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WRDNB Ltd

COSTS AND CHARGES POLICY

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Introduction

Following the implementation of the Markets in Financial Instruments Directive 2014/65/EU ("MiFID II") and in accordance to the provisions of the Investment Services and Activities and Regulated Markets Law 87(I)/2017 (the "Law") of the Cyprus Securities and Exchange Commission ("CySEC"), WRDNB LTD (the "Company") is required to provide to clients or potential clients in good time information on all costs and related charges. Such information relates to both investment services and ancillary services, including the cost of advice, where relevant, the cost of the financial instrument recommended or marketed to the client and how the client may pay for it, also encompassing any third-party payments.

When providing investment services to professional clients, the Company has the right to agree to a limited application of the detailed requirements set out in this policy with these clients, except irrespective of the investment service provided, the financial instruments concerned embed a derivative.

When providing investment services to eligible counterparties, where applicable, the Company has the right to agree to a limited application of the detailed requirements set out in this policy, except when, irrespective of the investment service provided, the financial instruments concerned embed a derivative and the eligible counterparty intends to offer them to its clients.

Costs and Associated Charges

The costs and charges for the Company's Services are illustrated in the Company's Fee Schedule and/or otherwise disclosed to Clients prior to the provision of services, in accordance with MiFID II requirements. The Fee Schedule can be requested at any time from the Company employees and are available on the Company's website: www.wrdnb.com. The applicable costs and charges may be subject to change from time to time in accordance with the Company's internal policies and procedures, the relevant contractual arrangements with the Client, market conditions, or changes in applicable law or regulation. Further as may be agreed in writing between a Client and the Company as to the terms of specific Services or Financial Instruments specific fees may apply, which override the indicative fees and charges set out in the Fee Schedule which are subject to the provisions of the Client Agreement entered into and executed between the Client and the Company.

Unless otherwise expressly specified or agreed upon, the fees stated in in the Fee Schedule do not include any taxes, levies, duties or third-party expenses that may be payable by or imposed upon the Company in the course of or pursuant to acting upon Client's Orders. The Client is responsible for reimbursing and compensating the full amount of any such expenses, which shall be charged separately and in addition to the fees specified upon determination of the same in accordance with the exact nature and scope of the Order.

The Client is warned of the possibility that other costs, including taxes, related to transactions in connection with the Financial Instruments and/or the investment and ancillary services may arise for the Client. Unless otherwise expressly agreed upon, the Company shall not be responsible or obliged to arrange for payment of such costs and taxes, as may be payable by or imposed upon the Client.

The fees in respect of any additional services are subject to negotiation and agreement between the Company and the Client.

Illustrations of ex-ante / ex-post costs

When providing investment and/or ancillary services, the Company shall provide Clients with appropriate ex-ante and ex-post information on costs and charges in accordance with MiFID II and the applicable regulatory framework, including an illustration showing the cumulative effect of costs and charges on the return of the investment.

Such illustration shall:

i. show the effect of the overall costs and charges on the return of the investment;
ii. show any anticipated spikes or fluctuations in the costs; and
iii. be accompanied by an appropriate description.

(i) Ex-Ante (Pre-trade disclosure of costs and charges estimate)

The Company shall disclose to Clients, in good time prior to the provision of the relevant investment service and, where applicable, ancillary service, information on the expected costs and charges associated with the relevant Financial Instrument or Service, taking into account the Client's categorisation and the nature of the relevant Financial Instrument or Service.

Where exact costs are not available in advance, the Company shall provide reasonable estimates of such costs and charges in accordance with MiFID II requirements. For the purposes of ex-ante disclosures, the Company may use actually incurred costs as a proxy for the expected costs and charges.

The Company shall review its ex-ante assumptions based on ex-post experience and shall make adjustments to such assumptions where necessary.

(ii) Ex-Post (Post-trade disclosure)

The Company shall provide Clients, on at least an annual basis, with ex-post information on the aggregated costs and charges actually incurred in relation to the relevant financial instrument(s) and the investment services and, where applicable, ancillary services provided.

Such ex-post disclosures shall be provided where the Company has recommended or marketed the relevant financial instrument(s), or where the Company has provided the Client with a Key Information Document ("KID") or Key Investor Information Document ("KIID") in relation to the relevant financial instrument(s), and the Company has or has had an ongoing relationship with the Client during the relevant reporting period.

Ex-post disclosures shall be provided on a personalised basis and shall include all applicable costs and charges expressed both as a monetary amount and as a percentage.

<u>Aggregation of costs</u>

The Company shall ensure that the information about all costs and charges associated with the relevant investment services and, where applicable, ancillary services and the financial instrument is aggregated to allow the client to understand the overall cost and the cumulative effect of such costs and charges on return of the investment.

For the purpose of ex-ante and ex-post disclosure of information on costs and charges to clients, the Company will aggregate the following:

a. all costs and associated charges charged by the Company or by third parties where the Client has been directed to such third parties in connection with the investment service(s) and, where applicable, ancillary services provided;

b. all costs and associated charges associated with the manufacturing and managing of the financial instruments, where applicable.

c. any third-party payments received by the Company in connection with the investment service provided to the Client;

Any third party payments received by the Company shall be itemized separately and the aggregated costs and charges shall be totaled and expressed both as a cash amount and as a percentage.

The purpose of this document is to provide to Clients with indicative information on the costs and charges, applicable to financial instruments, transactions in financial instruments and related services, in accordance with MiFID II requirements.

Prior to the execution of a specific transaction, the Company shall provide the Client with a personalised overview of the expected costs and charges relating to the relevant transaction in accordance with MiFID II requirements.

Clients have the right to request an itemised breakdown of costs and charges. The Company shall provide such breakdown in a clear and consistent manner and in accordance with the applicable MiFID II requirements, including the categories set out in Annex II of Commission Delegated Regulation (EU) 2017/565.

The Company shall take reasonable steps to facilitate and minimise the effort required for Clients to submit such requests and shall inform Clients of their right to request an itemised breakdown when providing aggregated costs and charges information.

(iii) Deposits and Withdrawals fees & charges

The Company does not currently charge additional fees for deposits or withdrawals. The Client should however be aware that he/she may incur fees on payments to and from some international banking institutions. The Company accepts no responsibility for any such bank fees.

Inducements / Third Party Payments

In the course of providing certain Services, the Company may pay or receive fees, commissions, mark-ups, rebates or non-monetary benefits (together, “Inducements”) to or from third parties, including Liquidity Providers or other service providers, in connection with the provision of an investment or ancillary service.

Any such Inducements shall only be permitted where they are designed to enhance the quality of the relevant service to the Client and the inducement does not impair compliance with the Company’s duty to act honestly, fairly and professionally, in accordance with the Clients’ best interests.

In principle, as noted above, Inducements accepted or granted in connection with the performance of the Services are designed to improve the quality of the service provided to the Client in accordance with the statutory criteria for the nature and determination of quality improvement, and so that they do not conflict with providing the service in the Client's best-possible interests.

Before providing the relevant requested Service, the Company will disclose the existence (if applicable and if any), nature and scope of an inducement or, insofar as the scope cannot yet be determined, the way in which it is calculated in a comprehensive, accurate and comprehensible manner. If the Company is able to determine the scope of the inducement and instead has disclosed to the Client the way it is calculated, then the Company will inform the Client subsequently of the precise amount of the inducement that the Company has received or granted.

Fee Schedule

The Company may offer different account types with distinct pricing structures, spreads, commissions, minimum deposit requirements and trading conditions. Applicable fees, spreads, commissions and other charges may vary depending on the account type selected by the Client, the relevant financial instrument, market conditions and the pricing structure applicable at the relevant time.

Current trading conditions and applicable rates are disclosed through the Company's Website www.wrdnb.com, trading platform and/or other durable medium prior to the provision of services or execution of transactions.

Service Costs

Charges	Description	Rates
Account Opening	Opening of a trading account, onboarding procedures and client verification processes.	Free
Account Maintenance	Maintenance of the client trading account, including access to the trading platform and client support services.	Free
Order Execution	Transmission and execution of client orders in CFDs on underlying assets (FX, commodities, indices, shares, cryptocurrencies) through external Liquidity Providers according to the Company's execution arrangements and regulatory permissions.	Included in spread and/or commission as applicable
Currency Conversion	Conversion of funds where the transaction currency differs from the account base currency.	Market rate plus applicable conversion markup, if any
Telephone Orders	Processing and execution of client orders placed via telephone where available.	May apply

Deposits / Withdrawals	Processing of deposits to and withdrawals from the trading account.	Free (third-party bank or PSP charges may apply)
Account Inactivity Fee	Fee that may apply where the client trading account remains inactive for six (6) consecutive months.	EUR 2 per Month
Account Closure	Processing of account closure upon client request.	Free

Product Costs

Charges	Description	Rates
Spreads	The difference between the bid and ask price applied when trading Contracts for Difference (CFDs) on underlying assets such as FX, commodities, indices, shares and cryptocurrencies according to the regulatory permissions granted to the Company.	Variable spreads starting from 0.3 pips, depending on account type and market conditions
Commission (if applicable)	Transaction commission that may apply depending on the account type, trading volume or specific financial instrument.	Certain account types may be subject to commissions of up to USD 6 per side per lot
Swap / Rollover Fee	Financing adjustment applied when positions remain open overnight, reflecting the cost of leveraged CFD trading.	Variable
Market Spread Variation	Spread changes due to market volatility, liquidity conditions or trading hours of the underlying market.	Variable

The spreads, commissions, swaps and other applicable trading conditions may vary depending on the account type selected by the Client, the financial instrument traded, prevailing market conditions, liquidity conditions and other operational or commercial factors. Updated trading conditions are available through the Company's Website and trading platform.

Indicative costs and charges

The table of cost and charges above reflects indicative levels of one-off transaction cost and charges.

The actual level of cost and charges for a transaction in a specific financial instrument will depend amongst others on the following factors:

- transaction size;
- liquidity;

- market conditions;
- funding costs;
- clearing and settlement cost;
- market risk;
- credit and counterparty risks;
- operational risks; and
- for OTC derivative transactions.

The above factors may cause the cost and charges to be higher or lower than the indicative cost and charges that the Company provides herein.

The indicative cost and charges are provided in relation to an assumed notional based on the maximum rates available, investment or transaction amount and are shown both as percentage of that amount and as an absolute amount in EUR. For transactions in any currency other than EUR, the indicative cost and charges may be read as if the amounts in the table were set out in that currency.

Illustrative Examples Only

The table below provides illustrative examples of aggregated costs and charges associated with CFD transactions. The figures below are indicative only, based on assumed transaction values and market conditions, and are provided solely for illustrative purposes in accordance with MiFID II requirements.

Actual costs and charges may vary depending on the financial instrument traded, account type, spreads, commissions, swaps, market conditions, transaction size, holding period and other applicable factors.

Product Class	**Illustrative Notional**	**Initial Margin/ Capital**	**Service Cost**	**Swaps** (Holding Period: 3 Days)	**Total Round-Trip Cost**	**Total Cost** (% of Capital Invested)	**Total cost** (% of Notional Exposure)
CFDs on Commodities 1:10	€ 100,000	€ 10,000	€ 110	€ 28	€ 138	1.38%	0.14%
CFDs on Indices 1:20	€ 100,000	€ 5,000	€ 100	€ 25	€ 125	2.50%	0.13%
CFDs on Shares 1:5	€ 100,000	€ 20,000	€ 120	€ 30	€ 150	0.75%	0.15%

All figures in EUR.

Effect of the costs on the return

One-off transaction cost will be incurred immediately at the execution of the transaction in a financial instrument. The effect of these costs is to reduce the return or value of the financial instrument with this amount (or this percentage of the notional). The lack of any ongoing cost, incidental cost or exit cost means that there are no anticipated spikes or fluctuations in the cost after execution of the transaction that could affect the return of the financial instrument. In exceptional cases, where ongoing cost, incidental cost and/or exist cost would apply to a specific transaction in a financial instrument or a service, the Company shall provide separately to the Client with an illustration showing the cumulative effect of costs on return.

Ex post disclosures

The Company makes available annual ex post statements of actual costs and charges ('Ex-post disclosures') to the Clients as required by MiFID II. As such, Ex-post disclosures will be made available to the Clients where the Company:

(i) has marketed a product or had to provide the Client with a Key Information Document (KID') and

(ii) (ii) where the Company has determined that it has an ongoing relationship with the Client for the purposes of Ex-post disclosure requirements under MiFID II.

For obtaining any further information on the costs and charges in the Ex post disclosures, please contact us at info@wrdnb.com.