TOPFX

COSTS AND ASSOCIATED CHARGES

JUNE 2025

1. INTRODUCTION

TopFX LTD (hereinafter called the "Company"), is a Cyprus Investment Firm ("CIF"), incorporated in the Republic of Cyprus with registration number HE 274180, its headquarters are at Office 502, 5th Floor, Troodous 2, KSENOS building, Agios Athanasios, Limassol, 4105, Cyprus and is authorized and regulated by the Cyprus Securities and Exchange Commission ("CySEC") under license number 138/11.

Following the implementation of the Markets in Financial Instruments Directive 2014/65/EU ("MiFD II") and in accordance with the provisions of the Investment Services and Activities and Regulated Markets Law of 2017 (the "Law") of the CySEC, the Company is required to provide to clients or potential clients in good time information on all costs and associated charges. Such information relates to both investment services and ancillary services, including the cost of advice, where relevant, the cost of the financial instrument recommended or markets to the client and how the client may pay for it, also encompassing any third-party payments.

When providing investment services to professional clients, the Company has the right to agree to a limited application of the detailed requirements set out in this policy with these clients, except irrespective of the investment service provided, the financial instruments concerned embed a derivative.

When providing investment services to eligible counterparties, the Company has the right to agree to a limited application of the detailed requirements set out in this policy, except when, irrespective of the investment service provided, the financial instruments concerned embed a derivative and the eligible counterparty intends to offer them to its clients.

2. DEFINITIONS

"Commission": the commission is applied to certain trading account types depending on the volume and the instrument you select to trade. Commission charges per instrument can be found on Company's official website and/or platform.

"Spread": the spread is the difference between the quoted Bid and Ask price. The Bid price is the price that you sell an instrument for, while the Ask price is the price you buy an instrument at.

"Swaps": the swap is the interest paid to or by the client account for holding a position overnight. It is a credit or debit as a result of daily interest rates. When you hold positions overnight, they are either credited or debited interest based on the rates at the time. Swap is also called Rollover. Rollover can add a significant extra cost or profit to your trade. For most instruments, Monday, Tuesday, Thursday and Friday swap is calculated once, and on Wednesdays the swap is tripled to cover the weekend. On some instrument this triple swap is calculated on Friday instead of Wednesday. Swaps are calculated in Quote Currency and are then converted automatically to Account Currency. Swap amounts and triple-calculation

schedule can be viewed at any time on the trading platform in the instruments symbol specifications.
*Capitalized terms used herein without definition shall have the meanings assigned to them on the TopFX Terms of Business.

3. COSTS AND CHARGES

3.1. Types of Costs and Charges

3.1.1. Spreads

The Company offers variable spreads (i.e., not fixed spreads), which means that the spread value constantly changes based on the current liquidity market conditions and the volatility. As such, spreads tend to be lower during normal market conditions. However, spreads may widen as a result of, amongst others, important news announcements, during political uncertainty, because of unexpected events that can lead to volatile market conditions, or at the close of the business day, or at the weekends when the liquidity is lower.

Example:
You trade 1 standard lot in EUR/USD. The current bid and ask prices are 1.4596 and 1.4598, respectively. Therefore, you buy at the ask price 1.4598 or you sell the order at the bid price 1.4596. The difference between buy and sell prices is the spread. As such, the spread is 0.00002 (i.e., 0.2 pips) which equals to USD 2 per lot (or currency equivalent, calculated in quote currency). This is calculated based on the volume you trade (i.e., lots), the point size and the spread: 100,000 * 0.0001* 0.2= USD 2. This is then converted to account currency based on live rates.

Buy orders always open at the market Ask price and close at the market Bid price. Sell orders always open at the market Bid Price and close at the market Ask price.

3.1.2. Swap/Rollover fee

The Company handles Rollover interest (i.e., Swap fees) at competitive rollover rates for all positions held open overnight (i.e.,00:00 EET). Positions opened at 00:01 EET or later, are not subject to rollover until the next day, but if you open a position at 23:59 EET or before, a rollover will take place at 00:00 EET. Swaps will be shown as points or pips calculated in quote currency and are charged or debited based on the volume in lots of the open trade(s).

Although there is no rollover on Saturdays and Sundays when the markets are closed, banks still calculate interest on any positions held over the weekend. To level this time gap, the Company applies a 3-day rollover strategy on Wednesdays or in some cases Fridays, as

applicable.

Example:
A position of 2 lots BUY EURUSD is kept open overnight on Monday. EURUSD swaps, in this example, are Buy: -0.35 pips, Sell: 0.095 pips Swap for a Buy EURUSD position is -3.3 points (-0.35 pips) and for a Sell EURUSD position it is 0.95 point (0.095 pips).

The open position is thus DEBITED an amount equal to 2 lots*100,000*0.0001*-0.35 = -7 USD (quote currency).
If the position was a 2 lot Sell order instead and kept overnight the position would be CREDITED 2*100,000*0.0001*0.095 =1.9 USD, i.e. 1.9 USD.
Note: This will be included in the unrealized Net PnL of the position (and thus the total Net PnL of the account) and will be realized once the position is closed.

3.1.3. Commission

3.1.3.1 *TopFX Raw accounts*

The Company charges Raw accounts, a commission fee every time a holder of a Raw account, opens or closes a position. The commission fee is automatically calculated according to the volume traded. Commission is EUR 2.75 per side per lot.

Example:
Client opens a position and then closes of 3 lots Buy EURUSD.
The position is charged 2.75 EUR for opening and 2.75 EUR for closing the position for a total of 5.5 EUR commission fee (then converted to account currency)

Note: The total commission fees of 5.5 EUR will be shown as an unrealized fee and will be wholly realized upon closing the position.

3.1.3.2 *TopFX Zero accounts*

No commission fee applies to TopFX Zero accounts, this trade fee is included in the Spread.

3.1.3.3 *TopFX Premium accounts*

No Commission fee applies to TopFX Premium accounts, this trade fee is included in the Spread.

3.2. Other costs and charges

The Company charges EUR 5 (or currency equivalent) as inactivity fee, for accounts with no trading activity for three (3) months/90 calendar days. This inactivity fee will be charged once a month from that moment onwards provided that the account will remain to be classified as inactive and/or the account's Equity reaches zero. These charges may occur consecutively or in aggregate, if the account was not charged on schedule for any reason.

No settlement/safekeeping/transaction fee applies. The Company does not charge anything on corporate actions, but it simply passes the corporate action(s) to its clients.

In case the Client requests to withdraw his/her available balance and this is less than 10 EUR/USD, the Company is entitled to deduct the whole amount as a "closure fee" and terminate the Client's account.

4. COSTS AND CHARGES SUMMARY TABLE

Type of Accounts	Raw Account	Zero Account	Premium Account
Spread	from 0.0 pips	from 0.5 pips	from 0.3 pips
Leverage	Up to 1:30	Up to 1:30	Up to 1:30
Commission	€2.75 per side per lot	Zero	Zero
Min/Max trade size	0.01/100 lots	0.01/100 lots	0.01/100 lots
Stop Out	50%	50%	50%
Minimum Deposit	Depends on payment method	Depends on payment method	Depends on payment method
Trading Platforms	cTrader / MT4	cTrader / MT4	cTrader / MT4 / MT5
Inactivity Fee	EUR 5 (or currency equivalent), for every month of inactivity	EUR 5(or currency equivalent), for every month of inactivity	EUR 5(or currency equivalent), for every month of inactivity
Closure Fee	Upon withdrawal request, if the available balance is less than 10 EUR/USD, the Company is entitled to deduct the whole amount.	Upon withdrawal request, if the available balance is less than 10 EUR/USD, the Company is entitled to deduct the whole amount.	Upon withdrawal request, if the available balance is less than 10 EUR/USD, the Company is entitled to deduct the whole amount.
Swaps	Variable	Variable	Variable

5. FURTHER INFORMATION

Further information on Company's Costs and Charges is available upon request via email at support@topfx.com.