



COSTS AND CHARGES POLICY

July 2025

COSTS AND CHARGES POLICY

1. The Company

M4Markets is the trade name of Trinota Markets (Global) Limited (hereinafter the “Company” or “M4Markets” or “we”) which is a company regulated as a Securities Dealer by the Financial Services Authority of Seychelles with licence number SD035.

2. Legal Framework

Following the implementation of the Financial Consumer Protection Act 2022, the Company is required to provide to Clients or potential Clients in good time information on all costs and related charges, before entering into a contract for the provision of financial services or products. Such information relates to both financial services or products, including, where applicable, the fees and charges, interest rate(s), the total, aggregated costs of the services or products, in case that service or product requires the Client to pay in instalments, the repayment schedule for such services or products, the key features of the service or product, including the benefits, rights and obligations of the Client, significant risks, if any, associated with the services or products, and any costs associated with pre-payment or charges associated with late payment.

3. Types of Cost and Charges

	Spread	Spread is the difference indicated in pips, between the Bid (sell) and Ask (buy) price (the “ Spread ”). The Spread values vary for different accounts and depends on the instrument traded and method of introduction	Standard: from 1.1 pips Raw Spread: from 0.0 pips Premium: from 0.0 pips Dynamic Leverage: from 1.6 pips
		The Company charges commission fees on Contract for Difference (the	Standard: Zero (0) Raw Spread: Zero (0) Premium: Zero (0) Dynamic Leverage: Zero (0)

<p>One-off charges related to the provision of a financial service</p>	<p>Commission</p>	<p>“CFDs”) on Indices, Shares, Energies and Cryptos</p>	
		<p>Commission on CFDs on Forex and Metals</p>	<p>Standard: Zero (0) Raw Spread: \$3.5 each size Premium: \$2.5 each size Dynamic Leverage: Zero (0)</p>
	<p>Currency conversion for trades</p>	<p>The Company does not apply additional fees for this type of cost. The amounts are converted automatically at the prevailing market price</p>	<p>N/A</p>
	<p>Swaps/Rollover</p>	<p>Swap is the cost that is credited or charged for keeping a position held open overnight. The swap cost can be positive or negative depending on the instrument to be traded. An overnight funding amount is either added to or subtracted from the Client’s account when holding a position after a certain time. A rollover occurs when reinvesting funds from a mature security into a new issue of the same or similar security or moving a forex position to the</p>	<p>Mark-up/mark-down up to 90% on the swap values received from the Company’s execution venues on any account type. To calculate the swap costs, you may also refer to our inline forex calculation tool which is available on our website.</p>

		following delivery date.	
Other Charges	Currency Conversion for internal transfers	Transferring funds internally between Client's own accounts with different base currency, is subject to exchange rate conversion. If accounts are of the same currency no fees shall be charged.	Charge for transfer with different base currency: depends on currency conversion Charge for transfer with the same currency: Zero (0)
	Deposit Fees	Charges incurred by the Client on the deposit	Zero (0)
	Withdrawal Fees	Charges incurred by the Client on the withdrawal	Zero (0)
	Investigation Fees	The Company reserves the right to charge at its discretion, an investigation fee for any chargeback request that considers that have been placed fraudulently and/or without reasonable grounds	As a minimum 150 units
	Inactivity Fees	The inactivity fee applies only to accounts that remain inactive for a period of at least three (3) months. If the account does not have the necessary funds for the maintenance fee and has remained	40 units/ month

		inactive (dormant), the Company reserves the right to charge a lower amount to cover maintenance expenses and close the account unilaterally.	
	Administrative Fee	The Company reserves the right to charge a fee in the case where the Client has not performed any trading activity. In this content any trading activity is defined as the opening of at least one position in any tradable instrument.	3% of the total withdrawal amount
	Payment Provider Fees	The Company reserves the right to charge the Client and/or debit the Client's account with the relevant payment provider fees that correspond to the Client's deposits and withdrawals. The fees should be applicable per region and payment provider.	

*For your convenience, please refer to the following paragraphs where we provide further information on the Company's Cost and Charges as well as investment scenarios.

4. Cost and Charges & Investment Scenarios

Spreads

The Spread values vary for different accounts as well as depend on the instrument traded. The Spread is floating; therefore, it may increase depending on the market conditions and the volatility. Spread is a cost present both at entering and exiting a trade, and it applies to all the accounts.

Example

Volume in Instrument traded	1 standard lot in EUR/USD
Current Bid/Ask price	1.00000/1.00004
Spread (difference between Bid/Ask price)	0.00004
Cost Calculation (volume traded i.e. lots*point size*spread)	$1 * 100,000 * 0.00004 = 4 \text{ USD}$

Swap / Rollover Fee

As explained above, the Swap fee is the cost for keeping a position held open overnight which can be positive or negative. A rollover occurs when reinvesting funds from a mature security into a new issue of the same or a similar security or moving a forex position to the following delivery date.

Example

Account Currency: USD

Pair: EURGBP

Lots: 5

Type of Order: Sell

Pair Quote Currency: GBP

Swap Fee

Swap Short in points	-0.6
Swap charge for 1 day in Quote Currency for 1 Lot	0.6 GBP
Swap charge for 1 day in Quote Currency for 5 Lots	3.00 GBP

1 Day Swap Charge in Account Currency	3.93 USD at GBPUSD 1.31075
---------------------------------------	----------------------------

The Company provides the option for Islamic Forex accounts, also known as swap-free Forex accounts which are compliant with the very strictest interpretations of the Sharia law and completely free of riba of any kind. This works by eliminating the usual carry payments and swap charges that normally apply for positions held overnight or over weekends.

Total charge example combining Spread, Swap and Commission

Below we provide an example that combines total charges on opening/closing a position combining charges on spread, swaps, and commissions:

Account Currency: EUR

Pair: EURGBP

Lots: 5.50

Type of Order: Sell

Pair Quote Currency: GBP

Spread Cost

Bid Price at Opening Position	0.91218
Ask Price at Opening Position	0.91222
Spread	0.00004
Spread in Quote Currency	4 GBP
Spread in Quote Currency x Lots	22 GBP
Spread Cost in Account Currency	24.12 EUR at EURGBP 0.91218

Swap Cost

Swap Short in points	-0.255
Swap charge for 1 day in Quote Currency for 1 Lot	0.255 GBP
Swap charge for 1 day in Quote Currency for 5.5 lots	1.40 GBP
1 Day Swap Charge in Account Currency	1.53 EUR at EURGBP 0.91754

Commission

Account Type	VIP
Commission per round Lot	4 EUR
Commission cost x Lots	22.00 EUR

Inactive (Dormant) Account

Dormant accounts in the absence of any trading activity of at least three (3) months will be subject to relevant charge/cost(s), relating to the maintenance/administration of such accounts. As also illustrated above the Company has the right to charge a fixed inactivity fee of 40 account currency units every month thereafter to maintain the account, on the condition that the Client account has the available funds and/or charge a lower amount and close the account unilaterally.

For additional information on inactive (dormant) accounts, you may refer to the Client Services Agreement uploaded on the Company's [website](#).

Administrative Fee

M4Markets reserves the right to charge an administrative fee in cases where a Client deposits and withdraws funds without executing any trading activity. Any trading activity in such cases is defined as the opening of at least one position in any tradable instrument.

This fee is intended to cover operational and processing costs associated with account funding and withdrawal in the absence of trading activity.

The following shall be applicable when charging an administrative fee in the above-described scenario:

- The administrative fee shall be 3% of the total withdrawal amount, applied per instance of such behaviour.
- The fee is automatically deducted from the Client's account balance or withdrawal amount at the time of processing.
- Clients will not be notified via email prior to the application of this fee. By maintaining an account with M4Markets, the Client acknowledges and accepts any applicable fees under this clause.
- This administrative fee does not apply to Clients who engage in trading activity prior to or between deposit and withdrawal transactions.

Fees for internal transfers

In the event that a Client submits a request to transfer funds internally between their own accounts of different currency, they will be charged according to the current currency conversion rate. If their accounts are of the same currency, then no fees shall be charged.

Currency Conversion

This is the cost for converting realised profits and losses as well as any costs and charges that are denominated in a currency other than the base currency of the trading account.

Example

Account Currency	EUR
Pair	EURGBP
Closed Profit	100 GBP
EURGBP at time of position closing	0.9
Conversion	$100 / 0.9 = 111.11$ EUR
Account Currency	EUR
Pair	EURUSD
Closed Profit	450 USD

EURGBP at time of position closing	1.18
Conversion	450 * 1.18 = 531 EUR

Other Charges

The Company reserves the right to charge the Client based on the deposit and withdrawal method used as well as in cases where the Client engages in fraudulent activities. Further details can be found in the Client Services Agreement, available on the Company's website.

In addition to the Investigation fees provided in the above table, the Company may pass on to the Client any expenses incurred for investigating with the respective banks or other intermediaries the status of any attempted deposits that have not reached the Company's accounts within the expected timeframe.