



TARIFF

of

INTEREST RATES, FEES and COMMISSIONS

of

DELTASTOCK

I. General Terms

Art. 1. This Tariff contains the usual fees and commissions applied by Deltastock, unless otherwise agreed on with the Client for specific trades.

Art. 2. Deltastock offers its clients the following trading accounts through the electronic trading platforms offered by the investment intermediary.

- a) trading account on margin through **Delta Trading™**
- b) investment trading account by payment of the full value of the specific financial instrument through **Delta Trading™**
- c) trading account on margin through **Deltastock MetaTrader 4**

Art. 3. The trading hours of each individual type of contract for differences (CFD) are stated on the website of Deltastock. All trading hours are in Eastern European Time (EET).

Art. 4. The Minimum and Maximum trading quantities for each individual type of contract for differences (CFD) are stated on the website of Deltastock.

Art. 5. Minimum deposit to open a trading account: under **Art. 2, I. a)**: 200 BGN, 100 USD, 100 EUR, 100 GBP, 100 CHF or 400 RON

Art. 6. Minimum deposit to open a trading account: under **Art. 2, I. b)**: 2000 BGN, 1000 EUR, 1000 USD, 1000 GBP, 1000 CHF or 4000 RON

Art. 7. Minimum deposit to open a trading account: under **Art. 2, I. c)**: 200 BGN, 100 USD, 100 EUR or 100 GBP

Art. 8. Account maintenance fee for trading account under **Art. 2, I. a)** or under **Art. 2, I. c)** in the absence of a concluded transaction and / or open positions for the previous year: 24.00 BGN annually

II. Payments

Art. 9. Cash payments on the territory of the Republic of Bulgaria

Para. 1. Cash payments in national currency	
a) Cash deposits (in BGN):	no commissions
b) Cash withdrawals (in BGN): up to 500 BGN daily:	no commissions
c) Cash withdrawals (in BGN): over 500 BGN daily:	0.40%
Para. 2. Cash payments in foreign currency	
a) Cash deposits (EUR, USD, GBP or CHF):	no commissions
b) Cash withdrawals (EUR, USD, GBP or CHF):	0.40%
Para. 3. Commitment fee for failure for executing withdrawal request under Para. 1 and Para. 2	0.60% on the requested amount

Art. 10. Bank payments

a) Bank deposits:	no commissions
b) Bank withdrawals:	transfer fees, min. 1.00 BGN

Art. 11. Card payments via the Internet

Para. 1. Debit card payments fee via "ePay"	
a) Deposits:	no fee
Para. 2. Debit and credit cards payment fee via the Internet	
a) Deposits:	no fee
b) Withdrawals:	2.00% of the payment amount

Art. 12. Payments via electronic payment systems

Para. 1. Payments via the Skrill system	
a) Deposits:	no commissions
b) Withdrawals:	3.40 % of the payment amount, min. 0.50 EUR

Notes:

1. The amount of the deposits and withdrawals under Art. 9 is calculated in total for the day for each client and cannot exceed 10,000 BGN or the equivalent amount in another foreign currency, according to the requirements of the Limitation of Cash Payments Act.
2. For withdrawals within 1 business day of amounts totalling over 1000.00 BGN or their equivalent amount in another foreign currency at a cash desk on the territory of the Republic of Bulgaria, the client should claim the withdrawal until 12:00 h EET on the preceding business day.
3. Depending on the manner that payments to the account are made, as well as the individual arrangements of the client with the respective payment institution, it is possible that the bank, card operator or Skrill charge and withhold additional fees.

III. Trading in Contracts for Differences (CFDs)

Art. 13. Trading in CFDs on Currency Pairs on margin through an account under Art. 2, I. a) in the platform Delta Trading™

Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions

Para. 3. ¹¹ Commission for conditional orders:	no commissions
Para. 4. Rollover fee for the next working day	based on the swap rates published on the Website
Art. 14. Trading in CFDs on Currency Pairs on margin through an account under Art. 2, I. c) in the platform Deltastock MetaTrader 4	
Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions
Para. 3. Rollover fee for the next working day:	based on the swap rates published on the Website
Art. 15. Trading in CFDs on Precious Metals on margin through an account under Art. 2, I. a) in the platform Delta Trading™	
Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions
Para. 3. ¹¹ Commission for conditional orders:	no commissions
Para. 4. Rollover fee for the next working day:	based on the swap rates published on the Website
Art. 16. Trading in CFDs on Precious Metals by paying the full value of the financial instrument through an account under Art. 2, I. a) in the platform Delta Trading™	
Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions
Para. 3. ¹¹ Commission for conditional orders:	no commissions
Para. 4. Rollover fee for the next working day:	no fee
Art. 17. Trading in CFDs on Precious Metals by paying the full value of the financial instrument through an account under Art. 2, I. b) in the platform Delta Trading™	
Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions
Para. 3. Commission for conditional orders:	no commissions
Para. 4. Rollover fee for the next working day:	no fee
Art. 18. Trading in CFDs on Precious Metals on margin through an account under Art. 2, I. c) in the platform Deltastock MetaTrader 4	
Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions
Para. 3. Rollover fee for the next working day:	based on the swap rates published on the website
Art. 19. Trading in CFDs on Shares and Exchange Traded Funds on margin through an account under Art. 2, I. a) in the platform Delta Trading™	
Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	based on the total value of the trade
CFDs on :	A) For trades with a volume of up to 10,000.00 EUR incl.:
a) American Shares and Exchange Traded Funds	0.10% , min. 1.00 EUR
b) German Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR
c) French Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR
d) Dutch Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR
	B) For trades with a volume of over 10,000.00 EUR:
	0.05%
	0.05%
	0.05%
	0.05%

**Tariff of Interest Rates, Fees and Commissions of Deltastock,
with effect from 27.09.2019**

e) Belgian Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
f) Spanish Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
g) Italian Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
h) Austrian Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
i) UK Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
j) Swiss Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
k) Japanese Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
l) Norwegian Shares and Exchange Traded Funds	0.10% , min. 2.00 EUR	0.05%
m) Swedish Shares and Exchange Traded Funds	0.10% , min. 4.00 EUR	0.05%
Para. 3. ¹⁾ Commission for conditional orders:		no commissions
Para. 4. Interest rates:		based on the total amount of the Asset bought or sold
CFDs on :	A) Interest rates on long positions:	b) Interest rates on short positions:
a) American Shares and Exchange Traded Funds	FED Funds Rate plus 3.00% annually 1	FED Funds Rate minus 3.00% annually 1
b) German Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
c) French Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
d) Dutch Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
e) Belgian Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
f) Spanish Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
g) Italian Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
h) Austrian Shares and Exchange Traded Funds	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
i) UK Shares and Exchange Traded Funds	BOE Prime Rate plus 3.00% annually 3	BOE Prime Rate minus 3.00% 3
j) Swiss Shares and Exchange Traded Funds	SNB Rate plus 3.00% annually 4	SNB Rate minus 3.00% annually 4
k) Japanese Shares and Exchange Traded Funds	BOJ Prime Rate plus 3.00% annually 5	BOJ Prime Rate minus 3.00% annually 5
l) Norwegian Shares and Exchange Traded Funds	NB Key Policy Rate plus 3.00% annually 6	NB Key Policy Rate minus 3.00% annually 6
m) Swedish Shares and Exchange Traded Funds	SRB Overnight Rate plus 3.00% annually 7	SRB Overnight Rate minus 3.00% annually 7

Art. 20. Trading in CFDs on Shares and Exchange Traded Funds by paying the full value of the financial instrument through an account under Art. 2, I. a) in the platform Delta Trading™

Para. 1. Spread:	information is available on the Website
Para. 2. Commission:	no commissions
Para. 3. Commission for conditional orders:	no commissions
Para. 4. Interest rates:	not charged

Art. 21. Trading in CFDs on Shares and Exchange Traded Funds by paying the full value of the financial instrument through an account under Art. 2, I. b) in the platform Delta Trading™

Para. 1. Spread:	variable
Para. 2. Commission:	no commissions
Para. 3. ¹⁾ Commission for conditional orders:	no commissions
Para. 4. Interest rates:	not charged

Art. 22. Trading in CFDs on Indices on margin through an account under Art. 2, l. a) in the platform Delta Trading™		
Para. 1. Spread:		information is available on the Website
Para. 2. Commission:		based on the total value of the trade
a) for CFDs on Italian Indices:		0.05%, min. 10.00 EUR
b) for CFDs on Indices, with the exception of the instruments under Para. 2, l. a):		no commissions
Para. 3. ¹⁾ Commission for conditional orders:		no commissions
Para. 4. Interest rates:		based on the total amount of the Asset bought or sold
CFDs on :	A) Interest rates on long positions:	B) Interest rates on short positions:
a) American Indices	FED Funds Rate plus 3.00% annually 1	FED Funds Rate minus 3.00% annually 1
b) German Indices	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
c) French Indices	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
d) Dutch Indices	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
e) Spanish Indices	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
f) Italian Indices	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
g) European Union Indices	ECB Prime Rate plus 3.00% annually 2	ECB Prime Rate minus 3.00% annually 2
h) UK Indices	BOE Prime Rate plus 3.00% annually 3	BOE Prime Rate minus 3.00% 3
i) Swiss Indices	SNB Rate plus 3.00% annually 4	SNB Rate minus 3.00% annually 4
j) Japanese Indices	BOJ Prime Rate plus 3.00% annually 5	BOJ Prime Rate minus 3.00% annually 5
k) Australian Indices	RBA Cash Rate plus 3.00% annually 8	RBA Cash Rate minus 3.00% annually 8
l) Hong Kong Indices	HKMA Discount Rate plus 3.00% annually 9	HKMA Discount Rate minus 3.00% annually 9

Art. 23. Trading in CFDs on Indices by paying the full value of the financial instrument through an account under Art. 2, l. a) in the platform Delta Trading™		
Para. 1. Spread:		information is available on the Website
Para. 2. Commission:		no commissions
Para. 3. ¹⁾ Commission for conditional orders:		no commissions
Para. 4. Interest rates:		not charged

Art. 24. Trading in CFDs on Indices by paying the full value of the financial instrument through an account under Art. 2, I. b) in the platform Delta Trading™		
Para. 1. Spread:		information is available on the Website
Para. 2. Commission:		no commissions
Para. 3. Commission for conditional orders:		no commissions
Para. 4. Interest rates:		not charged
Art. 25. Trading in CFDs on Futures on margin through an account under Art. 2, I. a) in the platform Delta Trading™		
Para. 1. Spread:		information is available on the Website
Para. 2. Commission:		no commissions
Para. 3. ¹¹ Commission for conditional orders:		no commissions
Para. 4. Interest rates:		not charged
Para. 5. Future expiry procedure ¹⁰ :		based on the <u>information</u> published on the Website
Art. 26. Trading in CFDs on other Assets on margin through an account under Art. 2, I. a) in the platform Delta Trading™		
Para. 1. Spread:		information is available on the Website
Para. 2. Commission:		no commissions
Para. 3. ¹¹ Commission for conditional orders:		no commissions
Para. 4. Interest rates:		based on the total amount of the traded financial instrument
a) Cryptocurrency in USD	FED Funds Rate plus 23.5% annually 1	FED Funds Rate plus 3.5% annually 1
b) Cryptocurrency in EUR	ECB Prime Rate plus 23.5% annually 2	ECB Prime Rate plus 3.5% annually 2

Notes:

- | | | |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 1 | FED (The Federal Reserve) | www.federalreserve.gov |
| 2 | ECB (European Central Bank) | www.ecb.int/home/html/index.en.html |
| 3 | BOE (Bank of England) | www.bankofengland.co.uk |
| 4 | SNB (Swiss National Bank) | www.snb.ch |
| 5 | BOJ (Bank of Japan) | www.boj.or.jp/en |
| 6 | NB (Norges Bank) | www.norges-bank.no/en |
| 7 | SRB (Sveriges Riskbank) | www.riksbank.se/en |
| 8 | RBA (Reserve Bank of Australia) | www.rba.gov.au |
| 9 | HKMA (Hong Kong Monetary Authority) | www.hkma.gov.hk/eng/index.shtml |
| 10 | In the event that the date of maturity of the futures, indicated on the website of Deltastock, the exchange on which the base asset is traded is with reduced working hours and closes prior to the future maturity, the closure of the futures are carried out at an average price rate between the buying and selling rate of Deltastock at the time of closure, announced by the Exchange. | |
| 11 | This provision was amended on 27.09.2019. | |

VI. Concluding Terms and Conditions:

- §1. This Tariff repeals and replaces the Tariff of Interest Rates, Fees and Commissions of Deltastock, adopted on 11.08.2017, last amended on 15.03.2018, effective from 22.03.2018.
- §2. The specific articles of cancelled versions of the Tariff referred to in concluded agreements shall be replaced with identical by subject and regulation articles of this Tariff, regardless of the numbering.
- §3. Deltastock reserves the right, in its sole discretion, to apply changes to this Tariff, upon changes in the market conditions, or in the commissions and fees of the company's servicing institutions. These changes will be duly announced.
- §4. This Tariff of Interest, Fees and Commission has been adopted by the Management Board of Deltastock at a meeting, held on 27.07.2018, has been amended by the Management Board of Deltastock at a meeting, held on 27.09.2019, and enters into force on 27.09.2019 for clients who have signed their contracts after this date. From 28.10.2019, the Tariff will also enter into force for clients who have signed their contracts before the date of the amendment.
-