.67

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 * 1.20% = 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

APPENDIX D – PAYMENTS TO THIRD PARTIES

The Company may share charges with partners, such as affiliates, intermediary service providers and business introducers (collectively referred to as "**Partners**"), which are not part of the Company, in connection with transactions carried out in your Account. Partners are a separate company and have an Agreement with us according to which they may receive their remuneration from the volume you generate. Specifically, Partners may be receiving remuneration on the basis of a percentage from the total spread generated from your trading activity without any additional costs for you.