



## IFC Investments Cyprus Ltd

### GENERAL FEES

December 2021

Capixal, a brand name of IFC Investments Cyprus Ltd (the “**Company**”), whose headquarters are at St. George’s Building, 12, Agion Panton Street, 3016 Limassol is a Company incorporated and registered in the Republic of Cyprus under Cyprus Company Law and is authorized and regulated as a Cyprus Investment Firm (the “CIF”) by the Cyprus Securities and Exchange Commission (the “CySEC”), under License Number 327/16, in accordance with the Investment Services and Activities and Regulated Markets Law of 2017 (Law 87(I)/2017) (the “Law”), as amended from time to time, and subject to the European Parliament Markets in Financial Instrument Directive (the “MiFID II”).

Please, find below information regarding fees relevant for IFC Investments Cyprus Ltd clients.

#### 1. DEPOSIT FEES

There are no deposit fees charged to the client.

#### 2. COMMISSION FEES

There are no commissions charged to the client

#### 3. INACTIVITY FEES

Trading Accounts with no trading activity (trading activity shall mean open/close a trade or deposit/) for a consecutive period of 30 calendar days shall be classified as Inactive/Dormant Accounts. An Inactivity Fee at the rate stated in the table below, it is applicable to the client’s currency as per the exchange rate that day, will be imposed for over 61 calendar days effective from the day 1 of the inactivity in case that the first month was inactive. Furthermore, based on the below table indicated the inactivity fees that will be imposed to inactive accounts.

Month	Days	Fee	Description
1	30	0	None
2	60	€100	50 for first and second months of inactivity – effectively from day 1
3	90	€50	50 per month
4	120	€100	100 per month
5	150	€100	100 per month



6	180	€100	100 per month
7	210	€250	250 per month
8	240	€250	250 per month
9	270	€250	250 per month
10	300	€500	500 per month
11	330	€500	500 per month
12	360	€500	500 per month

Where you have more than one (1) Trading Account and all such Trading Accounts are considered as Dormant Accounts, please note that the Inactivity Fee shall be charged separately for each of the respective Trading Account.

- Any Accounts, holding zero balance/ Equity, shall be turned to Dormant after the period of the 30 days of the inactivity.
- We reserve the right to cancel any pending Orders on the Dormant Account without notice.
- For re-activation of a Dormant Account, the Client must contact the Company and inform of his/her wish to reactivate the Dormant Account by funding his/her account.
- We reserve the right to request that the Clients submit all relevant information about themselves, their knowledge and experience, economic profile and source of wealth for the Company to determine whether to reactivate your Account.

Pending Orders (Buy Limit, Buy Stop, Sell Limit, Sell Stop) which will not get executed (no trading activity), instruction to open and/or close any Orders can be placed, executed, changed or removed only within the operating (trading) time and shall remain effective for 30 calendar days. The Client's Order shall be valid and in accordance with the type and time of the given Order, as specified and will be cancelled automatically after validity period of 30 calendar days.

#### 4. SPREAD INFORMATION

Spread is the difference between the bid (sell) and ask (buy) price. The difference is presented in pips and reflects the cost of opening a position.

#### 5. SWAP/ROLLOVER/ ONGOING COSTS INFORMATION

Swap/Rollover/ Ongoing costs is a financing fee deducted from the value of the position and is only charged when a position is held open overnight/s.

#### 6. WITHDRAWAL FEE

There are no withdrawal fees charged to the client, however in case where the client requests a wire transfer withdrawal amount less than 50 (fifty) EURO, the Company will have the right to apply the withdrawal processing fee of 15 (fifteen) EURO which represents the administrative and bank charges fees. The withdrawal processing fee shall be charged prior to the processing of the wire transfer. Therefore, the minimum withdrawal request by wire transfer shall be above 15(fifteen) EURO, otherwise the withdrawal request will be rejected by the Company.



## LIST OF PAYMENT SERVICE PROVIDERS (PSPs) & ELECTRONIC MONEY INSTITUTIONS (EMI)

Please find below the list of PSPs and EMI companies along with their supervising authorities:

<b>Service Provider</b>	<b>Supervising Authorities</b>	<b>Regulatory Authority</b>
EmerchantPay Ltd	United Kingdom	FCA
Safecharge Limited	Cyprus	Central Bank of Cyprus
Credorax Bank Ltd	MALTA	MFSA
Skrill Ltd	United Kingdom	FCA
ECP Comprocessing	Lithuania	Bank of Lithuania
Powercash21	Cyprus	Central Bank of Cyprus
WorldPay	United Kingdom	FCA
Sepaga	Cyprus	Central Bank of Cyprus
Koala Pays	Czech Republic	National Bank of the Czech Republic
EU Pay Ltd	United Kingdom	FCA
Trust Payments (Malta) LTD	Malta	MFSA