



COMMISSIONS, CHARGES & OTHER COSTS

EIGHTCAP EU LTD

Authorised and Regulated by the Cyprus Securities and Exchange Commission (CySEC)
under licence number 246/14.



1. Introduction

This document provides Clients with clear and comprehensive information on all costs and charges associated with trading Contracts for Difference (“CFDs”) with Eightcap EU Ltd (the “Company”).

The provision of CFD trading services is subject to costs and charges, including spreads, commissions (where applicable), and overnight financing (swap) charges. Clients are responsible for all applicable costs and charges associated with CFD trading.

Certain costs may be expressed as a percentage of the transaction value or as a fixed amount and are presented in this document through examples and aggregated illustrations to assist Clients in understanding their impact.

2. Types of Costs and Charges

Costs are categorised as follows:

2.1. One-Off Costs

- Deposit
- Withdrawal

2.2. Ongoing Costs

- Spreads (bid/ask difference)
- Overnight financing (swap rates)

2.3. Transaction Costs

- Commissions

2.4. Incidental Costs

- Inactivity fees

2.5. Third-Party Costs

- Charges imposed by banks, payment providers, or intermediaries

3. Deposits and Withdrawals

Eightcap EU Ltd does not charge any internal fees for deposits or withdrawals.

Any changes to this policy will be communicated to Clients in advance through a durable medium. We highly advise you to regularly review the pertinent section of the website [Deposits and Withdrawals](#) for up-to-date information.

Clients may incur charges imposed by third parties, including:

- Banking institutions
- Intermediary banks
- Payment service providers
- Currency conversion providers



Deposits originating from non-European banking institutions may attract intermediary or conversion fees.

Such charges:

- Are not levied by the Company
- Are outside the Company's control
- Are borne solely by the Client

Payment Conditions

- a) Deposits must originate from an account in the same name as the Client
- b) Third-party payments and cash deposits are not permitted
- c) Deposits via virtual cards are not permitted.

Availability of Payment Methods

- Payment methods may vary depending on the Client's jurisdiction
- Clients should refer to the Client Portal for available options

3.1. Deposit Fees

The fees presented below reflect charges applied by payment providers and not by the Company, unless explicitly stated.

| PAYMENT METHOD | PAYMENT PROCESSOR | MINIMUM DEPOSIT AMOUNT | PROCESSING TIME | FEES |
|----------------|---|------------------------|-------------------|---|
| VISA | Checkout SAS/Autorité de contrôle prudentiel et de résolution (“ACPR”) | 100 EUR/USD/GBP | Instant | 0 |
| MASTERCARD | Checkout SAS/Autorité de contrôle prudentiel et de résolution (“ACPR”) | 100 EUR/USD/GBP | Instant | 0 |
| Bank Transfer | Eurobank Limited (previously Hellenic Bank) under the prudential supervision of Central Bank of Cyprus (CY) | 100 EUR/USD | 1-5 business days | ≤ €1,000 No charge €1,001 - €2,000 €2 €2,001 - €10,000 €5 €10,001 - €50,000 €12 €50,000 €30 Credited in different currency account (additional charge) 0.30%, Minimum €6, Maximum €500 |
| Bank Transfer | JP Morgan Dublin PLC regulated by Central Bank of Ireland | 100 EUR/USD/GBP | 1-5 business days | 0 |
| Skrill | Paysafe Payment Solutions Ltd/Central Bank of Cyprus | Variable EUR/USD | 1-2 business days | 0 |
| PayPal | Commission de Surveillance du Secteur Financier/Luxembourg | 50 EUR/USD/GBP | Instant | 0 |

The minimum amount specified applies **per transaction** and does not impact on the minimum deposit required for opening a trading account with Eightcap EU Ltd. Please ensure you review the relevant terms before proceeding with any transactions.

3.2. Withdrawal Fees

| REFUND METHOD | PAYMENT PROCESSOR | MINIMUM WITHDRAWAL AMOUNT | PROCESSING TIME | FEES |
|---------------|---|---------------------------|-------------------|---|
| VISA | Checkout SAS/Autorité de contrôle prudentiel et de resolution (“ACPR”) | 10 EUR/USD/GBP | 1-2 Business days | 0 |
| MASTERCARD | Checkout SAS/Autorité de contrôle prudentiel et de resolution (“ACPR”) | 10 EUR/USD/GBP | 1-2 Business days | 0 |
| Bank Transfer | Eurobank Limited (previously Hellenic Bank) under the prudential supervision of Central Bank of Cyprus (CY) | 30 EUR/USD | 1-5 business days | <p>≤ €1,000 €4 €1,001 - €5,000 €6 €5,001 - €10,000 €8 €10,001 - €50,000 €10 €50,000 0.15%, Maximum €350</p> <p>Debit account in different currency (additional charge) 0.30%, Minimum €6, Maximum €500</p> |
| Bank Transfer | JP Morgan Dublin PLC regulated by Central Bank of Ireland | 30 EUR/USD GBP | 1-5 business days | 0 |
| Skrill | Paysafe Payment Solutions Ltd/Central Bank of Cyprus | 0 EUR/USD | 1-2 Business days | 0 |

| | | | | |
|--------|---|----------------|-------------------|---|
| PayPal | Commission de Surveillance Secteur Financier/Luxembourg | 50 EUR/USD/GBP | 1-2 Business days | €0 (*Conversion fee if the currency is other than EUR*) |
|--------|---|----------------|-------------------|---|

Indicative values are provided in this document to assist Clients in understanding the applicable costs and charges.

Actual costs are available via the trading platform prior to execution.

Additional information, including updates to payment methods and third-party providers, may be available on the Company's website.

4. Inactivity Fees

If over a period of three (3) months or as specified on our Company's Website, no trading transactions are processed over a trading account, the account will be considered "inactive". As "no trading transactions" we consider when:

- No funds were deposited within the last three (3) calendar months or as specified on our website, or
- No Trades / Positions have been executed or are Open or Pending in the last three (3) calendar months or as specified on our website.

If the Client Account is inactive for more than three (3) calendar months, the Company reserves the right to charge a monthly account inactivity fee of 10 EUR/GBP/USD until your Trading Account becomes active again.

If a client has more than one (1) trading account and at least one of his/her trading accounts is active, then no inactivity fee will be applied, even where one (1) or more of the Client's trading accounts was deemed inactive or dormant.

If your Account is inactive for more than 3 months, please contact Customer Support at support@eightcap.eu to unlock it.



5. Spreads

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 and varies depending on the instrument.

Indicative spreads for major instruments are as follows:

| Instrument | Standard Account | Raw Account |
|-------------------|-------------------------|--------------------|
| EUR/USD | From 1 pip | From 0 pips |

- Raw accounts are subject to a commission of \$7 per lot (round turn)
- Standard accounts incorporate trading costs within the spread.

The above values represent minimum indicative spreads and may widen under certain market conditions.

Spreads may vary depending on:

- Market volatility
- Liquidity conditions
- Economic events

Actual spreads are available in real time via the trading platform prior to execution.

Additional instrument-specific information may be available on the Company's website.

Examples:

1. **Forex Trading:** You want to trade the EUR/USD currency pair, and the current bid/ask price is 1.2000/1.2005. The spread, in this case, is five pips (0.0005), which means you would need the price to move at least five pips in your favor before you can break even on the trade.
2. **Stock Trading:** If you want to buy shares of Apple stock, and the current bid/ask price is \$150.00/\$150.05, the spread is 5 cents. If you buy the shares at the asking price of \$150.05, the stock will need to rise at least 5 cents before you can sell them at the bid price and break even.
3. **Cryptocurrency Trading:** Let's say you want to trade Bitcoin (BTC), and the current bid/ask price is \$60,000/\$60,005. The spread, in this case, is also 5 dollars. If you buy BTC at the ask price of \$60,005, the price will need to rise at least 5 dollars before you can sell it at the bid price and break even.

It's essential to keep in mind that the spread is just one of the costs involved in trading, along with other fees such as commissions and overnight financing charges.

6. Swaps

Swap is the interest added or deducted from the value of your position and is only charged when a position is held open overnight. The operation is conducted at 00:00 (GMT +2) and the resulting amount is automatically converted into your Balance Currency.

The swap rate is calculated once for each day of the week that a position is rolled over apart from Wednesdays (in some cases Friday) when it is charged 3 times to capture the weekend swap charged in advance (i.e., 7 swaps in 5 trading days).

You will be able to find the value of the swap rate charged and other information for each instrument by accessing the Trading Platform through your account.

Swap rates vary and are available prior to trade execution via the trading platform. Indicative examples are provided below. Additional information may be available on the Company's [website](#).

Example 1:

John opens a long position of 1 lot (100,000 euros) on EUR/USD on Monday at a rate of 1.2000 and holds it overnight. At 00:00 (GMT +2), a swap fee of 5 points (0.00005) is applied to his position, which equals 5 USD ($100,000 * 0.00005$). John can check the amount charged and other details by logging into his trading platform. On Wednesday, the swap fee tripled to 15 points (0.00015) to account for the weekend swap, which equals 15 USD ($100,000 * 0.00015$).

Example 2:

Sarah is trading GBP/JPY and decided to hold her short position of 1 lot (100,000 GBP) open overnight on Tuesday at a rate of 150.00. At 00:00 (GMT +2), a swap fee of 8 points (0.008) is deducted from her position's value, which equals 800 JPY ($100,000 * 0.008$). This fee may fluctuate due to market conditions or other risk-related factors. Sarah can find the swap rate and related information by accessing her trading platform.

7. Commission Fee (Transaction Costs)

Eightcap EU Ltd imposes a commission fee on RAW accounts each time a holder of such an account opens or closes a position on FOREX pairs. A commission fee also applies to both RAW and STANDARD accounts when their holders open or close positions on Stock derivatives. The commission fee is calculated automatically based on the volume of trades, and it amounts to 3.5 USD per lot for forex pairs, 2 USD per lot for US Shares, and 0.10% of the total volume for non-US shares.

Example 1:

John has a RAW account with Eightcap and has decided to open a position on the EUR/USD forex pair. He buys 2 lots of EUR/USD, meaning he will pay a commission fee of 3.5 USD per lot for opening the position. Therefore, his commission fee for this trade will be 7 USD (2 lots x 3.5 USD per lot). When John closes the position, he will pay the exact same amount.

Example 2:

Sara has a standard account with Eightcap and has decided to open a position on Apple shares. She buys 100 shares (1 lot) of Apple, which means that she will pay a commission fee of 2 USD per lot. Therefore, her commission fee for this trade will be 2 USD (1 lot x 2 USD per lot).

8. Aggregated Cost Illustration and Impact on Return

The following example illustrates the total cost of trading CFDs and its impact on returns:

Example: EUR/USD CFD Trade

- Investment: €10,000
- Leverage: 1:30
- Holding period: 5 days

| Cost Component | Amount (€) | % of Investment |
|-------------------|------------|-----------------|
| Spread | €30 | 0.30% |
| Commission | €20 | 0.20% |
| Swap | €25 | 0.25% |
| Total Cost | €75 | 0.75% |

Impact on return

| Scenario | Gross Result | Costs | Net Result |
|----------|--------------|-------|-----------------|
| Profit | €500 (5%) | €75 | €425 (4.25%) |
| Loss | €500 | €75 | €575 total loss |



Costs reduce potential profits and increase potential losses.

The aggregated cost illustration is provided for indicative purposes only and may vary depending on trading conditions, instrument, and holding period.

9. Important Information

- Costs may change due to market conditions
- Updated information is available via the Company's website and trading platform
- This document should be read in conjunction with the Client Agreement and Key Information Documents (KIDs)