Costs and Fees

Pursuant to Article 50 of MiFID II Delegated Regulation 2017/565 EU (hereinafter referred to as the "Law"), L.F. Investment Limited (hereinafter referred to as the "Company") is obligated to provide information in good time to clients or potential clients with regard to the Company and its services and ancillary services, the financial instruments and proposed investment strategies, execution venues and all costs and related charges, pursuant to Article 24(4) of Directive 2014/65/EU.

Any non-defined capitalised words shall have the same meaning as they are defined in our Terms and Conditions, and/or KIDs Legal Documents.

I. Trading Account Fees:

Fee Category	Fee Description	Fee Amount
Account opening fee	Not Applicable.	Not Applicable.
Dormant Account Fee	Quarterly fee	15 USD, 15 EUR, 15 GBP, 350 CZK or: the full amount of the remaining Balance in the Managed Account if the remaining Investor's Balance is less than the above-mentioned amount. More info here.

II. Deposits, Withdrawals and Internal Transfer Fees

In addition to the above Trading Account Fees, there are the Deposit, Withdrawal and Internal Transfer Fees:

Fee Category	Fee Amount
Wire Deposit Fees	For EUR, CZK and PLN: Free of charge For currency other than EUR, CZK and PLN: Maximum 0.5 % (min 5 EUR, max 100 EUR)
Credit Card Deposit Fees	Free of charge

Wire Withdrawal Fees	For EUR, CZK and PLN: Free of charge For currency other than EUR, CZK and PLN: Maximum 0.5 % (min 5 EUR, max 100 EUR)
Credit Card Withdrawal Fees	Free of charge
Internal transfer Fees	Transfer of funds between accounts in the same currency is free. Transfer of between two accounts with different currencies: max. 1% For more information please see here.

III. Fees arising from trading CFDs:

In addition to the above Trading Account Fees, there are the fees arising from trading CFDs:

Table A:

Fee Category	Fee Amount
Spread	For STP Accounts, spread begins at 1,3. For ECN Accounts, spread begins at 0,3. For detailed information about spreads, please see here. For Referral Accounts, spread begins at 2,3 pips. Rates may change quickly due to market conditions (changes in interest rates, volatility, liquidity etc.)
Commission	For STP Accounts there is no commission per traded volume. For ECN Accounts there is a commission per lot depending on the trader status: 10 USD/lot for Standard, 8 USD/lot for Prime and 5 USD/lot for VIP status Commission may also vary depending on the trading instrument. See details in the table B below.
Swap (Rollover Fee)	It is our Daily Holding Cost. The Rollover Fee is an overnight charge for holding a position open overnight. It is not applied to positions that are opened and closed on the same trading day. Swap rate for Long/ Short: Varies depending on the currency pair. More info here.

Dividends	An adjustment to your Trading Account may be made in respect of a dividend or distribution attributable to any specific Instrument and shall be calculated by us, based on: the size of the dividend, the size of your position, taxation and whether it is a buy or a sell trade.

Table B:

Information regarding the commission related to the activity on **ECN account types**. The amount of the commission depends on the trader status and trading instrument.

Trader Status	Commission per lot (in USD)									
	FX, metals, energies, Commodities, Clash CFDs	AU200, EU50, FRA40, UK100	GER40	HKD50	JP225	US30	US100	US500	CHINAH, DXY, VIX	FANG
Standard	10	1	0.4	0.1	0.01	2	0.5	0.2	0.02	0.3
Prime	8	0.8	0.32	0.08	0.008	1.6	0.4	0.16	0.02	0.3
VIP	5	0.5	0.2	0.05	0.005	1	0.25	0.1	0.01	0.2

IV. Fees arising from Strategies

In addition to the above Trading Account Fees there are the fees arising from Strategies:

Fee Category	Fee Description	Fee Amount
Spread	One-Off fee	For STP Accounts, spread begins at 1,3. For ECN Accounts, spread begins at 0,3. For detailed information about spreads, please see

		here. Referral Accounts, spread begins at 2,3 pips. Rates may change quickly due to market conditions (changes in interest rates, volatility, liquidity etc.)
Commission	One-off fee	For STP Accounts there is no commission per traded volume. For ECN Accounts there is a commission that ranges between 2 – 17 USD per lot.
Swap (Rollover Fee)	Ongoing charges	It is our Daily Holding Cost. Overnight charge for holding a position open overnight.
Performance Fee	Ongoing charges	It is derived from the Investor's profits and is charged from the Managed Account. The amount charged as a Performance Fee is calculated according to the following formula: Profit/Loss * Performance Fee / 100 More info here.
Front Fee	It is charged during the execution of all deposits and/or the credited Internal Transfer to a Managed Account connected Strategy Account.	It is a percentage of all Investor's deposit and/or the all credited Internal Transfer to a particular Managed Account. The Front Fee is calculated according to the following formula: Deposit * Front Fee/100 More info here.
Management Fee	Monthly	It is the fee for the provision of trading signals. Management Fee is calculated according to the following formula: Investor's Equity *Management Fee/100/12 * Connected time. More info here.
Dividends		An adjustment to your Trading Account may be made in respect of a dividend or distribution attributable to any specific

		Instrument and shall be calculated by us, based on: the size of the dividend, the size of your position, taxation and whether it is a buy or a sell trade.
Clients are informed about the fee on the page of Strategy before they connect.		

V. Fees arising from ETFs

In addition to the above Trading Account Fees there are the fees arising from ETFs:

ETF	Fee Description	Fee Amount
iShares Core EURO STOXX 50 UCITS ETF EUR (Dist)	Ongoing Charges	Max. 0.1% More info here.
iShares Ageing Population UCITS ETF	Ongoing Charges	Max. 0.4% More info here.
iShares Core € Corp Bond UCITS ETF	Ongoing Charges	Max. 0.2% More info here
iShares Core MSCI EM IMI UCITS ETF	Ongoing costs taken each year: Management fees and other administrative or operating costs	Max. 0.2% More info here
	Ongoing costs taken each year: Transaction costs	Max. 0.1% More info here
iShares Core S&P 500 UCITS ETF	Ongoing Charges	Max. 0.07% More info here
iShares Edge MSCI World Quality Factor UCITS ETF	Ongoing Charges	Max. 0.3% More info here
iShares Healthcare Innovation UCITS ETF	Ongoing Charges	Max. 0.4% More info here
iShares Core MSCI EM IMI UCITS ETF	Ongoing costs taken each year: Management fees and other administrative or operating costs	Max. 0.2% More info here
	Ongoing costs taken each year: Transaction costs	Max. 0.1% More info here

VI. Fees arising from trading Stocks

In addition to the above Trading Account Fees there are the fees arising from trading Stocks:

Fee Category	Fee Description	Fee Amount
Spread	One-Off fee	For STP Accounts, spread begins at 1,3. For ECN Accounts, spread begins at 0,3. For detailed information about spreads, please see here. Referral Accounts, spread begins at 2,3 pips. Rates may change quickly due to market conditions (changes in interest rates, volatility, liquidity etc.)
Commission	Per transaction	US Shares: 0.02 USD per share. Other Shares: 0.1% of the nominal value of the transaction. Minimum commission: 5 USD / EUR / HKD. For more information please see here.
Swap (Rollover Fee)	Ongoing charges	It is our Daily Holding Cost. Overnight charge for holding a position open overnight.