

Conversion fee

Calculation applies to	EUR GBP AUD	EUR GBP AUD NOK, DKK, CHF, PLN, SEK, SGD, CZK, MYR, VND, PHP, MXN, CNH	
Currency pair	EUR/USD	NOK/USD	AED, QAR, BHD, PEN, OMR
PIP charge*	150	150 3200	
Exchange Rate**	1.05226	1.05226 0.0875295	
Calculation	Deposit Amount*(PIP charge/10000)	Deposit Amount*(1/(1/Exchange Rate-PIP charge/10000))-Deposit Amount*Exchange Rate	Deposit Amount*(PIP charge/100000)
Deposit Amount	100	1000	1000
PIP in USD	\$1.50	\$2.52	\$8.20

^{*} Example for payment method :Debit/Credit Card
** Adjusted rate with pips charge

Withdrawal Fee \$5

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

Inactivity Fee \$10/month

This monthly fee applies to accounts with no logins in the previous 12 months.

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		Single Stocks		
	Customers from Australia & New Zealand	Customers from Selected li	ist of countries (1,2)	Customers from all other countries
	Any Single Stocks	AUD, HKD or AED Single Stocks	All other Single Stocks	All other Single Stocks
nstrument:	Barclays (BARC)	Auckland International Airport Limited (AIA.ASX)	Barclays (BARC)	Barclays (BARC)
nitial Amount Invested (USD):	1,000 USD	1,000 USD	1,000 USD	1,000 USD
everage used (if applicable):	not applicable	not applicable	not applicable	not applicable
Total Notional Investment (USD):	1,000 USD	1,000 USD	1,000 USD	1,000 USD
Trade Direction:	Buy	Buy	Buy	Buy
Market Quote at Open:	135.47 / 135.50	7.06 / 7.08	135.47 / 135.50	135.47 / 135.50
Market Spread at Open (variable):	0.03 GBX	0.02 AUD	0.03 GBX	0.03 GBX
eToro Spread at Open:	not applicable	not applicable	not applicable	not applicable
eToro Quote at Open:	135.47 / 135.50	7.06 / 7.08	135.47 / 135.50	135.47 / 135.50
Opening Price:	135.50 GBX	7.06 / 7.06 7.08 AUD	135.47 / 135.50 135.50 GBX	135.50 GBX
opening Frice.	603.84 Units = 1,000 USD / ((135.50 GBX / 100) *	218.14 Units = 1,000 USD / ((7.08 AUD) *	603.84 Units = 1,000 USD / ((135.50 GBX	
Position Size in Units:	1.22219 [GBP to USD rate])	0.647488) [AUD to USD rate])	/ 100) * 1.22219 [GBP to ÜSD rate])	/ 100) * 1.22219 [GBP to USD rate])
Market Quote at Close:	136.00 / 136.01	7.12 / 7.15	136.00 / 136.01	136.00 / 136.01
Market Spread at Close (variable):	0.01 GBX	0.03 AUD	0.01 GBX	0.01 GBX
eToro Spread at Close:	not applicable	not applicable	not applicable	not applicable
Toro Quote at Close:	170.00 / 170.01	7.12 / 7.15	170.00 / 170.01	170.00 / 170.01
Closing Price:	170.00 GBX	7.12 AUD	170.00 GBX	170.00 GBX
Total Opening Spread per Unit:	0.00018 (USD) ((Market Spread at Open GBX/100 * GBPUSD)/2)	0.006475 USD ((Market Spread at Open AUD * AUDUSD)/2)	0.00018 USD ((Market Spread at Open GBX/100 * GBPUSD)/2)	0.00018 USD ((Market Spread at Ope GBX/100 * GBPUSD)/2)
Commission to Open	2 USD	2 USD	1 USD	not applicable
Total Closing Spread per Unit:	0.00006 USD ((Market Spread at Close GBX/100 *	0.0097 USD ((Market Spread at Close AUD *	0.00006 USD ((Market Spread at Close	0.00006 USD ((Market Spread at Clos
* ' '	GBPUSD)/2)	AUDUSD)/2)	GBX/100 * GBPUSD)/2)	GBX/100 * GBPUSD)/2)
Commission to Close	2 USD	2 USD	1 USD	not applicable
Total Spread per Unit:	0.00024 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	0.16175 USD Total Opening Spread per Unit + Total Closing Spread per Unit	0.00024 USD Total Opening Spread per Unit + Total Closing Spread per Unit	0.00024 USD Total Opening Spread per Unit + Total Closing Spread per Unit
Overnight Fee Formula:	not applicable	not applicable	not applicable	not applicable
eToro Overnight Fee:	not applicable	not applicable	not applicable	not applicable
Total Spread Cost on Opening:	0.00018 USD * 603.84 Units = 0.11 USD (0.011%)	0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%)	0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD	0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US
Total Spread Cost on Closing:	0.00006 USD * 603.84 Units = 0.04 USD (0.004%)		(0.004%)	(0.004%)
Total Spread Costs:	0.11 USD + 0.04 USD = 0.15 USD	1.41 USD + 2.12 USD = 3.53 USD	0.11 USD + 0.04 USD = 0.15 USD	0.11 USD + 0.04 USD = 0.15 USD
Commission on Opening:	2 USD (0.2%)	2 USD (0.2%)	1 USD (0.1%)	not applicable
Commission on Closing:	2 USD (0.2%)	2 USD (0.2%)	1 USD (0.1%)	not applicable
Total Commission Costs:	4 USD (0.4%)	4 USD (0.4%)	2 USD (0.2%)	not applicable
Overnight Fee:	not applicable	not applicable	not applicable	not applicable
F-4-1 04				not applicable
Iotal Costs:	0.15 USD + 4 USD = 4.15 USD	3.53 USD + 4 USD = 7.53 USD	0.15 USD + 2 USD = 2.15 USD	0.15 USD
	0.15 USD + 4 USD = 4.15 USD 4.15 USD / 1,000 USD = 0.415 %	3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753%	0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215%	
Total Costs as % of Initial Investment:				0.15 USD
Total Costs as % of Initial Investment: Close position next day:				0.15 USD / 1,000 USD = 0.015%
Fotal Costs as % of Initial Investment: Close position next day: Fotal Spread Cost on Opening:	4.15 USD / 1,000 USD = 0.415%	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD	0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%)
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%)	0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%)
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD	0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.0006 USD * 0.03 40 Units = 0.15 USD not applicable
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD * 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%)	0.15 USD 0.15 USD 0.15 USD 1.000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.111 USD + 0.04 USD = 0.15 USD not applicable not applicable
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.2%)	0.15 USD 0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Divernight Fee:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.0006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.2%) not applicable	0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.0006 USD * 603.84 Units = 0.04 US (0.004%) not applicable not applicable not applicable not applicable
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Costs on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Divernight Fee: Total Costs:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD	0.15 USD 0.15 USD 0.15 USD 0.15 USD 1.000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.0006 USD * 603.84 Units = 0.04 US (0.004%) 0.11 USD * 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable not applicable 1.15 USD 0.15 USD
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Coemiple Fee: Total Costs: Total Costs: Total Costs as % of Initial Investment:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.0006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.2%) not applicable	0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.0006 USD * 603.84 Units = 0.04 US (0.004%) not applicable not applicable not applicable not applicable
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Covernight Fee: Total Costs: Total Costs as % of Initial Investment: Position held open on triple-fee night	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD / 1,000 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable 1.15 USD 0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission on Costs: Devenight Fee: Total Costs: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD / 1,000 USD = 0.415%	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.0006 USD * 603.84 Units = 0.04 US (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable 0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission on Costs: Covernight Fee: Total Costs: Total Costs as % of Initial Investment: Costion held Open on triple-fee night Total Spread Cost on Opening: Total Spread Cost on Closing:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD 4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%)	7.63 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.11%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.11 USD (0.001%)	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 Us (0.011%) 0.00006 USD * 603.84 Units = 0.04 Us (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable 0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 Us (0.011%) 0.00006 USD * 603.84 Units = 0.11 Us (0.001%)
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Covernight Fee: Total Costs: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing: Total Spread Cost on Closing:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 Us (0.011%) 0.00006 USD * 603.84 Units = 0.04 Us (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable not applicable 0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 Us (0.011%) 0.00006 USD * 603.84 Units = 0.04 Us (0.004%) 0.11 USD + 0.04 USD = 0.15 USD
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Fotal Spread Cost on Closing: Fotal Spread Costs: Commission on Opening: Commission on Opening: Commission on Closing: Fotal Commission Costs: Covernight Fee: Fotal Costs: Fotal Costs as % of Initial Investment: Fotal Cost as % of Initial Investment: Fotal Spread Cost on Opening: Fotal Spread Cost on Closing: Fotal Spread Cost on Closing: Fotal Spread Costs: Fotal Spre	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD 4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.11 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 2 USD (0.2%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.411%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.41 USD (0.01%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD + 0.04 USD = 0.15 USD	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 Ut (0.011%) 0.0006 USD * 603.84 Units = 0.04 Ut (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable not applicable 0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0008 USD * 603.84 Units = 0.11 Ut (0.011%) 0.0006 USD * 603.84 Units = 0.04 Ut (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable
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Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission on Closing: Total Commission Costs: Covernight Fee: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening: Total Spread Cost on Closing: Total Commission on Opening: Commission on Opening: Commission on Closing: Total Commission Closing: Total Commission Closing:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD / 1,000 USD = 0.41 USD (0.011%) 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.11 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.2%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.2%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00008 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.1%)	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.11 Us (0.011%) 0.00006 USD * 603.84 Units = 0.04 Us (0.004%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not a
Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Overnight Fee: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Opening: Commission on Opening: Commission on Closing: Total Commission Costs: Overnight Fee:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.11 USD (0.011%) 0.11 USD + 0.04 USD = 0.15 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.2%) 1 USD (0.4%) not applicable	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.2%) 1.41 USD + 2.12 USD = 3.53 USD	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.01%) 0.00008 USD * 603.84 Units = 0.04 USD (0.004%) 1 USD (0.1%) 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.1%) 2 USD (0.2%) not applicable	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.0006 USD * 603.84 Units = 0.04 US (0.004%) 0.11 USD * 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable not applicable not applicable 0.15 USD / 1,000 USD = 0.015% 0.00018 USD * 603.84 Units = 0.01 US (0.011%) 0.00006 USD * 603.84 Units = 0.04 US (0.004%) 0.00018 USD * 003.84 Units = 0.04 US (0.004%) 0.11 USD * 0.04 USD = 0.15 USD not applicable not applicable not applicable
Total Costs: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Closing: Total Commission Costs: Overnight Fee: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing: Total Spread Costs: Commission on Opening: Commission on Opening: Commission on Opening: Commission on Opening: Total Costs:	4.15 USD / 1,000 USD = 0.415% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD (0.015%) 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 4.15 USD / 1,000 USD = 0.41 USD (0.011%) 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.11 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.2%)	7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 4 USD (0.2%) 4 USD (0.4%) not applicable 3.53 USD + 4 USD = 7.53 USD 7.53 USD / 1,000 USD = 0.753% 0.006475 USD * 218.14 Units = 1.41 USD (0.141%) 0.0097 USD * 218.14 Units = 2.12 USD (0.212%) 1.41 USD + 2.12 USD = 3.53 USD 2 USD (0.2%) 2 USD (0.2%) 4 USD (0.2%)	2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00006 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 2 USD (0.2%) not applicable 0.15 USD + 2 USD = 2.15 USD 2.15 USD / 1,000 USD = 0.215% 0.00018 USD * 603.84 Units = 0.11 USD (0.011%) 0.00008 USD * 603.84 Units = 0.04 USD (0.004%) 0.11 USD + 0.04 USD = 0.15 USD 1 USD (0.1%) 1 USD (0.1%) 2 USD (0.1%)	0.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.0006 USD * 603.84 Units = 0.04 US (0.004%) 0.111 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable 1.15 USD 0.15 USD / 1,000 USD = 0.015% 0.0018 USD * 603.84 Units = 0.11 US (0.011%) 0.0006 USD * 603.84 Units = 0.11 US (0.011%) 0.11 USD + 0.04 USD = 0.15 USD not applicable not applicable not applicable not applicable not applicable

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	ETFs	Cryptocurrencies	
Instrument:	SPDR S&P500 UCITS ETF(SPY5.L)	Bitcoin	
Initial Amount Invested (USD):	1,000 USD	1000 USD	
Leverage used (if applicable):	not applicable not applicable		
Total Notional Investment (USD):	1,000 USD 1,000 USD		
Trade Direction:	Buy	Buy	
Market Quote at Open:	500.75 / 501.60	29662.97 / 29702.97	
Market Spread at Open (variable):	0.85 USD	40.00 (USD)	
eToro Spread at Open:	not applicable	Market Quote + 1% (Buy) / - 1% (Sell)	
eToro Quote at Open:	500.75 / 501.60	29366.34 / 30000.00	
Opening Price:	501.60 USD	30000.00 USD	
Position Size in Units:	1.99 Units = 1,000 USD / 501.60 USD	1,000 USD / 30,000 USD = 0.04 Units	
Market Quote at Close:	505.50 / 506.20	25252.53 / 25282.53	
Market Spread at Close (variable):	0.70 USD	30.00 (USD)	
eToro Spread at Close:	not applicable	Market Quote + 1% (Buy) / - 1% (Sell)	
eToro Quote at Close:	505.50 / 506.20	25000.00 / 25535.35	
Closing Price:	505.50 USD	25000.00 USD	
Total Opening Spread per Unit:	0.425 USD (Market Spread at Open / 2)	317.03 (USD) (Opening Price - Market Quote Ask) + (Market Spread/2)	
Commission to Open	not applicable	not applicable	
Total Closing Spread per Unit: 0.35 USD (Market Spread at Clo		267.53 (USD)) (Market Quote Bid - Closing Price) + (Market Spread/2)	
Commission to Close	not applicable	not applicable	

Total Spread per Unit:	0.775 USD Total Opening Spread per Unit + Total Closing Spread per Unit	584.55 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	
Overnight Fee Formula:	not applicable	not applicable	
eToro Overnight Fee:	not applicable	not applicable	
Close position same day:			
Total Spread Cost on Opening:	0.425 USD * 1.99 Units = 0.85 USD (0.085%)	317.03 USD * 0.03333 Units = 10.57 USD (1.057%)	
Total Spread Cost on Closing:	0.35 USD * 1.99 Units = 0.70 USD (0.070%)	267.53 USD * 0.03333 Units = 8.92 USD (0.892%)	
Total Spread Costs:	0.85 USD + 0.70 USD = 1.55 USD	10.57 USD + 8.92 USD = 19.49 USD	
Commission on Opening:	not applicable	not applicable	
Commission on Closing:	not applicable	not applicable	
Total Commission Costs:	not applicable	not applicable	
Overnight Fee:	not applicable	not applicable	
Total Costs:	1.55 USD	19.49 USD	
Total Costs as % of Initial Investment:	1.55 USD / 1,000 USD = 0.155%	19.49 USD / 1,000 USD = 1.949%	
Close position next day:			
Total Spread Cost on Opening:	0.425 USD * 1.99 Units = 0.85 USD (0.085%)	317.03 USD * 0.03333 Units = 10.57 USD (1.057%)	
Total Spread Cost on Closing:	0.35 USD * 1.99 Units = 0.70 USD (0.070%)	267.53 USD * 0.03333 Units = 8.92 USD (0.892%)	
Total Spread Costs:	0.85 USD + 0.70 USD = 1.55 USD	10.57 USD + 8.92 USD = 19.49 USD (1.949%)	
Commission on Opening:	not applicable	not applicable	
Commission on Closing:	not applicable	not applicable	
Total Commission Costs:	not applicable	not applicable	
Overnight Fee:	not applicable	not applicable	
Total Costs:	1.55 USD	19.49 USD	
Total Costs as % of Initial Investment:	1.55 USD / 1,000 USD = 0.155%	19.49 USD / 1,000 USD = 1.949%	
Position held open on triple-fee night			
Total Spread Cost on Opening:	0.425 USD * 1.99 Units = 0.85 USD (0.085%)	317.03 USD * 0.03333 Units = 10.57 USD (1.057%)	
Total Spread Cost on Closing:	0.35 USD * 1.99 Units = 0.70 USD (0.070%)	267.53 USD * 0.03333 Units = 8.92 USD (0.892%)	
Total Spread Costs:	0.85 USD + 0.70 USD = 1.55 USD	10.57 USD + 8.92 USD = 19.49 USD	
Commission on Opening:	not applicable	not applicable	
Commission on Closing:	not applicable	not applicable	
Total Commission Costs:	not applicable	not applicable	
Overnight Fee:	not applicable	not applicable	
Total Costs:	1.55 USD	19.49 USD	
Total Costs as % of Initial Investment:	1.55 USD / 1,000 USD = 0.155%	19.49 USD / 1,000 USD = 1.949%	

Notes:

Notes:

(1) Denmark, Finland, Norway, Netherlands, Sweden, Portugal, Spain, Australia, New Zealand.

* The implementation date for these countries is August 11th, 2024. The fee does not apply to positions opened before this date.

(2) Algeria, Angola, Antarctica, Argentina, Armenia, Aruba, Azerbaijan, Bahrain, Bangladesh, Belgium, Belize, Bermuda, Bolivia, Bonaire, Brazil, Brunei, Cameroon, Cayman Islands, Chad, Chagoo, Islands, Chottmas Island, Coso Islands, Colombia, Comoros, Costa Rica, Curon, Dibouti, Dominica, Dominica, Deminica, Deminica, Deminica, Deminica, Cayman Islands, Chad, Chagoo, Islands, Chottmas Islands, Georgia, Guerneay, Heard Island, Honduras, Hong Kong, India, Indonesia Islands, Israel, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgysztan, Leostho, Macau, Malawi, Malgaysia, Maldives, Mexico, Micronesia, Mongolia, Morocco, Morzambigue, Nepal, Netherlands, Antilles, Norfolk Island, Oman, Paraguay, Peru, Philippines, Pitcairn Islands, Qatar, Russia, Rwanda, Saint Barthelemy, Saint Lucia, Saint Martin, Sao Tome, Saudi Arabia, Seychelles, Singapore, Sint Maraten (Dutch Part), South Africa, South Korea, Suriname, Svalbard and Jan Mayen, Swaziland, Taiwan, Tajikistan, Tanzania, Thailand, Togo, Tokelau, Tonga, Turkmenistan, Turks and Caicos Islands, United Arab Emirates, Uruguay, Uzbekistan, Vietnam, Virgin Islands, Zambia.

* The implementation date for these countries is October 27th, 2024. The fee does not apply to positions opened before this date.

Sinale Stock/FTE

Single Stocks/ETFs

No management fees, No rollover fees, No additional broker fees

No FX mark up applies when converting non-USD denominated assets for unit amount purposes

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.

Cryptocurrencies

Crypto fees, click here for more details.

When buying cryptoassets on eToro, you gain ownership of those assets.



Asset Class - CFD

CIOIO		Asset Class - CFD		
	Indices	Currencies	Commodities	Cryptocurrencies
Instrument:	NSDQ100 CFD	EURUSD CFD	OIL CFD	Bitcoin CFD
nitial Amount Invested (USD):	1,000	1,000	1,000	1,000
everage used (if applicable):	x20	x20	x10	x1
Total Notional Investment (USD):	20,000 (=1,000 x20)	20,000 (=1,000 x20)	10,000 (=1,000 x10)	1,000 (=1,000 x1)
Trade Direction:	Short	Buy	Buy	Long
Market Quote at Open:	8128.8 (Mid)	1.11894 / 1.11895	55.22 (Mid)	25252.53 / 25282.53
Market Spread at Open (variable):	not applicable	0.1 Pips (0.00001 USD)	not applicable	30.00 (USD)
eToro Spread at Open:	Market Quote + 1.2 USD (Buy) / - 1.2 USD (Sell)	Market Quote + 0.00005 USD (Buy) / - 0.00004 USD (Sell)	USD (Sell)	Market Quote + 1% (Buy) / - 1% (Sell)
eToro Quote at Open:	8127.60 / 8130.00	1.11890 / 1.11900	55.20 / 55.25	24475.25 / 25000
Opening Price:	8,130 (USD)	1.11900 (USD)	55.25 (USD)	25000.00 (USD)
Position Size in Units:	2.46 Units (=20,000 USD / 8,130 USD)	17,873 Units (=20,000 USD / 1.11900 USD)	181 Units (=10,000 USD / 55.25 USD)	1,000 USD / 25,000 USD = 0.04 Units
Market Quote at Close:	9001.2 (Mid)	1.20004 / 1.20006	56.52 (Mid)	30303.03 / 30343.03
Market Spread at Close (variable):	not applicable	0.2 Pips (0.00002 USD)	not applicable	40.00 (USD)
eToro Spread at Close:	Market Quote + 1.2 USD (Buy) / - 1.2 USD (Sell)	Market Quote + 0.00005 USD (Buy) / - 0.00004 USD (Sell)	Market Quote + 0.03 USD (Buy) / - 0.02 USD (Sell)	Market Quote + 1% (Buy) / - 1% (Sell)
eToro Quote at Close:	9000.00 / 9002.40	1.20000 / 1.20011	56.50 / 56.55	30000 / 30646.46
Closing Price:	9,000 (USD)	1.20000 USD	56.50 USD	30,000 USD
Total Opening Spread per Unit:	1.20 (USD) (Opening Price - Market Quote Mid)	0.000055 (USD) (Opening Price - Market Quote Ask) + (Market Spread/2)	0.03 (USD) (Opening Price - Market Quote Mid)	262.52 (USD) (Opening Price - Market Quote Ask) + (Market Spread/2)
Total Closing Spread per Unit:	1.20 (USD) (Market Quote Mid - Closing Price)	0.00050 (USD) (Market Quote Bid - Closing Price) + (Market Spread/2)	0.02 (USD) (Market Quote Mid - Closing Price)	323.03 (USD) (Market Quote Bid - Closing Price) + (Market Spread/2)
Total Spread per Unit:	2.40 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	0.000105 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	0.05 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	585.56 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit
	((eToro Fee - Benchmark Rate) / 365) * Price in USD *	TomNext + (eToro Fee * Price in USD) /360 * Units	[(eToro Fee * Price in USD/365) + (Next - Front)/NumDays] * Units * Number of	(market funding rate + markup)/365 * Price in USD * Units * Number of nights
Overnight Fee Formula:	Units * Number of nights	* Number of nights	nights	
Overnight Fee Formula: eToro Overnight Fee: Note that the figures utilized in the examples	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night	nights (5% * 55.25 /365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior n might fees.	(12.5% + 7.5%)/365 * 25000 = 20% /365 25000 = 13.70 USD per Unit per Night
Toro Overnight Fee: Note that the figures utilized in the examples Total Costs	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could	(5% * 55.25 /365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night	(12.5% + 7.5%)/365 * 25000 = 20% /365 25000 = 13.70 USD per Unit per Night
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could	(5% * 55.25 /365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior n might fees.	(12.5% + 7.5%)/365 * 25000 = 20% /365 25000 = 13.70 USD per Unit per Night
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this r	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%)	(5% * 55.25 /365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior n might fees.	(12.5% + 7.5%)/365 * 25000 = 20% /365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this r	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could age periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%)	(5% * 55.28 /365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night I change on a daily basis, without prior numight fees. 0.03 USD * 181 Units = 5.43 USD (0.543%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions.
eToro Overnight Fee: Note that the figures utilized in the examples Fotal Costs Close position same day: Fotal Spread Cost on Opening: Fotal Spread Cost on Closing: Fotal Spread Costs:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this pure this period of the courage you to visit this pure the course you will not seen that you will not seen the course you will not seen the	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could be periodically to stay updated on ocurrent over the country of the cou	(5% * 55.25 / 365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior namight fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 23.38 USD
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Dovernight Fee:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this pure this period of the control of the con	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could age periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%)	(5% * 55.28/365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night I change on a daily basis, without prior normight fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 23.38 USD (2.388%)
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fets We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could be periodically to stay updated on ocurrent over the country of the cou	(5% * 55.25 / 365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 23.38 USD (2.38%) Not Applicable
Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs: Total Costs: Total Costs:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could bage periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD	(5% * 55.25 / 365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior night fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD * 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD	(12.5% + 7.5%)/365 * 25000 = 20%/365 * 25000 = 13.70 USD per Unit per Night outice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 23.38 USD (2.338%) Not Applicable 23.38 USD
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs: Total Costs as % of Initial Investment: Close position next day:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could bage periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD	(5% * 55.25 / 365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior night fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905 %	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) Not Applicable 23.38 USD / 1,000 USD = 2.338% 267.53 USD * 0.04 Units = 10.70 USD
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eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD / 1.000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%)	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%)	(5% * 55.25 / 365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.543%) 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.03 USD * 181 Units = 3.62 USD (0.362%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.38%) Not Applicable 23.38 USD / 1.000 USD = 2.338 USD (2.38%) 267.53 USD * 0.04 Units = 10.70 USD (1.070 USD + 12.68 USD) 317.03 USD * 0.04 Units = 10.70 USD (1.070 USD + 12.68 USD) 317.03 USD * 0.04 Units = 12.68 USD (1.268%)
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing: Total Spread Costs:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD 5.90 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.99 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%)	(5% * 55.25 / 365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.362%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night otice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.266%) 10.70 USD + 12.68 USD = 23.38 USD (2.338%) Not Applicable 23.38 USD / 1.000 USD = 2.338% 267.53 USD * 0.04 Units = 10.70 USD (1.266%) 317.03 USD * 0.04 Units = 12.68 USD (1.266%) 10.70 USD + 12.68 USD = 23.38 USD (2.388%)
Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Devernight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Devernight Fee: Total Costs:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD / 1,000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD (0.626%)	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD / 1.000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%)	(5% * 55.25 / 365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.01 USD * 181 Units = 3.62 USD (0.905%) 0.01 USD * 181 Units = 3.62 USD (0.905%) 0.01 USD * 181 Units = 3.62 USD (0.905%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night per Lotice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.388%) Not Applicable 23.38 USD / 1,000 USD = 2.338 WSD (2.388%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 23.38 USD (2.388%)
Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Spread Cost on Closing:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD / 1,000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) (1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD (Credit, -0.022%) 5.90 USD - 0.22 USD = 5.68 USD	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.000113 USD * 17,873 Units = 2.02 USD (0.202%) 1.87 USD * 1.7,873 Units = 2.02 USD (0.202%)	(5% * 55.25 / 365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD (0.905%) 0.01 USD * 181 Units = 3.62 USD (0.905%) 0.01 USD * 181 Units = 1.99 USD (0.905%) 0.011 USD * 181 Units = 1.99 USD (0.2%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Hight outice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.388%) Not Applicable 23.38 USD / 1.000 USD = 2.338 USD (2.000 USD = 2.338 USD (2.388%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 2.338 USD (2.388%) 13.70 USD * 0.04 Units = 12.68 USD (1.268%) 13.70 USD * 0.04 Units = 12.68 USD (2.388%)
Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD / 1,000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) (1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD (Credit, -0.022%) 5.90 USD - 0.22 USD = 5.68 USD	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.99 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.000113 USD * 17,873 Units = 2.02 USD (0.202%) 1.87 USD * 1.7,873 Units = 2.02 USD (0.202%)	(5% * 55.25 / 365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night Id change on a daily basis, without prior normight fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 5.43 USD (0.962%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.01 USD * 181 Units = 1.99 USD (0.2%) 9.05 USD + 199 USD = 11.04 USD 11.04 USD / 1,000 USD = 11.04 USD	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Hight outice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.388%) Not Applicable 23.38 USD / 1.000 USD = 2.338 USD (2.000 USD = 2.338 USD (2.388%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD + 12.68 USD = 2.338 USD (2.388%) 13.70 USD * 0.04 Units = 12.68 USD (1.268%) 13.70 USD * 0.04 Units = 12.68 USD (2.388%)
Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Opening: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs: Total Costs: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 (1.20 USD * 2.46 Units = 2.95 USD (0.295%) (0.	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.000055 USD * 17,783 Units = 0.98 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.000113 USD * 17,873 Units = 2.02 USD (0.202%) 1.87 USD + 2.02 USD = 3.89 USD 3.89 USD / 1,000 USD = 0.389%	(5% * 55.25 / 365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night Id change on a daily basis, without prior normight fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 5.43 USD (0.962%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.01 USD * 181 Units = 1.99 USD (0.2%) 9.05 USD + 199 USD = 11.04 USD 11.04 USD / 1,000 USD = 11.04 USD	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Hight potice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.388%) Not Applicable 23.38 USD / 1.000 USD = 2.338 USD (2.388%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.388%) 10.70 USD + 12.68 USD = 23.38 USD (2.388%) 10.70 USD * 12.68 USD = 23.38 USD (2.388%) 23.38 USD * 0.04 Units = 12.68 USD (2.388%) 13.70 USD * 0.04 Units = 0.55 USD (0.055%) 23.38 USD * 0.05 UNITS = 24.23 USD 24.23 USD / 1.000 USD = 2.423%
eToro Overnight Fee: Note that the figures utilized in the examples	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD / 1,000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) (1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD (0.702%) 5.90 USD - 0.22 USD = 5.68 USD 5.68 USD / 1,000 USD = 0.568% 1.20 USD * 2.46 Units = 2.95 USD (0.30%)	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.000050 USD * 17,783 Units = 0.89 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 1.87 USD + 2.02 USD = 3.89 USD 3.89 USD / 1,000 USD = 0.389% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.89 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.098%) 0.098 USD + 0.89 USD = 1.87 USD (0.187%)	(5% * 55.25/365) * (55.3 - 55.2)/30 = 0.011 per Unit per Night Id change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.962%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.01 USD * 181 Units = 3.62 USD (0.905%) 0.011 USD * 181 Units = 1.99 USD (0.2%) 9.05 USD + 1.99 USD = 11.04 USD 11.04 USD / 1,000 USD = 1.1%	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night ontice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.388%) Not Applicable 23.38 USD / 1.000 USD = 23.38 USD (2.00%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 10.70 USD (1.268%) 10.70 USD + 12.68 USD = 23.38 USD (2.38%) 23.38 USD / 1.000 USD = 2.338 USD (2.38%)
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Opening: Total Spread Costs: Overnight Fee: Total Costs: Total Costs: Total Spread Cost on Opening:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) Not Applicable 5.90 USD 5.90 USD / 1.000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) (1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD (0.702%) 5.90 USD - 0.22 USD = 5.68 USD 5.68 USD / 1.000 USD = 0.568% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%)	0.0000819 + (1% * 1.119 /360) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.89 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 0.000113 USD * 17,783 Units = 0.89 USD (0.029%) 1.87 USD + 2.02 USD = 3.89 USD (0.029%) 3.89 USD / 1,000 USD = 0.389% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%)	(5% * 55.25 / 365) + (55.3 - 55.2)/30 = 0.011 per Unit per Night d change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.01 USD * 181 Units = 1.99 USD (0.905%) 0.011 USD * 181 Units = 1.99 USD (0.2%) 9.05 USD + 1.99 USD = 11.04 USD 11.04 USD / 1,000 USD = 1.1% 0.03 USD * 181 Units = 5.43 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.362%) 4.53 USD + 1.99 USD = 11.04 USD 11.04 USD / 1,000 USD = 1.1% 0.03 USD * 181 Units = 5.43 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.011 USD * 181 Units = 3.62 USD (0.905%) 0.011 USD * 181 Units = 3.62 USD (0.905%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night Detice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.38%) Not Applicable 23.38 USD / 1,000 USD = 2.338 USD (2.38%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.38%) 13.70 USD * 0.04 Units = 12.68 USD (2.38%) 23.38 USD / 0.04 Units = 12.68 USD (2.38%) 13.70 USD * 0.04 Units = 0.55 USD (2.38%) 267.53 USD * 0.04 Units = 0.55 USD (2.38%) 27.38 USD * 0.04 Units = 0.55 USD (2.38%) 28.38 USD * 0.04 Units = 0.55 USD (2.38%) 29.38 USD * 0.04 Units = 12.68 USD (2.38%) 20.753 USD * 0.04 Units = 12.68 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%)
eToro Overnight Fee: Note that the figures utilized in the examples Total Costs Close position same day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Close position next day: Total Spread Cost on Opening: Total Spread Cost on Closing: Total Spread Cost on Closing: Total Spread Costs: Overnight Fee: Total Costs as % of Initial Investment: Position held open on triple-fee night Total Spread Cost on Opening: Total Spread Cost on Opening:	(4.9% - 5.3%) /365 * 2.46 * 8130 = -0.09 per Unit per Night [negative means a Credit to the Customer] are indicative, to show how the calculations work. Fees We encourage you to visit this 1 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 1.20 USD * 2.46 Units = 2.95 USD (0.295%) 2.95 USD + 2.95 USD = 5.90 USD (0.59%) Not Applicable 5.90 USD 5.90 USD / 1,000 USD = 0.59% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD = -0.22 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 5.90 USD - 0.22 USD = 5.68 USD 5.68 USD / 1,000 USD = 0.568% 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 1.20 USD * 2.46 Units = 2.95 USD (0.30%) 2.95 USD * 2.46 Units = 5.90 USD (0.59%) ((4.9% - 5.3%) / 365) * 2.46 Units * 8130 USD * 3 = -0.66	0.0000819 + (1% * 1.119 / 366) = 0.000113 USD per Unit per Night are subject to change at any given time and could agge periodically to stay updated on ocurrent over 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000050 USD * 17,783 Units = 0.98 USD (0.098%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) Not Applicable 1.87 USD / 1,000 USD = 0.187% 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.089%) 0.98 USD + 0.89 USD = 1.87 USD (0.187%) 1.87 USD * 1,202 USD = 3.89 USD 3.89 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.098%) 0.000055 USD * 17,783 Units = 0.98 USD (0.089%)	(5% * 55.25 / 265) * (55.3 - 55.2)/30 = 0.011 per Unit per Night I change on a daily basis, without prior or might fees. 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) Not Applicable 9.05 USD / 1,000 USD = 0.905% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 5.43 USD (0.562%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.011 USD * 181 Units = 1.99 USD (0.2%) 9.05 USD + 1.99 USD = 11.04 USD 11.04 USD / 1,000 USD = 1.1% 0.03 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 5.43 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.543%) 0.02 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD * 181 Units = 3.62 USD (0.362%) 4.53 USD + 4.53 USD = 9.05 USD (0.905%) 0.011 USD * 181 Units = 3.62 USD (0.905%)	(12.5% + 7.5%)/365 * 25000 = 20%/365 25000 = 13.70 USD per Unit per Night per Lotice, depending on market conditions. 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.338%) 10.70 USD * 12.68 USD = 23.38 USD (2.338%) Not Applicable 23.38 USD 23.38 USD 23.38 USD (2.338%) 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (2.338%) 13.70 USD * 0.04 Units = 0.55 USD (0.055%) 23.38 USD + 0.05 USD = 24.23 USD 24.23 USD / 1.000 USD = 2.423% 267.53 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 10.70 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.070%) 317.03 USD * 0.04 Units = 12.68 USD (1.268%) 10.70 USD * 0.04 Units = 12.68 USD (1.268%)



Asset Class - CFD

	Single Stocks/ETFs	Single Stocks/ETFs (US stock < \$3 per share)	Single Stocks/ETFs (with borrow costs)	Single Stocks/ETFs (not priced in USD)
Instrument:	Apple (AAPL) CFD	Cronos Group Inc. (CRON) CFD	Tupperware (TUP) CFD	Adidas (ADS) CFD
Initial Amount Invested (USD):	1,000	1,000	1,000	1,000
Leverage used (if applicable):	x2	x2	x2	x2
Total Notional Investment (USD):	2,000 (=1,000 x2)	2,000 (=1,000 x2)	2,000 (=1,000 x2)	2,000 (=1,000 x2)
Trade Direction:	Buy	Short	Buy	Short
Market Quote at Open:	249.62 / 249.63	2.06 / 2.07	1.55 / 1.56	178.84 / 178.85
Market Spread at Open (variable):	0.01 (USD)	0.01 (USD)	0.01 (USD)	0.01 (EUR)
eToro Spread at Open:	Market Quote + 0.15% (Buy) / - 0.15% (Sell)	Market Quote + 0.02 USD (Buy) / - 0.02 USD (Sell)	Market Quote + 0.02 USD (Buy) / - 0.02 USD (Sell)	Market Quote + 0.15% (Buy) / - 0.15% (Sell)
eToro Quote at Open:	249.25 / 250.00	2.04 / 2.09	1.53 / 1.58	178.57 / 179.12
Opening Price:	250.00 (USD)	2.04 USD	1.58 USD	178.57 EUR
Position Size in Units:	8 Units (=2000 USD / 250 USD)	980.39 Units (=2000 USD / 2.04 USD)	1265.82 Units (=2000 USD / 1.58 USD)	10.32 Units = 2,000 USD / (178.57 EUR * 1.08522 [EUR to USD rate])
Market Quote at Close:	300.45 / 300.47	1.76 / 1.78	1.72 / 1.74	179.71 / 179.73
Market Spread at Close (variable):	0.02 (USD)	0.02 (USD)	0.02 (USD)	0.02 (EUR)
eToro Spread at Close:	Market Quote + 0.15% (Buy) / - 0.15% (Sell)	Market Quote + 0.02 USD (Buy) / - 0.02 USD (Sell)	Market Quote + 0.02 USD (Buy) / - 0.02 USD (Sell)	Market Quote + 0.15% (Buy) / - 0.15% (Sell)
eToro Quote at Close:	300.00 / 300.92	1.74 / 1.80	1.70 / 1.76	189.41 / 190.00
Closing Price:	300.00 (USD)	1.80 USD	1.70 USD	190.00 EUR
Total Opening Spread per Unit:	0.375 (USD) (Opening Price - Market Quote Ask) + (Market Spread/2)	0.025 (USD) (Market Quote Bid - Opening Price) + (Market Spread/2)	0.025 (USD) (Opening Price - Market Quote Ask) + (Market Spread/2)	0.30 USD [(Market Quote Bid - Opening Price) + (Market Spread/2)] * EURUSD at Opening
Total Closing Spread per Unit:	0.46 (USD) (Market Quote Bid - Closing Price) + (Market Spread/2)	0.030 (USD) (Closing Price - Market Quote Ask) + (Market Spread/2)	0.300 (USD) (Market Quote Bid - Closing Price) + (Market Spread/2)	0.32 USD [(Closing Price - Market Quote Ask) + (Market Spread/2)] * EURUSD at Closing
Total Spread per Unit:	0.835 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	0.055 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	0.055 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit	0.62 (USD) Total Opening Spread per Unit + Total Closing Spread per Unit
Overnight Fee Formula:	((eToro Fee + Benchmark Rate) / 365) * Price in USD * Units * Number of nights	(eToro Fee + Borrow Cost) / 365 * Price in USD * Units * Number of nights	(eToro Fee + Borrow Cost) / 365 * Price in USD * Units * Number of nights	(eToro Fee + Borrow Cost) / 365 * Units * Price in USD * Number of nights
eToro Overnight Fee:	(6.4% + 1.99%) /365 * 250 = 0.06 USD per Unit per Night	0 [eToro Fee] + 0 [Borrow Cost] = 0 USD	(0 + 23% [Borrow Cost]) /365 * 1.58 = 0.001 USD per Unit per Night	0 [eToro Fee] + 0 [Borrow Cost] = 0 USD

tote that the figures utilized in the examples are indicative, to show how the calculations work. Fees are subject to change at any given time and could change on a daily basis, without prior notice, depending on market conditions.

We encourage you to visit this page periodically to stay updated on current overnight fees.

Note that the rightes utilized in the examples	We encourage you to visit this p	page periodically to stay updated on current ove	rnight fees.	iotice, depending on market conditions.
Total Costs				
Close position same day:				
Total Spread Cost on Opening:	0.375 USD * 8 Units = 3.00 USD (0.30%)	0.025 USD * 980.39 Units = 24.51 USD (2.451%)	0.025 USD * 1265.82 Units = 31.65 USD (3.165%)	0.30 USD * 10.32 Units = 3.10 USD (0.310%)
Total Spread Cost on Closing:	0.46 USD * 8 Units = 3.68 USD (0.368%)	0.030 USD * 980.39 Units = 29.41 USD (2.941%)	0.030 USD * 1265.82 Units = 37.97 USD (3.797%)	0.32 USD * 10.32 Units = 3.30 USD (0.330%)
Total Spread Costs:	3.00 USD + 3.68 USD = 6.68 USD (0.668%)	24.51 USD + 29.41 USD = 53.92 USD (5.392%)	31.65 USD + 37.97 USD = 69.62 USD (6.962%)	3.10 USD + 3.30 USD = 6.40 USD (0.640%)
Overnight Fee:	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Total Costs:	6.68 USD	53.92 USD	69.62 USD	6.40 USD
Total Costs as % of Initial Investment:	6.68 USD / 1,000 USD = 0.668%	53.92 USD / 1,000 USD = 5.392%	69.62 USD / 1,000 USD = 6.962%	6.40 USD / 1,000 USD = 0.640%
Close position next day:				
Total Spread Cost on Opening:	0.375 USD * 8 Units = 3.00 USD (0.30%)	0.025 USD * 980.39 Units = 24.51 USD (2.451%)	0.025 USD * 1265.82 Units = 31.65 USD (3.165%)	0.30 USD * 10.32 Units = 3.10 USD (0.310%)
Total Spread Cost on Closing:	0.46 USD * 8 Units = 3.68 USD (0.368%)	0.030 USD * 980.39 Units = 29.41 USD (2.941%)	0.030 USD * 1265.82 Units = 37.97 USD (3.797%)	0.32 USD * 10.32 Units = 3.30 USD (0.330%)
Total Spread Costs:	3.00 USD + 3.68 USD = 6.68 USD (0.668%)	24.51 USD + 29.41 USD = 53.92 USD (5.392%)	31.65 USD + 37.97 USD = 69.62 USD (6.962%)	3.10 USD + 3.30 USD = 6.40 USD (0.640%)
Overnight Fee:	((0.064 + 0.0199) / 365) * 8 * 250 USD = 0.46 USD (0.046%)	0 USD	(0 + 23%) / 365 * 1265.82 * 1.58 = 1.27 USD (0.127%)	0 USD
Total Costs:	6.68 USD + 0.46 USD = 7.14 USD	53.92 USD	69.62 USD + 1.27 USD = 70.89 USD	6.40 USD
Total Costs as % of Initial Investment:	7.14 USD / 1,000 USD = 0.714%	53.92 USD / 1,000 USD = 5.392%	70.89 USD / 1,000 USD = 7.089%	6.40 USD / 1,000 USD = 0.640%
Position held open on triple-fee night				
Total Spread Cost on Opening:	0.375 USD * 8 Units = 3.00 USD (0.30%)	0.025 USD * 980.39 Units = 24.51 USD (2.451%)	0.025 USD * 1265.82 Units = 31.65 USD (3.165%)	0.30 USD * 10.32 Units = 3.10 USD (0.310%)
Total Spread Cost on Closing:	0.46 USD * 8 Units = 3.68 USD (0.368%)	0.030 USD * 980.39 Units = 29.41 USD (2.941%)	0.030 USD * 1265.82 Units = 37.97 USD (3.797%)	0.32 USD * 10.32 Units = 3.30 USD (0.330%)
Total Spread Costs:	3.00 USD + 3.68 USD = 6.68 USD (0.668%)	24.51 USD + 29.41 USD = 53.92 USD (5.392%)	31.65 USD + 37.97 USD = 69.62 USD (6.962%)	3.10 USD + 3.30 USD = 6.40 USD (0.640%)
Overnight Fee:	((0.064 + 0.0199) / 365) * 8 * 250 USD * 3 = 0.46 USD * 3 = 1.38 USD (0.138%)	0 USD	(0 + 23%) / 365 * 1265.82 * 1.58 * 3 = 3.81 USD	0 USD
Total Costs:	6.68 USD + 1.38 USD = 8.06 USD	53.92 USD	69.62 USD + 3.81 USD = 73.43 USD	6.40 USD
Total Costs as % of Initial Investment:	8.06 USD / 1,000 USD = 0.806%	53.92 USD / 1,000 USD = 5.392%	73.43 USD / 1,000 USD = 7.343%	6.40 USD / 1,000 USD = 0.640%



Asset Class - CFD

Notes:

Indices

Triple Overnight fees apply on indices positions open on Fridays

Benchmark interest rate is the base interest rate for a given currency. These benchmarks come from third party financial institutions

Benchmark rates may vary by currency and over time. Learn more here.

Triple fees apply on Forex positions open on Wednesdays

The Overnight Fees for all currencies are calculated/adjusted currently on a monthly basis taking the price on the first day of the month at 00:00 GMT and the Tom/Next during that time

Commodities

Triple fees apply on commodities positions open on Wednesdays

The Overnight Fees for METALS are calculated/adjusted currently on a monthly basis taking the Price of the Instruments on the first day of the month at 00:00 GMT

Cryptocurrencies

Short selling orders on cryptocurrencies are executed as CFDs. Margin (leveraged) trades also incur fees

The overnight fees for Cryptos are calculated/adjusted currently on a monthly basis, taking the price of the Cryptos on the first day of the month at 00:00 GMT

Crypto CFD fees are the same as regular crypto fees, click here for more details.

Note: this is in addition to overnight fees on crypto CFDs, which are mentioned below

For clients residing in Germany, no roll-over fees apply for all non-leveraged long crypto CFD positions opened after September 13th 2023.

Non-leveraged positions opened by Australian clients before September 12, 2021 were also executed as CFDs.

All non-leveraged CFD positions opened in France prior to July 2022, will begin incurring overnight fees from August 1, 2022.

CFD Stocks

CFD stocks are transactions that do not involve ownership of the underlying asset. CFDs enable features such as short (SELL) orders and leverage

Etoro's Spread is assuming no change in the price of the stock. Subject to Providers Spread which is not calculated here.

Disclaimer. The spread is dependent on the price of the underlying asset at the time of closing the position.

For non-US instruments the spread is 0.15% per side. 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.

Short selling orders and leveraged positions on stocks are executed as CFDs and, therefore, incur overnight fees. Overnight fees are divided by 365.

Overnight fees do not apply to non-CFD Stocks trading.

If the price of the stock changes, the overnight fees are subject to change

Triple fees apply on stock positions open on Fridays

Benchmark interest rate is the base interest rate for a given currency. These benchmarks come from third party financial institutions.

Benchmark rates may vary by currency and over time. Learn more here.

eToro's BUY Position Fee: 6.4%

USD Benchmark: 1.99% (at the time this example was written, subject to changes)

eToro's SELL Position Fee:

Zero Fee for easy-to-borrow stock:

Easy-to-borrow stocks are those with an annual borrow cost below 10%.

Hard-to-borrow stocks will incur a borrow cost reflected as an overright fee (borrow cost divided by 365) on your position: Hard-to-borrow stocks are those with an annual borrow cost above 10%. Currently, this applies to less than 2% of eToro's available stock symbols;

Borrow costs may vary over time and currency. Learn more here.

No FX mark up applies when converting non-USD denominated assets for unit amount purposes