## Lower Spread Groups - Terms and Conditions

- The client must trade the minimum lots requirement within a 30 day period during the preceding 60 days of their application to the Lower Spread Group in order to qualify for the offer.
- The offer is only available for standard account holders. The offer is not available on accounts which offer market spreads or for elective professionals.
- Cryptocurrency CFDs trades do not contribute to lot size targets.
- The spreads discount applies to the following markets only; DE30, EURUSD, US500, US100, US30, OILs, OIL WTI, GOLD, UK100 and GBPUSD.
- The client is responsible for monitoring the amounts of lots they trade and must contact their account manager in order to activate the offer.
- Once a client has qualified and activated the offer, the client cannot be removed from the lower discount group unless there is a breach of XTB's Terms of Business or the client requests to be removed in writing.

Lots Traded*	Spread Discount
20	5%
50	10%
100	15%
300	20%
500	25%
1000	30%

- Discount rates offered:

\*lots traded must be on FX, Indices or Commodities. Cryptocurrencies are excluded.

Notional Value Traded**	Commission Discount
1 Million Euros Notional	10%
5 Million Euros Notional	20%
10 Million Euros Notional	30%

\*\*notional amount traded on equity CFDs only