

Bernstein Bank GmbH

Specification of Costs and Services for CFD and FOREX Transactions

Version: 06 June 2017

Some Instruments at a glance*		
Instrument*	Spread from*	Trading Hours MEZ*
DE30 (DAX Cash)	1.2 Points	Mo. – Fr. 08:00 – 22:00
US30 (Dow Jones Cash)	3 Points	Mo. – Fr. 08:00 – 23:00
EURUSD	1.0 Pip	Su. 23:00 – Fr. 23:00
EURGBP	1.5 Pip	Su. 23:00 – Fr. 23:00
EURCHF	1.6 Pip	Su. 23:00 – Fr. 23:00
EURJPY	1.5 Pip	Su. 23:00 – Fr. 23:00
USDJPY	1.2 Pip	Su. 23:00 – Fr. 23:00

Account Types	
Service	Fee
Minimum Deposit Account Classic EUR	2,000 EUR
Minimum Deposit Account Classic USD	2,000 USD
MetaTrader 4 Trading Platform	no charge
MetaTrader mobile (iPhone, iPad and Android)	no charge
MetaTrader WebTrader	no charge
Realtime Quotes	no charge

Account Management Fees	
Service	Fee
Account Opening	no charge
Account Management	no charge
Orders via Phone (only closing during business hours)	no charge
Account Management	no charge, if min. 1 Trade per month otherwise 9.95 EUR / month and 9.95 USD / month respectively
Account Closing	no charge

Other Services	
Service	Fee
Workshops and Training	at no charge
Market Reports	at no charge
Booking the flat rate tax	at no charge, automatic
Tax Statements according to § 43a EStG	at no charge

Deposits	
Service	Fee
Deposit via Bank Wire	only third-party costs
Deposit via Credit Card (only Visa- and Mastercard)	2.50%
Sofort	2.00% + 0.25 EUR per transaction
Przelewy24	3.95% + 0.65 EUR per transaction

Withdrawals	
Service	Fee
Withdrawal via Bank Wire	only third-party costs
Withdrawal via Credit Card	at no charge
Przelewy24	only third-party costs

System Requirements Windows Trading Platform MetaTrader 4	
PC	PC Windows 7 or higher
Processor	1 GHz Pentium or higher
RAM	1 GB or higher
Hard Drive	min. 20 MB free memory
Internet	High-speed Internet connection

Additional Trading Platforms for MetaTrader 4	
MT4 Mobile	Android or iOS (transaction ordering and monitoring)
MT4 Web	Up-to-date Webbrowser (transaction ordering and monitoring)

FOREX	
Symbols	36 Currency Pairs*
Spreads	from 1 Pip – variable*
Trading Hours	Su. 23:00 – Fr. 23:00*
Min. order size	from 0.01 Lot*
Trading costs	no commissions
Swaps	rollover costs for overnight positions*
Margin requirement	from 0.50%*
Margin Call**	if Margin Level at or below 200%
Stop out	if Margin Level at or below 25%

CFDs Indices	
Symbols	9 Indices*
Spreads	from 1 Point – variable*
Trading Hours	Mo.-Fr.: 08:00 – 22:00*
Min. order size	from 0.01 Lot*
Trading costs	no commissions
Swaps	rollover costs for overnight positions*
Margin requirement	from 1.50 %*
Margin Call**	if Margin Level at or below 200%
Stop out	if Margin Level at or below 25%

CFDs Commodities	
Symbols	12 Commodities*
Spreads	from 4 Pip – variable*
Trading Hours	Mo. – Fr.: 00:00 – 23:00
Min. order size	from 0.01 Lot*
Trading costs	no commissions
Swaps	rollover costs for overnight positions*
Margin requirement	from 0.50 %*
Margin Call**	if Margin Level at or below 200%
Stop out	if Margin Level at or below 25%

CFDs Shares	
Symbols	55 Shares
Spreads	from 1 ct – variable*
Trading Hours	Mo. – Fr.: 09:00 – 22:00*
Min. order size	from 1 share*
Trading costs	EUR / USD 10 per round turn***
Swaps	rollover costs for overnight positions*
Margin requirement	from 10.00 %*
Margin Call**	if Margin Level at or below 200%
Stop out	if Margin Level at or below 25%

* Please have a look to contract specifications in MT4 terminal for further details

** Margin Call notification via red line in the MT4 Terminal

*** Depends on the account currency