

### CFD on Commodities (e.g. OIL, Gold) ( CFD fees )

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions

2) Overnight fees (for positions that remain open after trading hours)

Triple fees (a) apply on commodities positions open on Fridays.

#### Formula

Overnight fees formula = Fee (b) \* Number of units

#### Example

Open Buy (Long) position on OIL with Leverage X10

Initial investment: 1,000 USD

Total Investment worth: 1000 USD X Leverage 10 = 10,000 USD

OIL Ask rate: 55.25 USD

Position: 10,000 USD / 55,25 USD Ask rate = 181 units

eToro Typical Spread for 1 OIL 5 pips (0.05 USD)

Buy Overnight fee: - 0.005963 USD

1) Spread = 0.05 USD \* 181 units = -9.05 USD

Overnight Fee (for 1 night) = -0.005963 USD \* 181 units = -1.08 USD

Total Cost = Spread + Overnight fee = -9.05 - 1.08 = - 10.13

2) Spread = 0.05 USD \* 181 units = -9.05 USD

Overnight Fee (position opened Friday) = (-0.005963 USD \* 181 units) \* 3 = -3.24 USD

Total Cost = Spread + Overnight fee = -9.05 - 3.24 = - 12.29

(a) Triple fees are weekend fees. For Oil and Natural gas are charged on Friday. For other commodities are charged on Wednesday.

(b) Overnight fees list is available in website under section eToro fees.

### CFD on Currencies (e.g. EURUSD, GBPUSD)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions

2) Overnight fees (for positions that remain open after trading hours)

Triple fees apply on commodities positions open on Wednesdays.

#### Formula

Overnight fees formula = Fee (a) \* Number of units

#### Example

Open BUY (Long) position on EURUSD with Leverage : X 20

Initial Investment: 1,000 USD

Total Investment worth = Initial Investment 1000USD x Leverage 20 = 20,000 USD

EURUSD BUY/Ask rate: 1.1190 USD

Position Open 20,000 USD / 1.1190 USD Ask rate = 17,873 units

eToro Typical Spread for 1 EURUSD 3 pips (0.0003 USD)

eToro BUY Overnight fee: -0.000113 USD

1) Spread = 0.0003 USD \* 17,873 units = -5.36 USD

Overnight Fee (for 1 night) = -0.000113 USD \* 17,873 units = -2.01 USD

Total Cost = Spread + Overnight fee = -5.36 - 2.01 = - 7.37 USD

2) Spread = 0.0003 USD \* 17,873 units = -5.36 USD

Overnight Fee (position opened Wednesday) = (-0.000113 USD \* 17,873 units) \* 3 = -6.03 USD

Total Cost = Spread + Overnight fee = -5.36 - 6.03 = - 11.39 USD

### CFD on Indices(e.g. SPX500, NSDQ100)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions

2) Overnight fees (for positions that remain open after trading hours)

Triple fees apply on commodities positions open on Wednesdays.

#### Formula

Overnight fees formula = Fee (a) \* Number of units

#### Example

Open SELL (Short) position on NSDQ100 with Leverage : X 20

Initial Investment:1,000 USD

Total Investment worth = Initial Investment 1,000 USD x Leverage 20 = 20,000 USD

NSDQ100 Bid rate 8,130 USD

Position Open 20,000 USD / 250 USD NSDQ100 Bid rate 8,130 USD = 2.46 Units

eToro Typical Spread for NSDQ100 240 pips (2.40 USD)

eToro SELL Overnight fee: -0.740056 USD

1) Spread = rate 2.40 USD \* 2.46 units = - 5.90 USD

Overnight Fee (for 1 night) = -0.740056 USD \* 2.46 units = - 1.82 USD

Total Cost = Spread + Overnight fee = - 5.90 - 1.82 = - 7.72 USD

2) Spread = rate 2.40 USD \* 2.46 units = -5.90 USD

Overnight Fee (position opened Wednesday) = -0.740056 USD \* 2.46 units \* 3 = - 5.46 USD

Total Cost = Spread + Overnight fee = -3.60 - 5.46 = - 9.06 USD

### CFD on Stocks (e.g. AIG, AAPL)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions

2) Overnight fees (for positions that remain open after trading hours)

Triple fees apply on commodities positions open on Wednesdays.

### Formula

Overnight fees formula = (eToro fee + Libor rate) / 365 \* Units \* Price in USD  
eToro Annual fee:  
- SELL (Short): 2.9% + LIBOR  
- BUY (Long): 6.4% + LIBOR  
LIBOR: 1.99%

### Example

Open BUY (Long) position on AAPL with Leverage: X 2

Initial Investment: 1,000 USD  
Total Investment worth = Initial Investment 1,000 USD x Leverage 2 = 2,000 USD  
APPLE STOCK (AAPL) Ask Rate 250 USD  
Position Open 2,000 USD / 250 USD AAPL Ask rate = 8 Units

eToro Typical Spread for AAPL 0.18% per unit  
Overnight fees formula = (eToro fee + Libor rate) / 365 \* Units \* Price in USD  
eToro BUY Overnight fee: 6.4%  
Libor rate: 1.99%

1) Spread = rate 0.0018 \* 8 units \* 250 USD = -3.60 USD  
Overnight Fee (for 1 night) = ((0.064 + 0.0199) / 365) \* 8 units \* 250 USD = -0.46 USD  
Total Cost = Spread + Overnight fee = -3.60 - 0.46 = -4.06 USD

2) Spread = rate 0.0018 \* 8 units \* 250 USD = -3.60 USD  
Overnight Fee (position opened Wednesday) = [((0.064 + 0.0199) / 365) \* 8 units \* 250 USD] \* 3 = -1.38 USD  
Total Cost = Spread + Overnight fee = -3.60 - 1.38 = -4.98 USD

### CFD on Cryptocurrencies (e.g. BTC, XRP)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

### Cost/Charge Type

1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions)  
2) Overnight fees (for positions that remain open after trading hours)  
Triple fees apply on commodities positions open on Wednesdays.

### Formula

Overnight fees formula = Fee \* Number of units

### Example

Open SELL (Short) position on XRP with Leverage : X 1

Initial Investment: 1,000 USD  
Total Investment worth = Initial Investment 1,000 USD x Leverage 1 = 1,000 USD  
XRP Bid rate 0.2536 USD

Position Open 1,000 USD / XRP Bid rate 0.2536 USD = 3,943.22 Units

eToro Typical Spread for XRP 2.45 %  
eToro spread value for 1 unit = XRP Bid rate 0.2536 USD \* 2.45% = 0.06 USD  
eToro SELL Overnight fee: -0.000104 USD

1) Spread = rate 0.2536 USD \* 0.0245 \* 3,943.22 units = -24.50 USD

Overnight Fee (for 1 night) = -0.000104 USD \* 3943.22 units = -0.41 USD

Total Cost = Spread + Overnight fee = -24.50 - 0.41 = -24.91 USD

2) Spread = rate 0.2536 USD \* 0.0245 \* 3,943.22 units = -24.50 USD

Overnight Fee (position opened Wednesday) = -0.000104 USD \* 3,943.22 units \* 3 = -1.23 USD

Total Cost = Spread + Overnight fee = -24.50 - 1.23 = -25.73 USD

### CopyTrader

When using CopyTrader™, there are no extra fees or hidden costs.

Spreads and overnight fee may be applied according to each opened copied position as listed on this page.

### CopyPortfolios (e.g. DividendGrowth, BigTech)

Investing in leading, thematic ready-made portfolios. There are no management fees or any kind of commission, other than those applied with assets comprising each portfolio. Stock portfolios are commission free.

### Crypto (e.g. BTC, XRP) (Crypto fees)

The only trading fees charged by eToro are spreads, as detailed in the table under eToro Fees section in [Crypto spreads](#)

### Example

Open BUY (Long) position on BTC Ask rate 8,000 USD

Initial investment 1,000 USD  
Position Open 1,000 USD / BTC Ask Rate 8,000 USD = 0.125 units

Overnight fees: No  
Total Cost = Spread fees 0.075 \* 8,000 USD \* 0.125 units = 7.50 USD

### Stocks/ETFs (e.g. AIG, IAEX.L) (Stocks & ETF fees)

No Spread or overnight fees apply. Stocks that are traded in currency other than USD conversion fees apply.

### Other fees (Other fees)

- **Withdrawal fee** - 5 USD

eToro charges a low fixed fee for withdrawals, to cover some of the expenses involved in international money transfers. Minimum Withdrawal Amount \$30

- **Conversion fees for wires and other payment methods**

Withdrawals and deposits are conducted in USD. Any other currency will have to be converted and, therefore, will incur a conversion fee.

- **Inactivity fee**

After 12 months with no login activity, a \$10 monthly inactivity fee will be charged on any remaining available balance. No open positions will be closed to cover the fee.