

### **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.
- Crypto currency CFDs trades do not contribute to lot size targets
- 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
- Discount rates offered:

<b>Lots Traded</b>	<b>Spread Discount</b>
50	10%
100	15%
300	20%
500	25%
1000	30%

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

<b>Notional Value Traded</b>	<b>Commission Discount</b>
1 Million Euros Notional	10%
5 Million Euros Notional	20%
10 Million Euros Notional	30/5