

General Fees

This document outlines all relevant fees for IQOption Europe Ltd (the "Company").

Make sure that you familiarize yourself with all costs and associated charges for each financial instrument offered by the Company since these may affect the overall cost of a financial instrument as well as the cumulative effect on return of your investment. Also, make sure that you read the Further Information section at the end of this document, which sets out further information on the applicable fees.

Any examples in the tables are for illustration purposes only.

CFDs on Forex

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset/ EUR/USD is trading at 1.2029, our ask (buy) price might be 1.2030 and the bid (sell) price might be 1.2028. The spread in this example is (ask-sell price) = 2 pips
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee from Friday to Saturday will be 3 ("three") times higher than the normal swap fee. The swap fee can be subject to changes in the future.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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Cryptocurrencies LONG/BUY transactions (prior to 01 January 2019)

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset BTC/USD is trading at 15188 our ask (buy) price might be 15700 and the bid (sell) price might be 14676. The spread in this example is (ask-sell price) = 1024
	Commission	A fee of 2.9% of the transaction for opening cryptocurrency long positions. For example, if a Client wants to invest an amount of \$1 to buy the equivalent amount of Bitcoin, he will be charged an additional amount of 2.9% on the investment amount i.e. \$0.029 for opening his position.
Ongoing costs	Swap fee	The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% for keeping a position open overnight. The swap fee can be subject to changes in the future.
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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CFDs on Cryptocurrencies for short-sell transactions

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset BTC/USD is trading at 15188 our ask (buy) price might be 15700 and the bid (sell) price might be 14676. The spread in this example is (ask-sell price) = 1024
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.

Ongoing costs	Swap fee	<p>The Company reserves the right to charge the Client a Swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.</p>
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CFDs on Cryptocurrencies for Long-Buy transactions (on or following 01 January 2019)

Nature	Type	Description
One-off costs	Spread	<p>The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. The spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size.</p>
Ongoing costs	Swap fee	<p>The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.</p>
Other costs	Dormant account fees	<p>In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.</p>

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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CFDs on Stocks

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset Apple/USD is trading at 168.8150, our ask (buy) price might be 168.9566 and the bid (sell) price might be 168.6734. The spread in this example is (ask-sell price) = 2.8 pips
Ongoing costs	Swap fee	<p>The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.</p> <p>The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.</p>
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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CFDs on ETFs

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size.
Ongoing costs	Swap fee	<p>The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.</p> <p>The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.</p>
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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CFDs on Indices

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference is presented in pips and reflects the cost of opening a position. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size.
Ongoing costs	Swap fee	<p>The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.</p> <p>The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.</p>
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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CFDs on commodities

Nature	Type	Description
One-off costs	Spread	The difference between the bid (sell) price and the ask (buy) price. The difference reflects the cost of opening a position. Spread is dependent on many different factors, including but not limited to, the underlying liquidity and volatility, time of day and notional trade size. For example, if the underlying asset XAU/USD is trading at 1245.06006 our ask (buy) price might be 1245.633578 and the bid (sell) price might be 1244.486542 The spread in this example is (ask-sell price) = 1.147036
Ongoing costs	Swap fee	<p>The Company reserves the right to charge the Client a swap fee of 0.01% - 0.5% and in extreme circumstances might be up to 1.7% of the face value of the position for keeping a position open overnight. The swap fee can be subject to changes in the future.</p> <p>The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.</p>
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.

	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.
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Options

Nature	Type	Description
One-off costs	Premium	The premium charged to purchase options is displayed inside the trading interface and represents the fee to pay to buy an option.
Ongoing costs	—	—
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.

Binary Options on Forex, Stocks (available to professional clients only)

Nature	Type	Description
One-off costs	—	—

Ongoing costs	—	—
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.

Digital Options on Forex, Stocks (available to professional clients only)

Nature	Type	Description
One-off costs	—	—
Ongoing costs	—	—
Other costs	Dormant account fees	In the absence of any account activity for a period of at least ninety (90) consecutive days an amount of €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee) every month in order to maintain the account, on the condition that the Client account has the available funds.
	Withdrawal fees	No withdrawal fees for withdrawals through payment service providers (PSPs). List of PSPs is included below. Withdrawals for amounts under €2 or the equivalent in another currency cannot be processed and client has to contact customer support. Withdrawals through bank transferring is \$31 or the equivalent in another currency for every withdrawal.

Further information on fees:

1. Deposit Fees

There are no deposit fees charged to the Client for the financial instruments that the Company offers.

2. Dormant Account Fees

The Company reserves the right to, on a monthly basis, charge dormant account fees of up to €10 (Euro ten or the equivalent amount in another currency on the day of deduction of the fee). Dormant account fees shall be deducted from the Client's account from the 90th calendar day of inactivity when the account is considered dormant. Further to this, each month the Company will consider the activity over the past 90 days in determining if the administrative fee will be charged again.

The Company strives to ensure and keep correspondence with each respective Client and will inform the Client by email that their account will be treated as Dormant Account.

If the Client account does not have the necessary funds for the administration fee and has remained inactive for a period of 12 months, the Company reserves the right to charge a lower amount to cover administrative expenses and close the account completely.

All the amounts of the fees and other expenses are stated without any taxes and charges that may be imposed on the mentioned fees either from the side of the Client or the Company.

3. Verification Account Closure Fee

The Company reserves the right to charge the client for closure of their account, in circumstances where the closure of the account is made because the client has not provided accurate & appropriate documentation to verify his/her account.

In instances where the remaining balance in the client's account is less than 5€, the Company reserves the right to charge up to *5€ (five Euros or the relevant amount on another currency on the day of deduction of the fee) for the closure of the account.

In instances where the client's remaining balance is above €5, no charge will be made for return of these funds.

*For full conditions please refer to the Company's Terms & Conditions.

4. Exchange fees

The client hereby agrees to be solely responsible for any exchange fees set by the relevant Bank and/or PSP ("counterparty") for deposits and/or withdrawals to and/or from his trading account. The Company is not obliged to pay and/or compensate the client for any exchange fees charged by the relevant counterparty for conversion from one currency to another.

IQOPTION EUROPE LTD – LIST OF PAYMENT SERVICE PROVIDERS (PSPs)

The below list outlines the full list of IQOption Europe Ltd's PSPs, and includes their country of establishment and their regulatory authority (if applicable):

Payment Service Provider	Country of Establishment	Regulatory Authority
Skrill Ltd	United Kingdom	Financial Conduct Authority (reference number 900001)
Neteller (Paysafe Financial Services Limited)	United Kingdom	Financial Conduct Authority (Reference number: 900015)
ECommPay Limited	United Kingdom	FCA (reference number 607597)
Webmoney (Paymaster24 Ltd)	United Kingdom	FCA (reference number 599682)
WorldPay (UK) Ltd	United Kingdom	FCA (reference number 530923)

SOFORT(Klarna Bank AB)	Sweden	Swedish Financial Supervisory Authority (Reference number: 41538)
PPRO Financial Ltd	United Kingdom	UK Financial Conduct Authority (Reference number: 900029)