



# COSTS AND CHARGES

DATED 28.12.2023  
VERSION 11

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## Deposit and Withdrawal fees

<b>Payment System</b>	<b>Bank Transfer</b>
<b>Payment System</b>	<b>SEPAGA E.M.I. LTD</b>
<b>Deposit Fee</b>	<ul style="list-style-type: none"> <li>• SEPA fee: 15 EUR + 0.1%</li> <li>• SWIFT fee: 15 EUR + 0.1%</li> </ul>
<b>Withdrawal Fee</b>	<p><b>SEPA:</b> 0-20k EUR: 20 EUR charge over 20000.01 EUR: 0.1% charge</p> <p><b>SWIFT (except CZK currency):</b> 0-6k EUR: 45 EUR charge 6000.01 - 50k EUR: 30 EUR + 0.25% EUR charge over 50000.01 EUR: 0.36% EUR charge</p> <p><b>SWIFT CZK currency:</b> 0-6k EUR: 100 EUR charge 6000.01 - 50k EUR: 85 EUR + 0.25% EUR charge over 50000.01 EUR: 55 EUR + 0.36% EUR charge</p>
<b>Payment System</b>	<b>Skrill</b>
<b>Deposit Fee</b>	0.29 EUR + 3.9% and Foreign Exchange Fee: 1.99% of the transacted amount (if any)
<b>Withdrawal Fee</b>	1% (in case the currency of wallet is different than EUR, 2.99% conversion fee is applied)
<b>Payment System</b>	<b>Neteller</b>
<b>Deposit Fee</b>	0.29 USD + 3.9 %, Minimum fee charged 1 USD
<b>Withdrawal Fee</b>	2% fee, minimum fee 1USD

<b>Payment System</b>	<b>Unlimint EU Ltd (Visa, MasterCard)</b>
<b>Deposit Fee</b>	0.25 EUR + 1.6%
<b>Withdrawal Fee</b>	Refund: 1 USD or 1 EUR
<b>Payment System</b>	<b>Payoma</b>
<b>Deposit Fee</b>	0.50 USD OR 0.40 EUR + 3%
<b>Withdrawal Fee</b>	Refund Fee: 10 USD / Send Payment: 1.50% + 6 EUR or 1.50% + 7.50 USD
<b>Payment System</b>	<b>Rapid Transfer</b>
<b>Deposit Fee</b>	0.29 EUR + 1%
<b>Withdrawal Fee</b>	1%
<b>Payment System</b>	<b>Giropay</b>

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a Cyprus Investment Firm supervised the Cyprus Securities and Exchange Commission (License 266/15)

<b>Deposit Fee</b>	0.29 EUR + 3.90%
<b>Withdrawal Fee</b>	<p><b>SEPA:</b> 0-20k EUR: 20 EUR charge over 20000.01 EUR: 0.1% charge</p> <p><b>SWIFT (except CZK currency):</b> 0-6k EUR: 45 EUR charge 6000.01 - 50k EUR: 30 EUR + 0.25% EUR charge over 50000.01 EUR: 0.36% EUR charge</p> <p><b>SWIFT CZK currency:</b> 0-6k EUR: 100 EUR charge 6000.01 - 50k EUR: 85 EUR + 0.25% EUR charge over 50000.01 EUR: 55 EUR + 0.36% EUR charge</p>
<b>Payment System</b>	<b>Przelewy24 and BLIK</b>
<b>Deposit Fee</b>	0.29 EUR + 3.90%
<b>Withdrawal Fee</b>	Refund: 0

<b>Payment System</b>	<b>iDeal</b>
<b>Deposit Fee</b>	2.30 %
<b>Withdrawal Fee</b>	<p><b>SEPA:</b> 0-20k EUR: 20 EUR charge over 20000.01 EUR: 0.1% charge</p> <p><b>SWIFT (except CZK currency):</b> 0-6k EUR: 45 EUR charge 6000.01 - 50k EUR: 30 EUR + 0.25% EUR charge over 50000.01 EUR: 0.36% EUR charge</p> <p><b>SWIFT CZK currency:</b> 0-6k EUR: 100 EUR charge 6000.01 - 50k EUR: 85 EUR + 0.25% EUR charge over 50000.01 EUR: 55 EUR + 0.36% EUR charge</p>

\*Rapid Transfer option is available for clients with residential addresses: Austria, Bulgaria, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Netherlands, Norway, Poland, Portugal, Spain, Sweden.

\*\*Giro pay option is available for Germany

\*\* Przelewy24 & Blik is available for Poland

\*\* iDeal is available for Netherlands

The Company covers all deposit fees, for any amount, for all account types and in all currencies.

Clients who deposited 10 000 EUR and above, or its equivalent in another currency, are entitled to 1 (one) free of charge withdrawal per month. This applies for any account type.

Any deposit and/or withdrawal fees reimbursed by InstaForex may be incurred by the client in the event the Company determines that the client has failed to meet any of the required conditions. These include, among others, illegal activity, breach of any of the Agreement's provisions, no trading activity, etc.

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InstaForex reserves the right to debit the compensated amount from the client's withdrawal amount.

**Dormant Accounts:**

All dormant accounts are subject to a monthly inactivity fee which is intended to offset the cost of maintaining inactive\* accounts. This fee is waived for the first three months after a trading account becomes inactive. The fee of EUR 5 or its equivalent in the account's currency is charged monthly for the accounts with a positive balance inactive within 6 consecutive months. Monthly charges follow on each 1st day of the month until the balance is brought to zero.

\*An inactive account is an account without trading activity for 3 consecutive months

The aforementioned information is also available at this [Link](#)