

### CFD on Commodities (e.g. OIL, Gold) ( CFD fees )

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

- 1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions)
  - 2) Overnight fees (for positions that remain open after trading hours)
- Triple fees apply on commodities positions open on Wednesdays.

#### Formula

Overnight fees formula = Fee (a) \* Number of units

#### Example

Open Buy (Long) position on OIL with Leverage X10

Initial investment: 1,000 USD  
Total Investment worth: 1000 USD X Leverage 10 = 10,000 USD  
OIL Ask rate: 55.25 USD  
Position: 10,000 USD / 55,25 USD Ask rate = 181 units

eToro Typical Spread for 1 OIL 5 pips (0.05 USD)

Buy Overnight fee: - 0.005963 USD

1) Spread = 0.05 USD \* 181 units = -9.05 USD  
Overnight Fee (for 1 night) = -0.005963 USD \* 181 units = -1.08 USD  
Total Cost = Spread + Overnight fee = -9.05 - 1.08 = - 10.13

2) Spread = 0.05 USD \* 181 units = -9.05 USD  
Overnight Fee (position opened Wednesday) = (-0.005963 USD \* 181 units) \* 3 = -3.24 USD  
Total Cost = Spread + Overnight fee = -9.05 - 3.24 = - 12.29

(a) Overnight fees list is available in website under section eToro fees

### CFD on Currencies (e.g. EURUSD, GBPUSD)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

- 1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions)
  - 2) Overnight fees (for positions that remain open after trading hours)
- Triple fees apply on commodities positions open on Wednesdays.

#### Formula

Overnight fees formula = Fee (a) \* Number of units

#### Example

Open BUY (Long) position on EURUSD with Leverage : X 20

Initial Investment: 1,000 USD  
Total Investment worth = Initial Investment 1000 USD x Leverage 20 = 20,000 USD  
EURUSD BUY/Ask rate: 1.1190 USD  
Position Open 20,000 USD / 1.1190 USD Ask rate = 17,873 units

eToro Typical Spread for 1 EURUSD 3 pips (0.0003 USD)

eToro BUY Overnight fee: -0.000113 USD

1) Spread = 0.0003 USD \* 17,873 units = -5.36 USD  
Overnight Fee (for 1 night) = -0.000113 USD \* 17,873 units = -2.01 USD  
Total Cost = Spread + Overnight fee = -5.36 - 2.01 = - 7.37 USD

2) Spread = 0.0003 USD \* 17,873 units = -5.36 USD  
Overnight Fee (position opened Wednesday) = (-0.000113 USD \* 17,873 units) \* 3 = -6.03 USD  
Total Cost = Spread + Overnight fee = -5.36 - 6.03 = - 11.39 USD

### CFD on Indices(e.g. SPX500, NSDQ100)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

- 1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions)
  - 2) Overnight fees (for positions that remain open after trading hours)
- Triple fees apply on commodities positions open on Wednesdays.

#### Formula

Overnight fees formula = Fee (a) \* Number of units

#### Example

Open SELL (Short) position on NSDQ100 with Leverage : X 20

Initial Investment:1,000 USD  
Total Investment worth = Initial Investment 1,000 USD x Leverage 20 = 20,000 USD  
NSDQ100 Bid rate 8,130 USD  
Position Open 20,000 USD / 250 USD NSDQ100 Bid rate 8,130 USD = 2.46 Units

eToro Typical Spread for NSDQ100 240 pips (2.40 USD)

eToro SELL Overnight fee: -0.740056 USD

1) Spread = rate 2.40 USD \* 2.46 units = - 5.90 USD  
Overnight Fee (for 1 night) = -0.740056 USD \* 2.46 units = - 1.82 USD  
Total Cost = Spread + Overnight fee = - 5.90 - 1.82 = - 7.72 USD

2) Spread = rate 2.40 USD \* 2.46 units = -5.90 USD  
Overnight Fee (position opened Wednesday) = -0.740056 USD \* 2.46 units \* 3 = - 5.46 USD  
Total Cost = Spread + Overnight fee = -3.60 - 5.46 = - 9.06 USD

### CFD on Stocks (e.g. AIG, AAPL)

The costs and charges when you open a trade on CFDs on one of our commodity instruments, you'll pay spread and overnight fees.

#### Cost/Charge Type

- 1) Our spread (the difference between the Buy and Sell price which can vary depending on market conditions)
  - 2) Overnight fees (for positions that remain open after trading hours)
- Triple fees apply on commodities positions open on Wednesdays.

#### Formula

Overnight fees formula = (eToro fee + Libor rate) / 365 \* Units \* Price in USD

eToro Annual fee:

- SELL (Short): 2.9% + LIBOR

- BUY (Long): 6.4% + LIBOR

LIBOR: 1.99%

#### Example

Open BUY (Long) position on AAPL with Leverage: X 2

Initial Investment:1,000 USD  
Total Investment worth = Initial Investment 1,000 USD x Leverage 2 = 2,000 USD  
APPLE STOCK (AAPL) Ask Rate 250 USD  
Position Open 2,000 USD / 250 USD AAPL Ask rate = 8 Units

eToro Typical Spread for AAPL 0.18% per unit

Overnight fees formula = (eToro fee + Libor rate) / 365 \* Units \* Price in USD

eToro BUY Overnight fee: 6.4%

Libor rate: 1.99%

1) Spread = rate 0.0018 \* 8 units \* 250 USD = -3.60 USD  
Overnight Fee (for 1 night) = ((0.064 + 0.0199) / 365) \* 8 units \* 250 USD = -0.46 USD  
Total Cost = Spread + Overnight fee = -3.60 - 0.46 = -4.06 USD

2) Spread = rate 0.0018 \* 8 units \* 250 USD = -3.60 USD  
Overnight Fee (position opened Wednesday) =  $[(0.064 + 0.0199) / 365] * 8 \text{ units} * 250 \text{ USD} * 3 = -1.38 \text{ USD}$   
Total Cost = Spread + Overnight fee = -3.60 - 1.38 = -4.98 USD

### CFD on Cryptoassets (e.g. BTC, XRP)

Crypto CFD fees are the same as the non-CFD crypto fees, on top of any further CFD-related charges that apply to any CFD transaction.

#### Formula

Overnight fees formula = Fee \* Number of units

#### Example

Open BUY (Long) position on DOGE Ask rate 0.2000 USD  
Close SELL position on DOGE Bid rate 0.1950 USD

Initial investment 1,000 USD  
Position Open 1,000 USD / DOGE Ask Rate 0.2000 USD = 5,000 units  
Overnight fees: Yes

Total Cost = 1% fee for BUY and 1% fee for SELL + Bid Ask price + overnight fees

#### Total cost breakdown:

$1\% * 5,000 \text{ units} * (0.2000 / (1+1\%)) = 9.9 \text{ USD}$   
+  
 $1\% * 5,000 \text{ units} * (0.1950 / (1-1\%)) = 9.85 \text{ USD}$   
+  
 $5,000 \text{ units} * (0.2000 / (1+1\%)) - (0.1950 / (1-1\%)) = (5.05 \text{ USD})$   
+  
 $5,000 \text{ units} * 0.0000832150 = 0.42\$ \text{ per day}$

**Total cost = 24.8 USD + 0.42 USD per day**

### For users in France and the French territories

From August 1, 2022 overnight fees on all long non-leveraged crypto CFD positions is 20%.

### For users in Australia

From Aug 7, 2022 overnight fees on all long non-leveraged crypto CFD positions is 20%.

### TRS on Cryptoassets (e.g. BTC, XRP)

TRS fees are the same as crypto fees. eToro charges a single fixed fee of 1% on every transaction, on top of the Bid-Ask spread. This means a 1% fee when you BUY and a 1% fee when you SELL a cryptoasset.

#### Example

Open BUY (Long) position on DOGE Ask rate 0.2000 USD  
Close SELL position on DOGE Bid rate 0.1950 USD

Initial investment 1,000 USD  
Position Open 1,000 USD / DOGE Ask Rate 0.2000 USD = 5,000 units  
Overnight fees: No

Total Cost = 1% fee for BUY and 1% fee for SELL + Bid Ask price

#### Total cost breakdown:

$1\% * 5,000 \text{ units} * (0.2000 / (1+1\%)) = 9.9 \text{ USD}$   
+  
 $1\% * 5,000 \text{ units} * (0.1950 / (1-1\%)) = 9.85 \text{ USD}$   
+  
 $5,000 \text{ units} * (0.2000 / (1+1\%)) - (0.1950 / (1-1\%)) = (5.05 \text{ USD})$

**Total cost = 24.8 USD**

### CopyTrader

When using CopyTrader™, there are no extra fees or hidden costs. Spreads and overnight fee may be applied according to each opened copied position as listed on this page.

### CopyPortfolios (e.g. DividendGrowth, BigTech)

Investing in leading, thematic ready-made portfolios. There are no management fees or any kind of commission, other than those applied with assets comprising each portfolio. Stock portfolios are commission free.

### Crypto (e.g. BTC, XRP) (Crypto fees)

eToro charges a single fixed fee of 1% on every transaction, on top of the Bid-Ask spread. This means a 1% fee when you BUY and a 1% fee when you SELL a cryptoasset.

#### Example

Open BUY (Long) position on DOGE Ask rate 0.2000 USD  
Close SELL position on DOGE Bid rate 0.1950 USD

Initial investment 1,000 USD  
Position Open 1,000 USD / DOGE Ask Rate 0.2000 USD = 5,000 units  
Overnight fees: No

Total Cost = 1% fee for BUY and 1% fee for SELL + Bid Ask price

#### Total cost breakdown:

$1\% * 5,000 \text{ units} * (0.2000 / (1+1\%)) = 9.9 \text{ USD}$   
+  
 $1\% * 5,000 \text{ units} * (0.1950 / (1-1\%)) = 9.85 \text{ USD}$   
+  
 $5,000 \text{ units} * (0.2000 / (1+1\%)) - (0.1950 / (1-1\%)) = (5.05 \text{ USD})$

**Total cost = 24.8 USD**

### Stocks/ETFs (e.g. AIG, IAEX.L) (Stocks & ETF fees)

No Spread or overnight fees apply.

### Other fees (Other fees)

- **Withdrawal fee** - 5 USD

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

- **Conversion fees for wires and other payment methods**

Withdrawals and deposits are conducted in USD. Any other currency will have to be converted and, therefore, will incur a conversion fee.

- **Inactivity fee**

After 12 months with no login activity, a \$10 monthly inactivity fee will be charged on any remaining available balance. No open positions will be closed to cover the fee.