

Information related to accepting and giving inducements in XTB S.A.

XTB carries out the brokerage activity in a reliable and professional manner, respecting the best interest of the Customer and in accordance with the principles of fair trade. Within the brokerage activity it carries out, XTB gives to the Clients or to third parties, in connection with provision of a given brokerage service, payments, commissions and in-kind benefits, defined in the table below, which may be treated as inducements pursuant to relevant regulations, in particular:

- a. Directive 2004/39/EC of the European Parliament and of the Council of 21 April 2004 on markets in financial instruments amending Council Directives 85/611/EEC and 93/6/EEC and Directive 2000/12/EC of the European Parliament and of the Council and repealing Council Directive 93/22/EEC;
- b. Commission Directive 2006/73/EC of 10 August 2006 implementing Directive 2004/39/EC of the European Parliament and of the Council as regards organisational requirements and operating conditions for investment firms and defined terms for the purposes of that Directive;
- c. Regulation of the Minister of Finance of November 20th, 2009 concerning manner and conditions of activity of investment companies, banks, mentioned in Art. 70, section 2 of the Trading in Financial Instruments Act, and custodians (Journal of Law, 02.12.2009)

Accepting and giving inducements other than the ones resulting from agreement with the Client or necessary to provide the brokerage services, such as standard payments, commissions and in-kind benefits, by XTB is admissible, if:

- a. their purpose is to improve quality of the brokerage service provided to the Client;
- b. the Client has been informed on general terms of accepting and giving such payments, commissions or in-kind benefits, before the agreement on provision of the brokerage service was included, and in case of payments, commissions and in-kind benefits, for which the possibility to accept or give them, appeared after the agreement on provision of the brokerage service was concluded, the Client has been informed on such payments, commissions and in-kind benefits, before they are accepted or given.

If the Client is interested in more details on accepting and giving payments, commissions or in-kind benefits other than the ones resulting from agreement with the Client or necessary to provide the brokerage services, such as standard payments, commissions and in-kind benefits, XTB will provide this information to the Client on his/her demand.

The following table shows types and general terms of giving payments, commissions and in-kind benefits other than the ones resulting from agreement with the Client or necessary to provide the brokerage services, such as standard payments, commissions and in-kind benefits, given to the Client and third parties by XTB

Type of benefit	Brokerage service with Receiving party which the benefit is connected	Terms of giving
Commission reward of the introducing partner	* Purchasing and selling financial instrument on own account;	The introducing partner receives the following type of remuneration depending on type of the financial instruments, which are the subject of the Client's transaction: * CFD contracts – individually defined % of the spread; * Digital Options – individually defined % of the amount paid in; * Up/Down Options – individually defined % of nominal value of the transaction; * Equity CFD – no more than 2 base points defined on the value of the transaction;
Mobile device such as: tablet, smartphone assigned to the Premium category Clients	* Purchasing and selling financial instrument on own account;	Mobile devices are given to the Clients, who open a Premium account on terms described on the XTB website in section "Account types". * XTB gives mobile devices within execution of this agreement on keeping a brokerage account to VIP category Client, who declares and deposits on his/her individual account the amount of PLN 100 000 and generates turnover with a nominal value not lower than 100 lots on CFD contract *
Trainings for the Clients	* purchasing and selling financial instrument on own	* Clients can attend the on-site and internet training

account;
* making orders to purchase
and sell financial
instruments on the account
of the person, who places
the order

sessions organised by XTB
Brokers on financial
instruments and investment
process;
* attendance of Client in
each training is voluntary;
* detailed scope of each
training and terms of
attendance are each time
announced on the XTB
website;

If the Client is interested in receiving details of benefits mentioned in table above XTB in case of conflict of interest, on Client's demand, will provide this information.

Small gifts and favours, value of which does not exceed PLN 700, will not be regarded as inducements in view of the regulations mentioned in the beginning, without prejudice to the fact that accepting a gift is in accordance with the terms provided in the Policy of Managing the Conflicts of Interest at XTB S.A.

XTB appropriately updates the list of given benefits described in the table above.

* by CFD contract it is meant a financial instrument defined in the Table of Specification of Financial Instruments, which is not an option, Equity CFD financial instrument nor CFD STP financial instrument