

Costs and Charges Disclosure Grid - Margin Stocks

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Costs and Charges Disclosure Grid - Margin Stocks

These scenarios provide illustrative examples of how estimated costs and charges may impact the return on your investments. It is not a marketing material.

The costs and charges shown are based on a standardised investment amount and holding period in base currency and using standard rates for commissions (entry and exit) and financing without tier-based reductions. You could pay less but you would not pay more.

Annual statements detailing your actual costs and charges are available in the Client Portal.

Short positions are available in an IBKR margin account. Cash accounts cannot open short positions.

North America

Scenario	USD Stock. No Transaction Tax		USD Stock. PTP Withholding*		CAD Stock. No Transaction Tax		MXN Stock. No Transaction Tax	
Company Name	Morgan Stanley		LAZARD LTD-CLA		Royal Bank of Canada		Grupo Mexico	
Symbol	MS		LAZ		RY		GMEXICOB	
ISIN	US6174464486		BMG540501027		CA7800871021		MXP370841019	
Exchange	NYSE		NYSE		TSE		MEXI	
Direction	LONG	SHORT	LONG	SHORT	LONG	SHORT	LONG	SHORT
Base Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Trading Currency	USD	USD	USD	USD	CAD	CAD	MXN	MXN
Exchange Rate	1.058	1.058	1.058	1.058	1.448	1.448	21	21
MarginRate Long	33%		33%		33%		33%	
MarginRate Short		33%		33%		33%		33%
Commission rate	0.005	0.005	0.005	0.005	0.01	0.01	0.10%	0.10%
Financing rate	6.83%	0.00%	6.83%	0.00%	6.44%	0.00%	14.42%	0.00%
Borrow Fees		0.26%		0.53%		0.86%		1.00%
Tax	0.00%	0.00%	10.00%	10.00%	0.00%	0.00%	0.00%	0.00%
Holding Period (Days)	5	5	5	5	5	5	5	5
Order Value in Trading Ccy	32,061	32,061	32,061	32,061	43,879	43,879	636,364	636,364
Margin Loan in Trading Ccy	21,481	-	21,481	-	33,879	-	426,364	-
Investment in Base Ccy	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

*10% withholding on sales proceeds

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of		% of		% of		% of		% of		% of		% of	
	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment
Base Currency														
Total investment services and/or ancillary services cost (Broker Costs)	22.93	0.23%	4.79	0.05%	3,053.29	30.53%	3,036.27	30.36%	25.72	0.26%	8.40	0.08%	101.27	1.01%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	22.93	0.23%	4.79	0.05%	3,053.29	30.53%	3,036.27	30.36%	25.72	0.26%	8.40	0.08%	101.27	1.01%

Itemized breakdown of costs and charges

COST CATEGORY	% of		% of		% of		% of		% of		% of		% of	
	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment
INVESTMENT SERVICES COSTS	22.93	0.23%	4.79	0.05%	3053.29	30.53%	3,036.27	30.36%	25.72	0.26%	8.40	0.08%	101.27	1.01%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	3.69	0.04%	3.69	0.04%	3034.03	30.34%	3034.03	30.34%	4.78	0.05%	4.78	0.05%	60.61	0.61%
Commissions (Entry & Exit)	3.40	0.03%	3.40	0.03%	3.40	0.03%	3.40	0.03%	4.78	0.05%	4.78	0.05%	60.61	0.61%
Exchange and Regulatory Fees	0.29	0.00%	0.29	0.00%	0.29	0.00%	0.29	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	3030.34	30.30%	3,030.34	30.30%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	19.26	0.19%	1.09	0.01%	19.26	0.19%	2.23	0.02%	20.94	0.21%	3.62	0.04%	40.66	0.41%
Financing Costs	19.26	0.19%	0.00	0.00%	19.26	0.19%	0.00	0.00%	20.94	0.21%	0.00	0.00%	40.66	0.41%
Borrow Fees	0.00	0.00%	1.09	0.01%	0.00	0.00%	2.23	0.02%	0.00	0.00%	3.62	0.04%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	22.93	0.23%	4.79	0.05%	3053.29	30.53%	3,036.27	30.36%	25.72	0.26%	8.40	0.08%	101.27	1.01%

Costs and Charges Disclosure Grid - Margin Stocks

These scenarios provide illustrative examples of how estimated costs and charges may impact the return on your investments. It is not a marketing material.

The costs and charges shown are based on a standardised investment amount and holding period in base currency and using standard rates for commissions (entry and exit) and financing without tier-based reductions. You could pay less but you would risk more. Annual statements detailing your actual costs and charges are available in the Client Portal.

Short positions are available in an IBKR margin account. Cash accounts cannot open short positions.

Core Europe

Scenario	EUR Stock. No Transaction Tax		EUR Stock. French Financial Transaction Tax (FTT)*		EUR Stock. Italian Financial Transaction Tax (IFTT)*		GBP Stock. UK Stamp Duty	
Company Name	BMW		BNP Paribas		ENI SPA		Anglo American	
Symbol	BMW		BNP		ENI		AAL	
ISIN	DE0005190003		FR0000131104		IT0003132476		GB00B1XZS820	
Exchange	IBIS		SBF		BVME		LSE	
Direction	LONG	SHORT	LONG	SHORT	LONG	SHORT	LONG	SHORT
Base Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Trading Currency	EUR	EUR	EUR	EUR	EUR	EUR	GBP	GBP
Exchange Rate	1	1	1	1	1	1	0.88	0.88
MarginRate Long	33%		33%		33%		33%	
MarginRate Short		33%		33%		33%		33%
Commission rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Financing Rate	5.41%	0.00%	5.41%	0.00%	5.41%	0.00%	6.71%	0.00%
Borrow Fees		0.64%		0.53%		0.40%		0.75%
Tax	0.00%	0.00%	0.30%	0.30%	0.10%	0.10%	0.50%	0.50%
Holding Period (Days)	5	5	5	5	5	5	5	5
Order Value in Trading Ccy	30,303	30,303	30,303	30,303	30,303	30,303	26,667	26,667
Margin Loan in Trading Ccy	20,303	-	20,303	-	20,303	-	8,800	-
Investment in Base Ccy	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000

*0.30% French Financial Transaction Tax on purchase transaction

*0.10% Italian Financial Transaction Tax on purchase transaction

*0.50% UK Stamp Duty on purchase transaction

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of		% of		% of		% of		% of		% of		% of	
	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment
Total investment services and/or ancillary services cost (Broker Costs)	45.56	0.46%	33.00	0.33%	136.47	1.36%	123.44	1.23%	75.86	0.76%	62.29	0.62%	200.48	2.00%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	45.56	0.46%	33.00	0.33%	136.47	1.36%	123.44	1.23%	75.86	0.76%	62.29	0.62%	200.48	2.00%

Itemized breakdown of costs and charges

COST CATEGORY	% of		% of		% of		% of		% of		% of		% of	
	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment
INVESTMENT SERVICES COSTS	45.56	0.46%	33.00	0.33%	136.47	1.36%	123.44	1.23%	75.86	0.76%	62.29	0.62%	200.48	2.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	30.30	0.30%	30.30	0.30%	121.21	1.22%	121.21	1.22%	60.60	0.61%	60.60	0.61%	181.82	1.82%
Commissions (Entry & Exit)	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	90.91	0.91%	90.91	0.91%	30.30	0.30%	30.30	0.30%	151.52	1.52%
On-going costs	15.26	0.15%	2.69	0.01%	15.26	0.15%	2.23	0.02%	15.26	0.15%	1.68	0.02%	18.66	0.19%
Financing Costs	15.26	0.15%	0.00	0.00%	15.26	0.15%	0.00	0.00%	15.26	0.15%	0.00	0.00%	18.66	0.19%
Borrow Fees	0.00	0.00%	2.69	0.03%	0.00	0.00%	2.23	0.02%	0.00	0.00%	1.68	0.02%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	45.56	0.46%	33.00	0.33%	136.47	1.36%	123.44	1.23%	75.86	0.76%	62.29	0.62%	200.48	2.00%

Costs and Charges Disclosure Grid - Margin Stocks

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Annual statements detailing your actual costs and charges are available in the Client Portal.

Short positions are available in an IBKR margin account. Cash accounts cannot open short positions.

Other Europe

Scenario	EUR Austria Stock. No Transaction Tax		EUR Netherlands/Belgium. No Transaction Tax*		EUR Spain Stock. Transaction Tax*		EUR Portugal Stock. No Transaction Tax	
Company Name	Andritz		ABN Amro Bank		Banco Bilbao Vizcaya		Jeronimo Martins	
Symbol	ANDR		ABN		BBVA		JMT	
ISIN	AT0000730007		NL0011540547		ES0113211835		PTJMT0AE0001	
Exchange	VSE		AEB		BM		BVL	
							Short positions not available	
Direction	LONG	SHORT	LONG	SHORT	LONG	SHORT	LONG	
Base Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR	
Trading Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR	
Exchange Rate	1	1	1	1	1	1	1	
MarginRate Long	33%		33%		33%		33%	
MarginRate Short		33%		33%		33%		
Commission rate	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.15%	
Financing Rate	5.41%	0.00%	5.41%	0.00%	5.41%	0.00%	5.41%	
Borrow Fees		0.56%		0.56%		0.56%		
Tax	0.00%	0.00%	0.00%	0.00%	0.20%	0.20%	0.00%	
Holding Period (Days)	5	5	5	5	5	5	5	
Order Value in Trading Ccy	30,303	30,303	30,303	30,303	30,303	30,303	30,303	
Margin Loan in Trading Ccy	20,303	-	20,303	-	20,303	-	20,303	
Investment in Base Ccy	10,000	10,000	10,000	10,000	10,000	10,000	10,000	

*Belgium levies a 0.35% tax on buy and sell transactions in Belgian stocks for Belgian residents. IBKR transaction does not withhold the tax. The Belgian tax-payer is responsible for its payment.

*0.20% Spanish Financial Transaction Tax on purchase

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of		% of		% of		% of		% of		% of	
	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment \$	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment
Base Currency												
Total investment services and/or ancillary services cost (Broker Costs)	45.56	0.46%	32.66	0.33%	45.56	0.46%	32.66	0.33%	106.16	1.06%	93.14	0.93%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	45.56	0.46%	32.66	0.33%	45.56	0.46%	32.66	0.33%	106.16	1.06%	93.14	0.93%

Itemized breakdown of costs and charges

COST CATEGORY	% of		% of		% of		% of		% of		% of	
	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment
INVESTMENT SERVICES COSTS	45.56	0.46%	32.66	0.33%	45.56	0.46%	32.79	0.33%	106.16	1.06%	93.14	0.93%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%	90.91	0.91%	90.91	0.91%
Commissions (Entry & Exit)	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%	30.30	0.30%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	60.61	0.61%	60.61	0.61%
On-going costs	15.26	0.15%	2.36	0.02%	15.26	0.15%	2.36	0.02%	15.26	0.15%	2.23	0.02%
Financing Costs	15.26	0.15%	0.00	0.00%	15.26	0.15%	0.00	0.00%	15.26	0.15%	0.00	0.00%
Borrow Fees	0.00	0.00%	2.36	0.02%	0.00	0.00%	2.36	0.02%	0.00	0.00%	2.23	0.02%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	45.56	0.46%	32.79	0.33%	45.56	0.46%	32.79	0.33%	106.16	1.06%	93.14	0.93%

Costs and Charges Disclosure Grid - Margin Stocks

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Short positions are available in an IBKR margin account. Cash accounts cannot open short positions.

Other Europe Continued 1

Scenario	SEK Stock. No Transaction Tax		NOK Stock. No Transaction Tax		HUF Stock. Transaction Tax*		PLN Stock. No Transaction Tax	
Company Name	Skanska		Equinor		OTP Pank		Orlen	
Symbol	SKA.B		EQNR		EQNR		PKN	
ISIN	SE0000113250		NO0010096985		HU0000061726		PLPKN0000018	
Exchange	SFB		OMXNO		BUX		WSE	
			Short positions not available				Short positions not available	
Direction	LONG	SHORT	LONG		LONG		LONG	
Base Currency	EUR	EUR	EUR		EUR		EUR	
Trading Currency	SEK	SEK	NOK		HUF		PLN	
Exchange Rate	11.075	11.075	10.5		400.75		4.65	
MarginRate Long	33%		33%		55%		55%	
MarginRate Short		33%						
Commission rate	0.05%	0.05%	0.05%		0.40%/0.10%*		0.10%	
Financing Rate	5.39%	0.00%	5.54%		16.07%		8.69%	
Borrow Fees		0.96%						
Tax	0.00%	0.00%	0.00%		0.00%		0.00%	
Holding Period (Days)	5	5	5		5		5	
Order Value in Trading Ccy	335,606	110,750	318,182		7,286,364		84,545	
Margin Loan in Trading Ccy	224,856	-	213,182		3,278,864		38,045	
Investment in Base Ccy	10,000	10,000	10,000		10,000		10,000	

*0.3% Hungarian Securities Financial Transaction Tax included in the commission for purchases.

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of		% of		% of		% of	
	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment	Amount in EUR	Investment
Base Currency								
Total investment services and/or ancillary services cost (Broker Costs)	45.50	0.46%	34.34	0.34%	45.94	0.46%	109.17	1.09%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	45.50	0.46%	34.34	0.34%	45.94	0.46%	109.17	1.09%

Itemized breakdown of costs and charges

COST CATEGORY	% of		% of		% of		% of	
	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment
INVESTMENT SERVICES COSTS	45.50	0.46%	34.34	0.34%	45.94	0.46%	109.17	1.09%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	30.30	0.30%	30.30	0.30%	30.30	0.30%	90.91	0.91%
Commissions (Entry & Exit)	30.30	0.30%	30.30	0.30%	30.30	0.30%	90.91	0.91%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	15.20	0.15%	4.04	0.04%	15.63	0.16%	18.26	0.18%
Financing Costs	15.20	0.15%	0.00	0.00%	15.63	0.16%	18.26	0.18%
Borrow Fees	0.00	0.00%	4.04	0.04%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	45.50	0.46%	34.34	0.34%	45.94	0.46%	109.17	1.09%

Costs and Charges Disclosure Grid - Margin Stocks

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Other Europe Continued 2

Scenario	EUR Baltics Stock. No Transaction Tax		CZK Stock. No Transaction Tax		ILS Stock. No Transaction Tax	
Company Name	LHV Group		CEZ Group		Azrieli Group	
Symbol	LHV1T		CEZ Group		AZRG	
ISIN	EE3100102203		CZ0005112300		IL0011194789	
Exchange	N. TALLINN		PRA		TASE	
	Short positions not available		Short positions not available		Short positions not available	
Direction	LONG		LONG		LONG	
Base Currency	EUR		EUR		EUR	
Trading Currency	EUR		CZK		ILS	
Exchange Rate	1		24.50		3.67	
MarginRate Long	100%		100%		100%	
MarginRate Short						
Commission rate	0.20%		0.15%		0.10%	
Financing Rate	5.41%		9.91%		9.61%	
Borrow Fees						
Tax	0.00%		0.00%		0.00%	
Holding Period (Days)	5		5		5	
Order Value in Trading Ccy	10,000		245,000		36,700	
Margin Loan in Trading Ccy	-		-		-	
Investment in Base Ccy	10,000		10,000		10,000	

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of		% of		% of	
	Amount	Investment	Amount	Investment	Amount	Investment
Base Currency	in EUR		in EUR		in EUR	
Total investment services and/or ancillary services cost (Broker Costs)	40.00	0.40%	30.00	0.30%	20.00	0.20%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	40.00	0.40%	30.00	0.30%	20.00	0.20%

Itemized breakdown of costs and charges

COST CATEGORY	% of		% of		% of	
	in base ccy	Investment	in base ccy	Investment	in base ccy	Investment
INVESTMENT SERVICES COSTS	40.00	0.40%	30.00	0.30%	20.00	0.20%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	40.00	0.40%	30.00	0.30%	20.00	0.20%
Commissions (Entry & Exit)	40.00	0.40%	30.00	0.30%	20.00	0.20%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
Financing Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
Borrow Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	40.00	0.40%	30.00	0.30%	20.00	0.20%

Costs and Charges Disclosure Grid - Margin Stocks

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Asia-Pacific

Scenario	HKD Stock. Hong Kong Stamp Duty*		CNH Stock. China Connect Stamp Duty*		AUD Stock. No Stamp Duty		JPY Stock. No Stamp Duty	
Company Name	CK Hutchison		China Petroleum		BHP Group		Denso Corp	
Symbol	1		600028		BHP		6902	
ISIN	KYG217651051		CNE0000018G1		AU000000BHP4		JP3551500006	
Exchange	SEHK		SEHKNTL		ASX		TSEJ	
	Short positions not available							
Direction	LONG	SHORT	LONG		LONG	SHORT	LONG	SHORT
Base Currency	EUR	EUR	EUR		EUR	EUR	EUR	EUR
Trading Currency	HKD	HKD	CNH		AUD	AUD	JPY	JPY
Exchange Rate	8.26	8.26	7.4		1.59	1.59	140.3	140.3
MarginRate Long	33%		40%		33%		33%	
MarginRate Short		33%				33%		33%
Commission rate	0.08%	0.08%	0.08%		0.08%	0.08%	0.08%	0.08%
Financing Rate	7.79%	0.00%	8.44%		5.78%	0.00%	1.50%	0.00%
Borrow Fees		0.96%				0.90%		1.00%
Tax	0.10%	0.10%	0.05%		0.00%	0.00%	0.00%	0.00%
Holding Period (Days)	5	5	5		5	5	5	5
Order Value in Trading Ccy	250,303	250,303	185,000		48,182	48,182	4,251,515	4,251,515
Margin Loan in Trading Ccy	167,703	-	111,000		32,282	-	2,848,515	-
Investment in Base Ccy	10,000	10,000	10,000		10,000	10,000	10,000	10,000

*0.10% Stamp Duty on purchase and sell transaction *0.05% Stamp Duty on sell transaction on Stock Connect Securities

Costs and Charges Summary

Estimated costs and charges over the specified holding period	Amount	% of Investment	Amount	% of Investment	Amount	% of Investment	Amount	% of Investment	Amount	% of Investment	Amount	% of Investment
Base Currency	in EUR		in EUR		in EUR		in EUR		in EUR		in EUR	
Total investment services and/or ancillary services cost (Broker Costs)	131.05	1.31%	113.13	1.13%	70.09	0.70%	61.96	0.62%	52.27	0.52%	52.71	0.53%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total Aggregated Costs	131.05	1.31%	113.13	1.13%	70.09	0.70%	61.96	0.62%	52.27	0.52%	52.71	0.53%
	1.31											

Itemized breakdown of costs and charges

COST CATEGORY	in base ccy	% of Investment	in base ccy	% of Investment	in base ccy	% of Investment	in base ccy	% of Investment	in base ccy	% of Investment	in base ccy	% of Investment
INVESTMENT SERVICES COSTS	131.05	1.31%	113.13	1.13%	70.09	0.70%	61.96	0.62%	52.27	0.52%	52.71	0.53%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional costs	109.09	1.09%	109.09	1.09%	52.50	0.52%	48.48	0.48%	48.48	0.48%	48.48	0.48%
Commissions (Entry & Exit)	48.48	0.48%	48.48	0.48%	40.00	0.40%	48.48	0.48%	48.48	0.48%	48.48	0.48%
Exchange and Regulatory Fees	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Stamp and Transaction Taxes	60.61	0.61%	60.61	0.61%	12.50	0.13%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	21.96	0.22%	4.04	0.04%	17.59	0.18%	13.48	0.13%	3.79	0.04%	4.23	0.04%
Financing Costs	21.96	0.22%	0.00	0.00%	17.59	0.18%	13.48	0.13%	0.00	0.00%	4.23	0.04%
Borrow Fees	0.00	0.00%	4.04	0.01%	0.00	0.00%	0.00	0.00%	3.79	0.04%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
GRAND TOTAL	131.05	1.31%	113.13	1.13%	70.09	0.70%	61.96	0.62%	52.27	0.52%	52.71	0.53%

Costs and Charges Disclosure Grid - Margin Stocks

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Asia-Pacific Continued 1

Scenario	SGD Stock. No Stamp Duty		TWD Stock. No Stamp Duty*	
	Company Name	DBS Group Holdings		Taiwan Semiconductor Manufacturer
Symbol	D05		2330	
ISIN	SG1L01001701		TW0002330008	
Exchange	SGX		TWD	
	Short positions not available		Short positions not available	
Direction	LONG		LONG	
Base Currency	EUR		EUR	
Trading Currency	SGD		TWD	
Exchange Rate	1.44		34.42	
MarginRate Long	33%		100%	
MarginRate Short				
Commission rate	0.08%		0.08%	
Financing Rate	5.24%		3.38%	
Borrow Fees				
Tax	0.00%		0.00%	
Holding Period (Days)	5		5	
Order Value in Trading Ccy	43,636		344,200	
Margin Loan in Trading Ccy	29,236		-	
Investment in Base Ccy	10,000		10,000	

*0.30% Securities Transaction stock on sell, pass through fee

Costs and Charges Summary

Estimated costs and charges over the specified holding period	% of Investment		% of Investment	
	Amount in EUR		Amount in EUR	
Base Currency				
Total investment services and/or ancillary services cost (Broker Costs)	63.26	0.63%	50.02	0.50%
Total investment product cost (Product Cost)	-	0.00%	-	0.00%
3rd party payments received	-	0.00%	-	0.00%
Total Aggregated Costs	63.26	0.63%	50.02	0.50%

Itemized breakdown of costs and charges

COST CATEGORY	% of Investment		% of Investment	
	in base ccy		in base ccy	
INVESTMENT SERVICES COSTS	63.26	0.63%	50.02	0.50%
One-off Costs	0.00	0.00%	0.00	0.00%
Transactional costs	48.48	0.48%	50.00	0.50%
Commissions (Entry & Exit)	48.48	0.48%	16.00	0.16%
Exchange and Regulatory Fees	0.00	0.00%	4.02	0.04%
Stamp and Transaction Taxes	0.00	0.00%	30.00	0.30%
On-going costs	14.78	0.15%	0.00	0.00%
Financing Costs	14.78	0.15%	0.00	0.00%
Borrow Fees	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%
FINANCIAL INSTRUMENT COSTS	0.00	0.00%	0.00	0.00%
One-off Costs	0.00	0.00%	0.00	0.00%
Spread Costs (Entry & Exit)	0.00	0.00%	0.00	0.00%
Transactional Costs	0.00	0.00%	0.00	0.00%
Funds' Trading Costs	0.00	0.00%	0.00	0.00%
On-going costs	0.00	0.00%	0.00	0.00%
Management Fees & Other Embedded Fees	0.00	0.00%	0.00	0.00%
Incidental costs	0.00	0.00%	0.00	0.00%
OTHER	0.00	0.00%	0.00	0.00%
Ancillary services	0.00	0.00%	0.00	0.00%
Third party payments received	0.00	0.00%	0.00	0.00%
GRAND TOTAL	63.26	0.63%	50.02	0.50%

Description of Charges

Charge type	Costs charged by IBKR	Costs charged by product provider
One-off	None	Front-loaded management fees, Structuring fees, Distribution fees
On-going	Financing charges, borrow fees, exposure fees	Management fees, service costs, swap fees, securities lending costs and taxes, financing costs
Transactional	Broker commissions and mark ups, exchange fees, stamp duty and transaction taxes, third party payments received	Front and back-end loads
Incidental	None	Performance fees and Carried Interest

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