



# Rate Card

This Rate Card shows the fees and charges associated with the trading of our Products, the operation of your Account, and Services we offer to you.

Within the Rate Card, you can find formulas and worked examples of how we calculate and apply our rates. This will allow you to estimate the cumulative effect of our rates on Transactions entered into by you.

It is important to remember that your fees and charges will increase in proportion to the size and volume of your Transactions. Unless explicitly defined in this document, terms used herein shall have the meaning given to them in our Terms of Business.

## A. CFD Rate Card

This CFD Trading Rate Card outlines the fees and charges associated with trading Contracts for Difference (CFDs) through Stratos Global LLC.

### Account Fees

Item	Fee
Account opening fee	Free
Account maintenance fee	Free
Account statement	Free
Commission Fee for CFD Transactions	Nil

### Spread

Spread is the difference between the buying (ask) and selling (bid) prices for a CFD contract and is a fundamental component of trading costs. We calculate the total Spread cost using the following formula:

$$\text{Spread} \times \text{pip cost} \times \text{number of lots or contracts traded}$$

Our Spreads are displayed on our Trading Facility and are subject to variation in accordance with our Terms of Business.

### Dividends – Index CFDs, Share CFDs and Stock Baskets

When a dividend is paid on a stock or share, the value of the instrument may drop. Dividend amounts for Index CFD, Stock Baskets and Share CFD positions will be applied to your Account to negate the impact of the drop in the price as either:

- (i) a debit on your Account, if you are holding a short CFD position, or
- (ii) a credit on your Account, if you are holding a long CFD position.

In each case, a mark-up of 25% will be applied.

If a Transaction is closed before 5PM EST one day prior to an ex-dividend date, no dividend will be applied.

### Finance Charge

A Finance Charge is a cost or credit incurred for holding an Open Position past 5 PM EST. Our Finance Charges are determined by applying the Benchmark Rates plus a Mark-Up as specified in the tables below. Depending on whether you hold a long or short position, and the applicable Benchmark Rate, a credit or debit will be applied to your Account.

Our Finance Charges are displayed on our Trading Facility.

Benchmark Rates	
Instrument	Benchmark Rate
US30, SPX500, NAS100, US2000, CHN50, USEquities Basket	SOFR
GER30, ESP35, EUR Single Shares, FRA40, EUSTX50	Reformed EURIBOR
<b>JPN225, Japan Single Share</b>	TONA
HKG33, HK Single Share, HK Stock Baskets	HONIA
AUS200, AU Single Share	AONIA
UK100, GBP Single Shares	SONIA

FX Finance Cost Mark-Up Charges	
Instrument	Mark-up (short or long)
EUR/USD, EUR/GBP, USD/JPY, EUR/JPY, GBP/USD, GBP/JPY, USD/CHF, CHF/JPY, EUR/CHF, GBP/CHF, AUD/USD, EUR/AUD, USD/CAD, EUR/CAD, NZD/USD, AUD/CAD, AUD/JPY, CAD/JPY, NZD/JPY, GBP/CAD, GBP/NZD, GBP/AUD, AUD/NZD, USD/MXN, AUD/CHF, EUR/NZD, USD/ZAR, USD/HKD, ZAR/JPY, MXN/JPY, NZD/CHF, CAD/CHF, NZD/CAD, XAU/USD & XAG/USD	35%
USD/SEK, EUR/SEK, EUR/NOK, USD/NOK, USD/TRY, EUR/TRY, USD/HUF, TRY/JPY, USD/ILS, USD/CNH, EUR/HUF, AUD/CNH	50%

CFD Finance Cost Mark-Up Charges		
Instrument	Short mark-up	Long mark-up
US30, SPX500, NAS100, US2000 and all Stock Baskets	3%	3%
UK100, EUSTX50, FRA40, JPN225, HKG33, GER30, AUS200, ESP35, CHN50	2.5%	3%
Cryptocurrency CFDs & Cryptocurrency Baskets	0%	25%
Single Share CFDs	2.75%	5.25%
Stock Baskets	3%	3%
<b>XAU/USD &amp; XAG/USD</b>	35%	35%
<b>Spot Oils</b>	*CCY 0.01	*CCY 0.01
<b>AlumSpot, LeadSpot, &amp; ZincSpot</b>	*CCY 0.1	*CCY 0.1
<b>NickelSpot</b>	*CCY 0.5	*CCY 0.5

\*CCY – abbreviation for currency.

Please refer to the Schedule in this Rate Card to see CFD Worked Examples of how we calculate Spreads, Dividends and apply Finance Charges for our Products.

## B. Stock Trading Rate Card

This Stock Trading Rate Card outlines the fees and charges associated with trading Listed Stocks through Stratos System Limited, as applied by the relevant Execution Broker.

### Account Fees

Item	Fee
Account opening fee	Free
Account maintenance fee	Free
Account statement	Free

### Stock Trading Fee

A Stock Trading Fee of \$0.01 will be charged for each share purchased or sold in a Transaction. However, a minimum Stock Trading Fee of \$1 will be charged per Transaction.

**Example 1:** If you enter into a Transaction to buy 200 shares of a stock, you would pay a Stock Trading Fee of \$0.01 for each share purchased resulting in a total Stock Trading Fee of \$2.

**Example 2:** If you enter into a Transaction to sell 50 shares of a stock, you would pay a Stock Trading Fee of \$0.01 for each share sold, resulting in a Stock Trading Fee of \$0.50. However, since there is a minimum Stock Trading Fee of \$1 per Transaction, this would result in a total Stock Trading Fee of \$1.

### Transaction Currency Conversion Fee

When trading stocks quoted in a currency that is different to the Base Currency of your Account, a 0.25% Transaction Currency Conversion Fee will be applied to that Transaction.

**Example:** If you are purchasing £1,000 of a US stock from your USD denominated Account you would be charged a Transaction Currency Conversion Fee of \$2.50 ( $1,000 \times 0.25\% = £2.50$ ).

### Stock Transfer Fees

You may transfer stock into or out of your Account by using a method of transfer specified in the table below. Each method of transfer is available on request.

Method of Transfer	Stock Transfer Fee
DTC (Depository Trust Company)	\$0 for incoming, \$50 for outgoing per Transaction
ACATS (Automated Customer Account Transfer Service)	\$0 for incoming, \$100 for outgoing per Transaction
DWAC (Deposit/Withdrawal at Custodian)	\$125 per Transaction (incoming or outgoing)
DRS (Direct Registration System)	\$150 per Transaction (incoming or outgoing)

### Voluntary Corporate Action Fee

If you request to participate in a Voluntary Corporate Action (“VCA”) relating to a stock in your Account, you will be charged a VCA Fee of \$100 to process each VCA. The VCA Fee will be charged per request regardless of the outcome of the VCA. As with all corporate actions, the issuer has sole discretion to accept, reduce or reject your request. Please refer to our FAQs to access further information in relation to VCA’s.

## C. Crypto Asset Rate Card

This Crypto Asset Rate Card incorporates fees and charges that apply if you buy or sell crypto assets through Stratos Tech Ltd.

### Crypto Exchange Trading Fee

You have the flexibility to choose between two fee models within the platform, tailored to suit your trading preferences.

Raw Spread Model	Zero Commission Model (default)
Commission (Maker and Taker): 0.10% of the transaction amount	Commission (Maker and Taker): 0%
Raw Spreads: no spread mark up	Spread mark up: 0.10% of the transaction amount

### Fee Rebates

You may benefit from instant rebates on both trading fee models, allowing you to receive a portion of your trading fees back.

Order Size	Rebate
≥ \$5,000	0.02% rebate (20% of the initial fee)
≥ \$20,000	0.05% rebate (50% of the initial fee)

**Example 1:** You decide to trade \$10,000 worth of cryptocurrency on our platform using the Raw Spread Model. With a 0.10% commission, your fee would amount to \$10. However, given that your order size exceeds \$5,000, you receive a 0.02% rebate on your commission, effectively reducing your fee to \$8.

**Example 2:** You opt for the Zero Commission Model, to trade \$25,000 worth of cryptocurrency. While there's no commission charged, there's a spread mark up of 0.10%. However, given that your order size exceeds \$20,000, you qualify for a 0.05% rebate, equivalent to \$12.50, effectively reducing your fee to 0.05%.

### Crypto Deposit and Withdrawal Fees

Crypto deposit	Crypto withdrawal
Zero	0.08% (8bps) of the crypto asset being withdrawn (minimum \$10 equivalent)
When depositing crypto assets into your account you won't incur any deposit fees	When withdrawing crypto assets, we will deduct a fee of 0.08% of the crypto asset being withdrawn. This is subject to a minimum equivalent fiat value of \$10USD.

## D. Other General Fees & Charges

### Currency Conversion Fees

If a deposit, withdrawal, transfer fee, or charge requires a conversion from one currency to another, a 0.1% mark-up will be added to the conversion rate.

### Withdrawal Fees

Depending on the withdrawal method selected, you may be charged a fee. We apply the following fees when processing wire withdrawals.

Wire	Domestic	International
USD	USD 25 – for withdrawals to accounts in UK or US	USD 40 – for withdrawals to accounts outside UK or US

### Deposit Fees

We do not charge fees for depositing funds under normal circumstances. Please check with your bank if any fees will be applied in relation to funds sent to us.

If you deposit funds into an incorrect bank account, you may be charged an administrative fee. An incorrect bank account is any bank account of another Tradu entity or a non-segregated bank account while you are classified as having segregated funds and vice versa. The fee will be equal to 50.00 units of the Base Currency. Where applicable, the fee will be deducted from the Account within 5 business days after your deposit is received by us.

### Inactivity Fee

A dormant account administrative fee (the “Fee”) will be charged in relation to any Account if there is no trading activity in a 12 month period. Trading activity for this purpose is defined as the Client (or authorised party) placing a new Order or maintaining an open Order. You will receive an email notification prior to being charged the Fee. The notification will allow you to take action before the Fee is charged. The Fee will be equal to the lesser of 50.00 units of the Base Currency or the remaining balance. In the event that your Account balance is zero (0) after the Fee is charged, your Account may be subject to closure in accordance with the Terms of Business.

## Schedule (CFD Worked Examples)

Instrument	Description
<b>Forex</b>  <b>Forex Baskets</b>	<u>Formula:</u> (Intra Bank Swap rates × pip cost) × (1 ± mark-up) Forex settles on a T+2 basis. There is 3 times the Finance Charge for Forex and Forex Baskets on Wednesdays, to account for holding a position over the weekend.
<b>Indices</b>  <b>Index Baskets</b>	<u>Formula:</u> $\text{Closing price} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right) \times \frac{\text{trade size}}{\text{days in a year}}$ Days in a year: 365 days for UK100 and 360 days for all other indices. There is 3 times the Finance Charge for Index CFD on Fridays, to account for holding a position over the weekend.
<b>XAU/USD</b>  <b>XAG/USD</b>	<u>Formula:</u> (Intra Bank Swap rates × point cost) × (1 ± mark-up) Point cost for one Contract is 1. There is 3 times Finance Charge for XAU/USD and XAG/USD on Wednesdays, to account for holding a position over the weekend.
<b>Spot Oils</b>	<u>Formula:</u> Long positions: $\left( \frac{\text{Far Month Futures Price} - \text{Near Month Futures Price}}{\text{Total trading days of Near Month Future}} + \text{mark-up} \right) \times (-1) \times \text{point cost}$ Short positions: $\left( \frac{\text{Far Month Futures Price} - \text{Near Month Futures Price}}{\text{Total trading days of Near Month Future}} - \text{mark-up} \right) \times \text{point cost}$ Point cost for one Contract is 10. There is 3 times the Finance Charge for SpotOil CFDs on Wednesday, to account for holding a position over the weekend.
<b>Spot Metals</b>	<u>Formula:</u> <u>Long positions:</u> $\left( \frac{\text{4th Month Futures Price} - \text{3rd Month Futures Price}}{\text{Total trading days of Near Month Future}} + \text{mark-up} \right) \times (-1) \times \text{point cost}$ <u>Short positions:</u> $\left( \frac{\text{4th Month Futures Price} - \text{3rd Month Futures Price}}{\text{Total trading days of Near Month Future}} - \text{mark-up} \right) \times \text{point cost}$ Point cost for one Contract is 1. There is 3 times the rollover for Spot Metals CFDs on Wednesday, to account for holding a position over the weekend.
<b>Cryptocurrencies</b>  <b>Cryptocurrency Baskets</b>	<u>Formula:</u> $\frac{(\text{Closing price} \times \text{pip cost} \times \text{mark-up})}{360}$ There is 3 times the Finance Charge for Cryptocurrency CFDs and Cryptocurrency Baskets on Fridays, to account for holding a position over the weekend.
<b>Shares</b>	<u>Formula:</u> $\frac{\text{Closing price} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right)}{(\text{days in a year})} \times (\text{trade size} \times 0.1)$ Days in a year: 365 days for UK Share CFDs and 360 days for US, HK, AU and EU Share CFDs. There is 3 times the Finance Charge for Single Share CFDs on Fridays, to account for holding a position over the weekend.
<b>Stock Baskets</b>	<u>Formula:</u> $\frac{\text{Close price of the Basket} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right)}{\text{days in a year}} \times \text{trade size}$ There is 3 times the Finance Charge for Stock Baskets on Fridays, to account for holding a position over the weekend.

<p><b>Shares</b></p> <p><u>Example</u> Client buys 10 Contracts of AAPL.us on a USD account and keeps the position open for a week.</p> <p><u>Spread</u> 14 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(14) \times (0.001 \text{ USD}) \times (10) = 0.14 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">\frac{\text{Close price} \times \left( \frac{\text{benchmark rate}}{100} + \text{mark-up} \right)}{\text{Days in a Year}} \times (\text{Trade Size} \times 0.1)</math>  <math display="block">113.06 \times \left( \frac{0.14}{100} + 0.0525 \right) \times (10 \times 0.1) \times 7 \times (-1) = -\text{USD } 0.118</math></p> <p><u>Dividend</u> USD 0.04 × 75% = USD 0.03</p>	<p><b>Stock Baskets</b></p> <p><u>Example</u> Client buys 1 Contract of FAANG on a USD account and keeps the position open for a day.</p> <p><u>Spread</u> 1.93 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(1.93) \times (1 \text{ USD}) \times (1) = 1.93 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">\frac{\text{Close price} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right)}{\text{Days in a Year}} \times \text{Trade Size}</math>  <math display="block">4875 \times \left( \frac{0.14}{100} + 0.03 \right) \times 1 \times (-1) = -\text{USD } 0.425</math></p> <p><u>Dividend</u> USD 2.00 × 75% = USD 1.5</p>
<p><b>Cryptocurrencies/Cryptocurrency Baskets</b></p> <p><u>Example</u> Client buys 10 Contracts of ETH/USD on a USD account and keeps the position open for a day.</p> <p><u>Spread</u> 1.21 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(1.21) \times (0.10 \text{ USD}) \times (10) = 1.21 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">\frac{\text{Closing price} \times \text{pip cost} \times \text{mark-up}}{360}</math>  <math display="block">\text{USD } 184.70 \times (0.10 \text{ USD}) \times (10) \times 25 \% = -\text{USD } 0.13</math></p>	<p><b>Spot Oils</b></p> <p><u>Example</u> Client sells 1 Contract of USOilSpot on a USD account and keeps the position open for a day.</p> <p><u>Spread</u> 4 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(4) \times (0.10 \text{ USD}) \times (1) = 0.40 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">\left( \frac{\text{Far Month Futures Price} - \text{Near Month Futures Price}}{\text{Total trading days of Near Month Future}} - \text{mark-up} \right) \times \text{point cost}</math>  <math display="block">\left( \frac{82.70 - 84.29}{23} - 0.01 \right) \times 10 = -\text{USD } 0.7913</math></p>
<p><b>Forex/Forex Baskets</b></p> <p><u>Example</u> Client buys 10k EUR/USD on a USD account and keeps the position open for a day.</p> <p><u>Spread</u> 1.3 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(1.3) \times (0.10 \text{ USD}) \times (10) = 1.3 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">(\text{Intra Bank Swap rate} \times \text{pip cost}) \times (1 \pm \text{mark-up})</math>  <math display="block">(-0.25 \times \text{USD } 1) \times (1 + 35 \%) = -\text{USD } 0.34</math></p>	<p><b>Indices/Index Baskets</b></p> <p><u>Example</u> Client sells 10 Contracts of US30 on a USD account and keeps the position open for a day.</p> <p><u>Spread</u> 2.26 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(2.26) \times (0.10 \text{ USD}) \times (10) = 2.26 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">\text{Close Price} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right) \times \frac{\text{Trade Size}}{\text{Days in a Year}}</math>  <math display="block">29500 \times \left( \frac{0.14}{100} - 0.03 \right) \times \frac{10 \times 0.1}{365} = -\text{USD } 2.31</math></p>
<p><b>Commodities</b></p> <p><u>Example</u> Client buys 10 Contracts of XAU/USD on a USD account and keeps the position open for a day.</p> <p><u>Spread</u> 41 pips</p> <p><u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  <math>(41) \times (0.01 \text{ USD}) \times (10) = 4.1 \text{ USD}</math></p> <p><u>Finance Charge</u> <math display="block">(\text{Intra Bank Swap rate} \times \text{point cost}) \times (1 \pm \text{mark-up})</math>  <math display="block">(-0.001758 \times 10) \times (1 + 35 \%) = -\text{USD } 0.0237</math></p>	