SCHEDULE OF CHARGES

Century Financial Limited
Registered Address: IMAAD Complex, 3rd Floor, Office 12, Ile Du Port, Mahe, Seychelles
License Number: SD235 | Registered and regulated by the Financial Services Authority (the "FSA") in Seychelles.

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1. Purpose of the document

This Schedule of Charges ("Schedule") is provided by Century Financial Ltd ("Century," "We," "Us" and the "Company") to help you understand the charges, fees, commissions, and costs ("Fees") connected with trading in the financial products offered on our Platform. These Fees will be charged to you directly through your trading Account opened and maintained with us. Please read this Schedule carefully before you commence trading with us.

In this Schedule, we provide information to help you understand the costs and charges associated with entering into trades with us and our related services. You should take sufficient time to read our Schedule and other documentation available to you, including our Terms of Business, Order Execution Policy, Risk Disclosure Statement, and other relevant information available on our Website and Platform. These documents and the Schedule may be amended and updated by us from time to time. Therefore, you are responsible for keeping yourself updated on any changes and complying with the terms and conditions outlined.

This Schedule will help you understand the formulas used for calculating our Fees, along with working samples. You may use these to calculate the cumulative impact of our Fees on your returns. The overall Fees may rise or fall depending on the actual trade sizes and volumes, and vary depending on the Product being traded and market conditions.

For real-time information on our Fees, please refer to the product overview/ details for the relevant instrument available on the Platform. In addition, you must check and ensure that there are adequate funds in your Account to cover all sums owed to Century.

You should not trade with us until you completely understand the Fees and other expenses connected with executing transactions on our Platform.

Capitalized terms used in this Schedule of Charges shall, unless otherwise defined herein, have the meanings assigned to them in the Terms of Business.

2. Applicable Fees

Below is a list of charges that may apply to your Account.

2.1 Spread

The buy and sell Price of a CFD margin trade is generally not the same. Once you have placed a CFD margin trade, there is a risk of loss in the amount of the difference between the buy and sell Price ("Spread"), taking into Account the number of units of your position, and depending on the price movements, the size of Spread fluctuates. Spreads vary depending on underlying market prices, trading hours, volatility, illiquidity, traded instrument, or market depth. Market prices can also widen when major news or economic data is released. Sharp price movement or wide opening market gaps can also cause Spreads to change significantly.

You can see the current Spread for any instrument by referring to the product overview/ symbol information for the relevant instrument on the Platform.

2.2 Commissions

A commission may be charged to your Account when you execute an Order/trade. The commission is charged per side, per trade. You can check the commission on the product overview/ symbol information window of the Platform before placing an Order or executing a trade.

Commission Charge Calculation

Commission Calculation: Units × Commission Rate (minimum charge if applicable)

2.3 **Holding Cost / Swaps / Overnight Financing Cost**

If you hold a Position overnight, you may be charged an overnight financing fee, also known as a Swaps or Holding Cost. Holding cost is calculated as a percentage of the trade's notional value at the opening price, based on the interest rates of the underlying Product's currencies.

At the end of each trading day (17.00 EST), positions held in your Account may be subject to a Holding Cost. The Holding Cost can be positive or negative depending on the direction of your position and the applicable holding rate. The resulting sum of all Holding Costs will be credited or debited from your Account. The details of the Holding Cost can be seen in the "history" section on the Platform.

3-Day Holding Cost:

For major FX pairs, Gold and Silver, we will book Holding Costs for Saturday and Sunday on Wednesday (17:00 EST). For other instruments, the 3-Day Holding Cost will be booked on Friday (17:00 EST). You must have sufficient funds in your Account before the market closes on Friday so that ongoing Positions are not closed out over the weekend.

You can check which day 3-Day Holding Cost will be applied to the Product overview/ symbol information window of the Platform before placing an Order or executing a trade.

Holding Costs can be calculated using the formulas below:

Per Day Holding Cost Calculation

$$\text{For Buy} = \frac{\text{Units x Trade Opening Price x Buy Holding Rate* x Currency Conversion (if applicable)}}{360}$$

Per Day Holding Cost Calculation

$$\text{For Sell} = \frac{\text{Units x Trade Opening Price x Sell Holding Rate* x Currency Conversion (if applicable)}}{360}$$

2.4 **Inactivity Fees**

An inactivity fee, as its name suggests, is a fee charged when your Account remains inactive for a certain amount of time. An account that has been inactive for more than 12 months will be subject to a monthly fee of $15.

2.5 **Market Data Subscription Fees**

Subject to various exchanges' market data licensing practices, there might be monthly fees (including tax) for the market data subscriptions, which vary depending on the country/countries to which your share-CFD relates. So, your Account may be charged a fee for access to real-time market data.

2.6 **Deposit and Withdrawal Fees**

There is no charge for deposits and withdrawals to your Account for standard bank transfers made through supported channels, unless otherwise specified. However, please check the terms and conditions of your bank to understand the specific fees they may charge.

If you use a card (credit/debit) to fund or withdraw funds from your Account, both the Company and your card provider may charge applicable fees, including administrative or processing fees.

For other payment methods, including alternative or local payment methods, the Company may apply fees, charges, or conversion costs, as notified to you from time to time or as disclosed through the Platform or Schedule of Charges.

In addition, third-party providers involved in the processing of such transactions may impose their own fees, which shall be borne by you.

2.7 **Currency Conversion Fees**
A fee may be charged for converting currency, depending on the currency in which the Account is held. If the Account is denominated in a currency (Account Currency) other than the currency being traded (Product Currency), a currency conversion fee may apply to convert funds from one currency to another. For example, if your trading account is denominated in US dollars and you trade a CFD on the EUR/GBP currency pair, a currency conversion fee may be charged to convert your US dollars into GBP.

Please note that exchange rate conversions from the Product Currency to the Account Currency are based on our currency conversion rates, which may be subject to change at any time.

2.8 **Taxation**
Depending on your country of residence, you may be subject to taxation on your trading profits. Please consult a tax professional for advice.

2.9 **Other Charges**
In certain circumstances, we reserve the right to apply additional charges, such as administrative fees or penalties.

3. Additional Information:

The content of this Schedule was produced by Century as of the current date and may be subject to change without prior notification.

You may receive detailed information about Fees that apply to your Account via the email address we have on file for you. In that case, it is essential to note that those Fees will be levied on any trades and transactions you conduct in your Account.

This Schedule only relates to business conducted on a direct basis between you and Century.

The content provided in this Schedule is for informational purposes only; it does not represent an order or a recommendation to trade any particular financial product, nor should it be construed as advice of any kind, especially for financial, tax, or legal matters.

If you have any questions regarding these charges, or if you would like to discuss any aspect of your trading account, please do not hesitate to contact our client services team at;

Email – info.sc@centuryfinancial.com

Phone: +248 4671929

1. Legal Documentation:

The general terms and conditions and other legal documents can be found on https://www.centuryfinancial.com/sc/legal-documents/.