

This document outlines all relevant fees for **High Tech Invest Limited** (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 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.

CFDs on Cryptocurrencies

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
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. This 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.

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	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. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
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.

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	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. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
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.

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	The Company reserves the right to charge the Client a swap fee of up to 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. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
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.

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	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. The swap fee for overnight keeping of positions on Friday is 3 times the normal swap fee to include the weekend.
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.

Further information on fees:

1. Deposit and Withdrawal Fees

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

2. Dormant Account Fees

For Dormant account fees, the administration fee shall be deducted from the Client's account on 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.