

1. Introduction

IGM Forex Ltd operating under the brand name IGM FX is a Cypriot Investment Firm (“CIF”) with its business address at 1 Agias Zonis, No. 504, Block B, 5th Floor, Nikolaou Pentadromos Center Building, 3026 Limassol, Cyprus, Company Registration no. HE346738 and regulated by the Cyprus Securities and Exchange Commission (hereinafter “**CySEC**”) under License Number 309/16 (hereinafter the “**Company**”)

By accepting this General Fees document, you acknowledge and confirm that our official legally binding language is English. In the event of any discrepancy or inconsistency between any documentation, information, and communications in any other language other than English, the English documentation, information and communication shall prevail.

Following the implementation of the Markets in Financial Instruments Directive 2014/65/EU (“**MiFID II**”) and in accordance with the provisions of the Investment Services and Activities and Regulated Markets Law of 2017 “the Law”, CIFs are required to provide to Clients or potential clients information on all costs and related charges. Such information relates to both investment services and ancillary services.

www.fintana.eu is another domain of the Company.

Please find below information regarding relevant fees for IGM FX clients.

2. Withdrawal Fees

Method	Applicable Fees
Credit Card Debit Card Prepaid Card	3.5%
Wire Transfer	30 USD 30 EUR 30 GBP
E-wallets Neteller Moneybooker (Skrill)	3.5% 2%

Notwithstanding the aforesaid table, if there is insignificant (one single position placed on the Trading Account only) or no trading activity in the Client’s Trading Account prior to the submission of the withdrawal request the Company reserves the right to charge a withdrawal fee at an amount equal to **10 EUR/USD/GBP** (or the equivalent amount according to the denominated currency of the Client’s Trading Account):

However, the Company does not charge any withdrawal fee in the following circumstances:

- if the client did not complete the Account Opening Application Form.

- if the client completed the Account Opening Application Form, but he/she is not considered suitable for opening an account with the Company.
- if the client provided all the necessary documents to be fully verified and also placed more than 2 (two) trades in his/her trading account.

3. Dormant Accounts

If there are no transactions (deposits, withdrawals, or newly opened positions) in your Trading Account for a period of at least one (1) month and more, the Company reserves the right, to charge a monthly dormant fee on your Trading Account.

Following the implementation of the dormant fees, your account will automatically be regarded as dormant. Once your account has been identified as dormant, we shall inform you via email of your account status and the relevant fees applied.

4. Dormancy Fees

Fees may be deducted from your trading account in respect to the continuous provision of the Trading Platform tools and features for trading, regardless of your actual use. You agree that the following fees will be deducted as per below:

Dormant Period	Monthly Trading Account Inactivity Fees
0 to 30 days	No Fees
After 30 days of Inactivity	10 EUR/USD (as per account currency)

5. Closed/Terminated Accounts

Your trading account with the Company may be considered as terminated due to the following reasons:

- Upon Client request – an email shall be sent to backoffice@igmfx.com or support@igmfx.com instructing the company to close and terminate your trading account. If there is any available balance in your trading account, the Company will proceed to return any funds back to the initial source of deposit. The Company reserves the right to request any additional documentation to process your account closure.
- Upon Company's decision – The Company reserves the right to terminate your account due various reasons such as violations related to your account, regulatory issues, or fraud.
- Upon consecutive twelve (12) months of dormancy status

6. Maintenance Fees

There are no maintenance fees charged to the Client.

7. Spread Information

Spread is the difference between the bid(sell) and ask(buy) price. The difference is presented in pips and reflect the cost of opening a position.

8. Swap Information

Swap is the interest added or deducted from the value of your position and is only charged when a position is held open overnight. For commodities and indices there is a fixed swap fee for keeping the position open overnight.

Although there is no rollover on Saturdays and Sundays when the markets are closed, banks still calculate interest on any position held over the weekend. To level this time gap, IGM FX applies a 3-day rollover strategy on Wednesdays.

9. Deposit Fees

There are no deposit fees charged to the Client.

10. Financing Fees

There are no financing fees charged to the Client.

11. List of Payment Service Providers (PSPs)

Please find below the list of PSP companies in cooperation with their listed country headquarters and supervising authorities.

Name	Country	Regulated	Regulatory Authority
ISX Financial EU Plc	Cyprus, CY	Yes	Central Bank of Cyprus
Nuvei Limited	Cyprus, CY	Yes	Central Bank of Cyprus
Skrill Limited	United Kingdom	Yes	Financial Conduct Authority