

FEES AND CHARGES

Version 3 – November 2024



1. INTRODUCTION

This "Fees and Charges" serves as a formal document between **TIBIGLOBE (PTY) LTD**, (hereinafter referred to as "**TibiGlobe**" or the "**Company**") and the "Client" and stipulates the financial obligations and responsibilities of the Client towards the Company with regard to the payment of fees and charges resulting from the services provided by the Company. It aims to foster transparency and mutual understanding, ensuring that Clients are well-informed and can engage in a mutually beneficial and cooperative business relationship.

2. TYPES OF FEES AND CHARGES

2.1. Account Types and related Charges

TibiGlobe offers the following account types to facilitate the needs of its clients and their different trading patterns, needs and preferences:

- **TiBiSPREAD** allows trading in USD and EUR with zero commission and offers spreads as low as 1.4 pips and a maximum leverage of 1:500, and supports various trading instruments, including Forex, metals, cryptocurrencies, energies, stocks, and indices. The minimum deposit required is \$50.
- **TiBiRAW** allows trading in USD and EUR and charges a commission of \$12.00 per lot traded. It provides raw spreads with the potential to reach zero, a allows a maximum leverage of 1:500, and supports trading in Forex, metals, cryptocurrencies, energies, stocks, and indices. The minimum deposit required is \$200.
- **TiBiPRO** allows trading in USD and EUR with zero commission. It offers spreads as low as 0.8 pips, a maximum leverage of 1:500, and supports trading in Forex, metals, cryptocurrencies, energies, stocks, and indices. The minimum deposit required for this account is \$2,000.
- **TiBiVIP** allows trading in USD and EUR with a commission of \$6.00 per lot traded. It provides raw spreads, potentially as low as zero, a maximum leverage of 1:500, and supports trading in Forex, metals, cryptocurrencies, energies, stocks, and indices. The minimum deposit required for this account is \$5,000.
- **TiBiMICRO** allows trading in USD and EUR with zero commission. It offers spreads as low as 1.4 pips, a maximum leverage of 1:500, and supports trading in Forex, metals, and stocks. There is no minimum deposit requirement for this account.

	TiBiSPREAD	TiBiRAW	TiBiPRO	TiBiVIP	TiBiMICRO
Currency	USD, EUR	USD, EUR	USD, EUR	USD, EUR	CENTS
Commission	\$0.00	\$12.00	\$0.00	\$6.00	\$0.00
Spread	Low as 1.4 pip	Low as 0 pip	Low as 0.8 pip	Low as 0 pip	Low as 1.4 pip
Leverage	1:500	1:500	1:500	1:500	1:500
Instruments	Forex, metals, cryptocurrencies, energies, stocks, indices	Forex, metals, cryptocurrencies, energies, stocks, indices	Forex, metals, cryptocurrencies, energies, stocks, indices	Forex, metals, cryptocurrencies, energies, stocks, indices	Forex, metals, stocks
Min. Deposit	\$50	\$200	\$2000	\$5000	\$0

2.2. Swap Fees

Swap fees, also known as rollover fees, represent the cost associated with holding a position overnight. These fees can either be positive or negative, depending on the specific instrument being traded. When a position is held beyond a certain time, an overnight funding amount is either added to or subtracted from the Client's account.

For a comprehensive list of instruments and their respective swap charges, please visit our website at <https://www.tibiglobe.com/spread/>.

2.3. Holding Charge

Islamic accounts are subject to a Holding charge which will be imposed for positions held open through consecutive trading sessions, depending on the product type and duration such positions are being held open. Currently, positions held in Major, Minor and Exotic foreign exchange pairs will incur a charge after 7 calendar days of continuous open position.

2.4. Social Trading Fees

There are certain fees in relation to the Social Trading offered by the company which can be fixed or variable while they differ for Strategy providers and Strategy followers as following:

2.4.1. Management Fee

Management Fee is the fixed monthly fee payable by both Strategy Providers and Strategy Followers, and it is unrelated to volumes traded or strategy performance. It is currently set at:

- USD 4 per month for Strategy Followers; and
- USD 15 per month for Strategy Providers

2.4.2. Performance Fee

Performance Fee is calculated as a percentage on the Net Profit generated for the Client (Strategy Follower) following a strategy/Strategy Provider. This fee, is capped at 15%, follow a High-Water Mark and is charged monthly, preventing duplicate charges for the same

performance. Multiple strategy copying applies the fee calculation independently to each Copy Trading Account.

2.4.3. Volume Fee

Volume Fee is a per-lot charge for each trade, up to 15 USD roundtrip per lot, and it is calculated per side and added to positions. For instance, copying a trade worth 1 million USD/JPY at a 15 USD per lot charge results in a 7.50 USD fee upon opening and closing the position.

2.5. Withdrawals Fees

Withdrawal requests are subject to the following fees:

1. **Bank Transfers:**

- SEPA transfers will incur a fee of €5 per transaction.
- SWIFT transfers will incur a fee of €25 per transaction.

2. **Card Withdrawals:**

- All card withdrawals will incur a fee of €3 per transaction.
- Withdrawals below €50 will incur a fee of €10 per transaction.

3. **Withdrawals through Ozow:**

- All withdrawals will incur a fee of ZAR 20 per transaction.

2.6. Inactivity Fees

Inactive accounts are defined in the Client Agreement. The inactivity fee is currently set at USD 7 per month.

2.7. Internal Transfers Charges

Internal transfers between accounts may incur charges.

2.8. Maintenance Fee

A monthly Maintenance Fee of \$5 will be charged for each MT5 account opened and held by the Company's Clients.



TIBIGLOBE (PTY) LTD

TibiGlobe is operated by TIBIGLOBE (PTY) LTD, a South Africa Investment Firm, authorized and regulated by the Financial Sector Conduct Authority (FSCA) of South Africa, with FSP License Number 50012. TIBIGLOBE (PTY) LTD registration number is 2018 / 054431 / 07.

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