COSTS AND ASSOCIATED CHARGES

Last Updated on October 2026

1. INTRODUCTION

1.1. EPIDI EU LTD (the "Company", "we"), is a Cyprus Investment Firm ("CIF") incorporated and registered under the laws of the Republic of Cyprus, with registration number HE 438476. The Company is authorised and regulated by the Cyprus Securities and Exchange Commission ("CySEC"), with license number 461/25.

1.2. This Costs and Associated Charges Policy ("the Policy") is provided to you (our Client or prospective Client) in accordance with the Provision of Investment Services, the Exercise of Investment Activities, the Operation of Regulated Markets and Other Related Matters Law 87(I)/2017, as subsequently amended from time to time ("the Law").

1.3. Pursuant to the Law, the Company is required to ensure that the information on costs and associated charges, which may have incurred when trading with the Company, are disclosed to clients on both ex-ante and ex-post basis.

2. DEFINITIONS

'Commission fee' is charged when a client enters into a CFD transaction of the respective client.

'Currency Conversion' is charged for converting any realised profits/losses and/or other fees that are denominated in a currency different to your account currency. The conversion fee that applies only when (a) the transferring of funds between accounts with different base currency is taking place and (b) the account's base currency is different from the quoted currency of the traded underlying asset therefore a currency conversion is necessary.

'Spread' is the difference between the buy price and the sell price of a particular trading instrument.

'Swap/Rollover' is the process of extending the settlement date of an open position (i.e. date by which an executed trade must be settled). That is, the Company will simply add or deduct from a client's trading account an interest rate for rolling over (i.e. holding/transferring) open position relating to finance transactions generated through an account to the next day.

'Dormant fee' is a monthly fee imposed on trading accounts which have become archived due to inactivity (trading/withdrawals/deposits) for a period of ninety (90) calendar days, and which have available balance in the account.

3. COSTS AND CHARGES

3.1 Types of Costs and Charges Incurred

3.1.1. Spreads

The Company offers variable spreads (i.e. not fixed spreads), which means that the spread value constantly changes based on the current liquidity market conditions and the volatility. As such, spreads tend to be narrower under normal market conditions. However, spreads may widen as a result of important news announcements, during political uncertainty, because of unexpected events that can lead to volatile market conditions, or at the close of the business day, or at the weekends when the liquidity is lower.

Example:

You invest 100USD in USD/EUR. The current bid and ask prices are 1.30582 and 1.30598, respectively. Therefore, you buy at the ask price 1.30598 (i.e., open price) and you close the order at the bid price 1.30582 (i.e. close price). The difference between buy and sell prices is the spread. As such, the spread is 0.00016 (i.e., 1.6 pips) which equals to USD 16 (or currency equivalent). This is calculated based on the volume you trade (i.e., lots), the point size and the spread: 100 * 0.0001 * 1.6 = USD 0.16.

At this point, we would like to draw your attention to the fact that Buy orders always open at ask prices and close at bid prices.

3.1.2. Swap/Rollover Fees

The Company controls rollover interest (i.e. swap fees) at competitive rollover rates for all positions held open overnight (i.e. 22:00 GMT). Positions opened at 22:01 are not subject to rollover until the next day, but if you open a position at 21:59, a rollover will take place at 22:00 GMT. In this respect, the Company debits or credits clients' accounts with competent rollover rates, within an hour, when a trade is kept open overnight (i.e. 22:00 GMT). 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, the Company applies a 3-day rollover strategy on Tuesdays. The Company in order to remove the complexity of the interest rates between two countries will be charging an overnight fee based on the 1000 USD invested as a flat rate. This fee can change without notice.

Example:

For instance, if we assume that the client invested 1000 USD and the charge is 7$ that means the client will be charged 7$

3.1.3. Commission Fee

The Company charges a commission fee every time a verified user opens or closes a position. The commission fee is automatically calculated. Commissions are USD 0.6 for USD 100,000 invested transaction. You can read more about the commission fee under the table Trading Charges' on our website, at the following link here

Example:

A client is invested 100,000 USD then the client will be charged a 0.60 USD **Dormant Fee**

As per the Company's Dormant Policy/Terms and Conditions , in the event that there is no trading activity i.e. trading) in your account for a set period of at least ninety (90) calendar days, your account will be regarded to be 'dormant'.

Dormant accounts are charged with a monthly dormant fee of USD 5 or the full amount of the free balance in the account, in the case that the free balance is less than USD 5. There will be no charge in case the free balance in your account is zero (0). As such, accounts with zero (0) balance, will be archived after a period of ninety (90) calendar days.

1.3. Examples based on Performance scenarios

3.2.1. CFDs on Forex

Example:	BUY 100,000USD invested EUR/USD
Account Base Currency:	EUR
Trade Size (Lot x Contract Size):	100,000 USD
BID/ASK Price:	1.15685 / 1.15701 (Spread 1.6 pips)
Commission:	EUR 3 per side per 100,000
Leverage:	1:30 (3.33% margin percentage)
Margin Requirement (Trade Size x Margin x ASK Price):	USD 3,330
Swap for LONG/BUY Positions:	-7.34 USD
End of Day Exchange Rate of EUR/USD:	1.15718

Open the Trade on Monday and Close at:	Spread (USD)	Commission (USD)	Swap (USD)	Cost on Investment

Same Day	-13.83	-6	0.00	-0.60%
1 Day	-13.83	-6	-6.34	-0.79%
2 Days	-13.83	-6	-12.69	-0.98%
3 Days (Inc. Wednesday - Swaps x 3)	-13.83	-6	-31.72	-1.55%

Note:

(i) The spread and commission is one-off cost and charged upon opening of the transaction at once for both operations (open and close).

(ii) For the purpose of this example, we assume that the end of day exchange rate is the same for all days.

Spread:	(1.15685 – 1.15701) x 100,000 = -USD 16 => **- EUR 13.83** (-USD 16/1.15718)
Commission:	2 x -EUR 3 x 100000 / 1000 = **USD 600**
Swap (1 Day):	-7.34 x 100,000 / 1000 x 1 = -USD 734 => **-EUR 634** (-USD 734/1.15718)
Swap (2 Days):	-7.34 x 100,000 / 1000 x 2 = -USD 1468 => **-EUR 1269** (-USD 1468/1.15718)
Swap (3 Days):	-7.34 x 100,000/1000 x 5 = -USD 3670 => **-EUR 3172** (-USD 3670/1.15718)
Cost on Investment:	=(Spread + Commission + Swap) / Margin Requirement

3.2.2. CFDs on Commodities

Example:	SELL 100,000 USD(XAU/USD)
Account Base Currency:	USD
Trade Size (Lot x Contract Size):	100,000 / 1459.72 = 68.51
BID/ASK Price:	1459.72 / 1459.86 (Spread 1.4 pips)
Commission:	USD 1 per 1000 USD invested
Leverage:	1:20 (5% margin percentage)
Margin Requirement (Trade Size x Margin x BID Price):	USD 5,000

Swap for SHORT/SELL Positions:	3.25 USD per 1.000 USD invested

Open the Trade on Monday and Close at:	Spread (USD)	Commission (USD)	Swap (USD)	Cost on Investment
Same Day	-9.59	-200	0	-4.19%
1 Day	-9.59	-200	325	-10.69%
2 Days	-9.59	-200	750	-19.19%
3 Days (Inc. Wednesday - Swaps x 3)	-9.59	-200	1910	42.39%

Note:

(i) The spread and commission is one-off cost and charged upon opening of the transaction at once for both operations (open and close).

(ii) Since the Account Base Currency is the same as the traded symbol's quoted currency, there is no need to convert the amounts

Spread:	(1459.72– 1459.89) x 100 = -USD 9.59
Commission:	2 x -USD 1 x 100,000 / 1000 = -USD 200
Swap (1 Day):	3.25 x 1 x 100,000 / 1000 = USD 325
Swap (2 Days):	3.25 x 2 x 100,000 / 1000 = USD 325 764
Swap (3 Days):	3.25 x 3 x 100,000 / 1000 = USD 325 1910
Cost on Investment:	=(Spread + Commission + Swap) / Margin Requirement

1.4. Annual Report on the Costs and Associated Charges

An overview of the aggregated costs and charges (i.e. including the swap charges, spreads, commissions and dormant fee, if applicable) derived from clients; transactions in regard to each of their trading account(s) will be provided, via email, to each client, on an annual basis. This information will be sent to the Company's clients both as cash amount and as a percentage of the costs and associated charges imposed on the invested funds, on each account's base currency. This will help client to understand the costs and associated charges imposed on their trading account(s) according to their trading activity throughout the year.