



Schedule of Standard Fees & Charges

标准费用及收费表

FXCM Bullion Limited
福汇金业有限公司



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This document will show you the costs and charges associated with the trading of our products as well as other costs and charges associated with your trading account and the services offered to you. Unless separately defined in this Rate Card, terms are as defined in the Terms of Business.

本文件将列出与我们产品交易相关的成本和费用，以及其他与您的交易账户和提供给您的服务相关成本和费用。除非在此价格及收费表中单独定义，否则条款均按业务条款中的定义。

Trading Costs

交易费用

Accounts default to a pricing model where the opening and closing commissions are built into the spread with no additional charge. The spread can be seen on the Trading Station platform and target spread costs are available on our [website](#).

账户初始的定价模式为开仓和平仓的佣金都包含在点差中，无需额外的费用。点差可以在福汇[网站](#)上查看。

Our Spread

我们的点差

Our spread is the difference between the bid and ask prices.

我们的点差是买入价和卖出价之间的差异。

Formula:

Spread × pip cost × number of lots or contracts traded

公式:

点差 × 点值 × 交易手数或合约数

Finance Charge

融资费用

A Finance Charge will be applied if you hold a Trade past 5PM EST. Depending on whether you hold a long or short position and the current holding cost rate, you may receive a credit or owe a debit. Current rates can be seen in the Dealing Rates Window of the Trading Station platform. The Finance Charge detailed on Trading Station is for 1 ounce of gold or silver.

如果您持有交易超过美东时间下午 5 点，该交易可能会产生融资费用。根据您持有的是长仓还是短仓头寸以及当前的持有成本率，您可能会获得或支付费用。您可以在福汇交易平台 II 的【简易报价窗口】模式查看当前的费用。交易平台 II 上所列出的融资费用是 1 盎司的黄金或白银。

Formula:

(Intra Bank Swap rates × pip cost) × (1 ± mark-up)

公式:

(银行间掉期利率 × 点值) × (1 ± 标高点子)

On Wednesdays, to account for holding a position into the weekend, rollover is 3 times as usual.

每个周三，考虑到持仓过周末，过夜利息将为正常的三倍。

FXCM charges a mark-up on XAU/USD and XAG/USD. The mark-up is added for long CFD positions and deducted for short CFD positions. The formula of the Financial Charge and mark-ups can be seen below:

福汇对黄金/美元以及白银/美元收取标高点子。标高点价会增加于差价合约长仓头寸，并被扣除于差价合约短仓头寸。融资费用的公式和标高点子可以在下方看到。

Instrument 金融工具	Mark-up 标高点子
XAU/USD 黄金/美元	35%
XAG/USD 白银/美元	35%

Worked Example

示例

Please note that the below example is indicative only.

请注意以下示例仅供参考。

<u>XAU/USD XAG/USD</u> 黄金/美元 白银/美元	
<u>Example</u> 示例	Client buys 10 Contracts of XAU/USD on a USD account and keeps the position open for a day. 客户于美元账户上买入 10 份黄金/美元合约，并维持仓位一天。
<u>Spread</u> 点差	41 pips 41 点
<u>Cost of Trading</u> 交易成本	<p>Spread × pip cost × number of lots or contracts traded 点差 × 点值 × 交易手数或合约数</p> <p>$(41) \times (0.01 \text{ USD}) \times (10) = 4.1 \text{ USD}$ $(41) \times (0.01 \text{ 美元}) \times (10) = 4.1 \text{ 美元}$</p>
<u>Rollover</u> 过夜利息	<p>(Intra Bank Swap rate × pip cost) × (1 ± mark-up) (银行间掉期利率 × 点值) × (1 ± 标高点子)</p> <p>$(-0.25 \times \text{USD } 1) \times (1 + 35 \%) = -\text{USD } 0.34$ $(-0.25 \times 1 \text{ 美元}) \times (1 + 35 \%) = -0.34 \text{ 美元}$</p>

Other General Fees & Charges

其他一般费用 & 收费

Withdrawal Fees

提款费用

Depending on the withdrawal method selected, you may be charged a fee.

根据所选择的提款方式，您可能被收取费用。

Local Transfer 本地转账	<p>You may be charged a fee by banks for withdrawing funds via cross-bank transfer. For exact bank charges, please consult your bank directly.</p> <p>如您透过跨行转账方式提取资金，可能会被银行收取费用。有关确实的银行收费，请直接咨询您的银行。</p>	
Bank Wire 银行电汇	<p>Hong Kong - USD 7/HKD 50 香港 - 7 美元/50 港元</p> <p>Please note that you may be charged a fee by banks for depositing funds via cross- bank transfer. For exact bank charges, please consult your bank directly.</p> <p>假如您透过跨行转账方式存入资金，可能会被银行收取费用。有关确实的银行收费，请直接咨询您的银行。</p>	<p>Overseas (including China) - USD 20/HKD 150 海外（包括中国） - 20 美元/150 港元</p> <p>Besides the wire bank, the intermediary bank will charge a fee (this fee varies depending on the intermediary).</p> <p>除了扣除汇款银行的手续费外，中介银行也会扣除一定的手续费（有关手续费的金额视乎每间中介银行而定）。</p>
Check 支票	<p>No fee (HK Dollar check only). Subject to Stop payment fee HKD 100.</p> <p>无须收费（只提供港元支票）。止付手续费 HKD 100。</p>	
*Important Notice *提款须知	<p>*FXCM Bullion currently offers accounts in USD or HKD denomination and accepts deposits in USD or HKD. For those opening USD accounts, all HKD deposits will be converted to USD at 7.85. While for opening HKD accounts, all USD deposits will be converted to HKD at 7.75. FXCM Bullion reserves the right to adjust the exchange rate according to the market conditions without prior notice to clients. Please contact us for rates for other currencies.</p> <p>*福汇金业现时提供以美元或港元作为结算货币的账户及接受以美元或港元存款。就以美元作为结算货币的账户而言，所有港元存款将会以 7.85 港元兑 1 美元转换为美元。而以港元作为结算货币的账户，所有美元存款将会以 1 美元转换为 7.75 港元转换为港元。福汇金业保留根据市况调整汇率的权利，而毋须作出事先通知。其他货币的汇率请向福汇金业查询。</p>	

Deposit Fees

存款费用

FXCM does not charge fees for depositing funds under normal circumstances. Please check with your bank if any fees will be applied in regards to funds sent to us.
在一般情况下，福汇不收取任何存款费用。请向您的银行查询是否会对于发送给我们的资金收取任何费用。

If you deposit funds into an incorrect bank account, you may be charged an administrative fee (the “Fee”). An incorrect bank account is any bank account of another FXCM entity. The Fee will be equal to 50.00 units of the Base Currency. Where applicable, the Fee will be deducted from the Account within 5 business days after the deposit is received by FXCM.

如果您将资金存入错误的银行账户，您可能需要支付管理费用（「费用」）。错误的银行账户指任何另一个福汇实体的银行账户。费用同等于 **50.00** 单位的基础货币或 **5,000** 日圆。在适用的情况下，该费用将从福汇收到存款后的 **5** 个工作日内从账户中扣除。

*Important Notice

*存款须知

***FXCM Bullion currently offers accounts in USD or HKD denomination and accepts deposits in USD or HKD. For those opening USD accounts, all HKD deposits will be converted to USD at 7.85. While for opening HKD accounts, all USD deposits will be converted to HKD at 7.75. FXCM Bullion reserves the right to adjust the exchange rate according to the market conditions without prior notice to clients. Please contact us for rates for other currencies.**

*福汇金业现时提供以美元或港元作为结算货币的账户及接受以美元或港元存款。就以美元作为结算货币的账户而言，所有港元存款将会以 **7.85** 港元兑 **1** 美元兑换为美元。而以港元作为结算货币的账户，所有美元存款将会以 **1** 美元兑换为 **7.75** 港元兑换为港元。福汇金业保留根据市况调整汇率的权利，而毋须作出事先通知。其他货币的汇率请向福汇金业查询。

Dormancy account administrative fee

不动账户行政费

HKD 200 for account denominated in HKD per annum / USD 25 for account denominated in USD per annum.

以港元结算的账户将被收取每年 **200** 港元 / 以美元结算的账户将被收取每年 **25** 美元。

Note: The dormancy account administrative fee is applicable to the accounts with no trading for more than 12 months. If you are assessed the Fee and your account balance becomes zero (0) after the fee is charged, your account may be subject to closure.

附注：不动账户行政费适用于超过 **12** 个月内没有进行交易的账户。如果被收取该费用，并且在收取费用后您的账户余额为零（**0**），您的账户可能会被关闭。

Fees Applied to Corporate Account Type Only

仅适用于公司账户的费用

Initial Deposit Requirement Fee

初始存款要求费用

Corporate Accounts, will be subject to a one-time account processing fee of 300 USD (or 2,000 HKD for HKD denominated accounts) unless you make a minimum initial deposit of 50,000 USD or more (or 400,000 HKD or more for HKD denominated accounts). Where applicable, the account processing fee will be deducted from the account within five (5) business days after the initial deposit is received by FXCM.



公司账户将被收取 300 美元的一次性账户处理费用（若为港元账户，则为 2,000 港元），除非账户内的最低初始存款有 50,000 美元或更多（若为港元账户，则为 400,000 港元或以上）。在适用的情形下，账户处理费用将于福汇收到首次存款后的 5 个工作日内从账户中扣除。

Monthly Balance Requirement Fee

月度余额要求费用

Corporate Accounts will be subject to a monthly balance fee of 25 USD (or 200 HKD for HKD denominated accounts) unless you maintain a minimum balance of 50,000 USD or more in your account (or 400,000 HKD or more for HKD denominated accounts). The minimum balance of 50,000 USD (or 400,000 HKD or more for HKD denominated accounts) must reflect in your account at Trade Rollover (approximately 17:00 EST) on the last day of each month in order to avoid being charged the fee. In cases where you hold multiple accounts with FXCM, the balances will be aggregated and the fee only charged if the combined balance of all accounts is less than 50,000 USD (or 400,000 HKD for HKD denominated accounts). Where applicable, the monthly balance fee will be deducted from the account within the first ten (10) business days of the following calendar month.

公司账户将被收取 25 美元（若为港元账户，则为 200 港元）的月度余额费用，除非客户名下的所有账户中维持至少 50,000 美元或更多余额（若为港元账户，则为 400,000 港元以上）。最低余额 50,000 美元（若为港元账户，则为 400,000 港元以上）必须在每个月的最后一天于交易转仓时（美东时间 17:00）反映于您的账户中，以避免被收取费用。若您持有多个福汇账户，余额将会累计，仅当阁下所有账户累计的总余额低于 50,000 美元（若为港元账户，则为 400,000 港元）时，才会被收取该笔费用。在适用的情形下，月度余额费用将于次月前十（10）个工作日内从该账户中扣取。

Initial Funding Requirement Fee - Worked Example 1:

初始存款要求费用 - 示例 1:

You open a Corporate Account with a base currency of USD and you fund the account with an initial deposit of USD 49,000.00. You will be charged a one-time account processing fee of USD 300.00.

您开立了一个以美元为基础货币的公司账户，并存入该账户的初始资金为 49,000.00 美元。您将被收取 300.00 美元的一次性账户处理费用。

Initial Funding Requirement Fee - Worked Example 2:

初始存款要求费用 - 示例 2:

You open a Corporate Account with a base currency of USD and you fund the account with an initial deposit of USD 51,000.00. You will not be charged an account processing fee.

您开立了一个以美元为基础货币的公司账户，并存入该账户的初始资金为 51,000.00 美元。您将不会被收取账户处理费用。

Monthly Balance Requirement Fee - Worked Example 1:

月度余额要求费用 - 示例 1

Your USD, Corporate Account has a balance of 47,000.00 as of Trade Rollover (approximately 17:00 EST) on August 31 2018. A fee of USD 25.00 will be deducted from your account no later than September 14, 2018. Additionally, you will be charged a fee of USD 25.00 for each subsequent month that your account balance is below USD 50,000.00 as of Trade Rollover (approximately 17:00 EST) on the final calendar day of the month.

您的美元公司账户在 2018 年 8 月 31 日的交易转仓（约美东时间 17:00）时有 47,000.00 余额。25.00 美元的费用将于 2018 年 9 月 14 日前从您的账户中扣除。此外，如果您的账户余额在日历最后一日的交易转仓时低于 50,000.00 美元，则在接下来的每一个月您都将被收取 25.00 美元的费用。

Monthly Balance Requirement Fee - Worked Example 2:

月度余额要求费用 - 示例 2

Your USD, Corporate Account has a balance of 53,000.00 as of Trade Rollover (approximately 17:00 EST) on August 31 2018. You will not be charged the monthly balance fee.

您的美元公司账户在 2018 年 8 月 31 日的交易转仓（约美东时间 17:00）时有 53,000.00 的余额。您将不会被收取月度余额费用。

Monthly Balance Requirement Fee - Worked Example 3:

月度余额要求费用 - 示例 3

You hold three (3) Corporate Accounts with FXCM with the following balances as of Trade Roll Over on Aug 31 2018:

您在福汇持有三（3）个公司账户，截至 2018 年 8 月 31 日交易转仓时的余额如下：

Account 1:	USD 15,000
Account 2:	USD 20,000
Account 3:	USD 10,000
TOTAL	USD 45,000

账户 1:	15,000 美元
账户 2:	20,000 美元
账户 3:	10,000 美元
总计	45,000 美元

Since the aggregate balance of all accounts is USD 45,000, a fee of USD 25.00 will be deducted from the account with the largest balance (Account 2), no later than September 14, 2018. In the case that Account 2 does not have sufficient margin to cover the fee, the fee will be deducted from Account 1. The same logic will apply for each subsequent month that your account balance is below USD 50,000.00 as of trade rollover (approximately 17:00 EST) on the final calendar day of the month.

由于所有账户的总余额为 45,000 美元，25.00 美元的费用将于 2018 年 9 月 14 日前从余额最大的账户（账户 2）中扣除。如果账户 2 没有足够的保证金来支付该费用，该费用将从账户 1 中扣除。同样的逻辑将适用于之后的每个月如果您的账户余额在该月最后一个日历日的交易转仓（约美东时间 17:00）时，低于 50,000.00 美元的情况。

Monthly Balance Requirement Fee - Worked Example 4:

月度余额要求费用 - 示例 4

You hold three (3) Corporate Accounts with FXCM with the following balances as of Trade Roll Over on Aug 31 2018:

您在福汇持有三（3）个公司账户，截至 2018 年 8 月 31 日交易转仓时的余额如下：

Account 1:	USD 35,000
Account 2:	USD 20,000
Account 3:	USD 2,000
TOTAL	USD 57,000

账户 1:	35,000 美元
账户 2:	20,000 美元
账户 3:	2,000 美元
总计	57,000 美元

Since the aggregate balance of all accounts exceeds USD 50,000, you will not be charged the monthly balance fee.

由于所有账户的总余额超过 50,000 美元，您将不会被收取月度余额费用。