

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

You'll pay spread and overnight fees when you open a CFD trade on one of our commodity instruments,.

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 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 held on 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 and for Oil and Natural gas products are charged on Friday. For other commodities, triple fees are charged on Wednesday.

(b) The Overnight fees list is available on the website under section "eToro fees".

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

You'll pay spread and overnight fees when you open a CFD trade one of our currency instruments,.

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 currency 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 held on 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)

You'll pay spread and overnight fees when you open a CFD trade on one of our index instruments,.

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 index positions open on Friday.

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 Friday) = -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 and ETF's (e.g. AIG, AAPL)

eToro charges a spread on every transaction, on top of the underlying market Bid/Ask spread. This means an additional eToro fee when you BUY and a fee when you SELL. Please see below (3 and 4) for details of these fees.

You'll pay spread and overnight fees when you open a CFD trade on one of our stock or ETF instruments.

Cost/Charge Type

1) Our spread (the difference between the Buy and Sell price which can vary depending on the price of the underlying asset).

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

Triple fees apply on stocks and ETFs positions open on Fridays.

3) For non-US instruments the spread is 0.15%.

4) For US based instruments, the spread will be configured according to the following condition:

- If the Market Price of the product is above 3\$ a 0.15% spread will be applied.

If the Market Price is 3\$ or less a total of 2 cents spread will be applied per unit held.

(the market price based on the closing price available on the eToro platform for the last trading day of the previous week)

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 1:

US-based instrument where price is above \$3

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

Overnight fees formula = (eToro fee + Libor rate) / 365 * Units * Price in USD

eToro BUY Overnight fee: 6.4%

Libor rate: 1.99%

eToro Spread = rate 0.15% * 8 units * 250 USD = -3 USD

Overnight Fee (for 1 night) = ((0.064 + 0.0199) / 365) * 8 units * 250 USD = -0.46 USD

Total Cost = Spread + Overnight fee = -3 - 0.46 = -3.46 USD

Example 2:

US-based instrument where price is <=3\$:

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

Initial Investment: 1,000 USD

Total Investment worth = Initial Investment 1,000 USD x

Leverage 2 = 2,000 USD

Adamis Pharmaceuticals Corp (ADMP) Ask Rate = 2 USD

Position Open 2,000 USD / 2 USD ADMP Ask rate = 1000 Units

Spread = rate 0.02 * 1000 units = -20 USD

Overnight Fee = [(0.064 + 0.0199) / 365] * 1000 units * 2 USD = -0.46 USD
Total Cost = Spread + Overnight fee = -20 - 0.46 = -20.46 USD

CFD on Cryptoassets (e.g. BTC, XRP)

Crypto CFD fees are the same as the non-CFD crypto fees, on top of any further CFD-related charges that apply to any CFD transaction.

Formula

Overnight fees formula = Fee * Number of units

Example

Open BUY (Long) position on DOGE Ask rate 0.2000 USD

Close SELL position on DOGE Bid rate 0.1950 USD

Initial investment 1,000 USD

Position Open 1,000 USD / DOGE Ask Rate 0.2000 USD = 5,000 units

Overnight fees: Yes

Total Cost = 1% fee for BUY and 1% fee for SELL + Bid Ask price + overnight fees

Total cost breakdown: 1% * 5,000 units * (0.2000 / (1+1%)) (= 9.9 USD)

+

1% * 5,000 units * (0.1950 / (1-1%)) (= 9.85 USD)

+

5,000 units * (0.2000 / (1+1%)) - (0.1950 / (1-1%)) = (5.05 USD)

+ 5,000 units * 0.0000832150 = 0.42\$ per day

Total cost = 24.8 USD + 0.42 USD per day

For users in France and the French territories

From August 1, 2022 overnight fees on all long non-leveraged crypto CFD positions is 20%.

For users in Australia

From Aug 7, 2022 overnight fees on all long non-leveraged crypto CFD positions is 20%

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

Zero % Commission Stocks/ETFs Fees (e.g. Apple Inc.)

No added commission is charged and no overnight fees apply.

Each transaction is subject to a market spread that is reflected in the valuation of the position immediately upon opening.

This spread is determined by the market and not by eToro.

Example

Initial Investment: \$1,000

Stock Bid Price: 125.00^

Stock Ask Price: 125.02^

Units Purchased: 7.99872 (\$1,000 / 125.02) Immediate post-execution

revaluation at Bid Price: 999.84 (7.99872 * 125.00)

Market Spread Cost: \$0.16 (\$1,000 - \$999.84)

^ Market spread is subject to fluctuation

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 always conducted in USD. Any other non-USD transaction is subject to conversion (when both the withdrawal and deposit occurs) and therefore, incurs a conversion fee.

Conversion is carried out at the prevailing spot rate with a typical mark-up of 50 pips.

Example

Deposit Amount: £2,000

Prevailing Spot GBP/USD Rate: 1.3800 / 1.3802

Mark-up: 50 pips (0.0050)

Conversion rate: 1.3750 (1.3800 – 0.0050)

Converted USD Amount: \$2,750 (£2,000 * 1.3750)

Conversion Cost: \$10 ((£2,000 * 1.38) - \$2,750)

- 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.