



Schedule of Standard Fees & Charges

標準費用及收費表

FXCM Bullion Limited
福匯金業有限公司



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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.

本文件將列出與我們產品交易相關的成本和費用，以及其他與您的交易賬戶和提供給您的服務相關成本和費用。除非在此價格及收費表中單獨定義，否則條款均按業務條款中的定義。

Trading Costs

交易費用

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](#).

賬戶初始的定價模式為開倉和平倉的佣金都包含在點差中，無需額外的費用。點差可以在福匯[網站](#)上查看。

Our Spread

我們的點差

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

我們的點差是買入價和賣出價之間的差異。

Formula:

Spread × pip cost × number of lots or contracts traded

公式:

點差 × 點值 × 交易手數或合約數

Finance Charge

融資費用

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.

如果您持有交易超過美東時間下午 5 點，該交易可能會產生融資費用。根據您持有的是長倉還是短倉頭寸以及當前的持有成本率，您可能會獲得或支付費用。您可以在福匯交易平台 II 的【簡易報價窗口】模式查看當前的費用。交易平台 II 上所列出的融資費用是 1 盎司的黃金或白銀。

Formula:

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

公式:

(銀行間掉期利率 × 點值) × (1 ± 標高點子)

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

每個週三，考慮到持倉過週末，過夜利息將為正常的三倍。

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:

福匯對黃金/美元以及白銀/美元收取標高點子。標高點價會增加於差價合約長倉頭寸，並被扣除於差價合約短倉頭寸。融資費用的公式和標高點子可以在下方看到。

Instrument 金融工具	Mark-up 標高點子
XAU/USD 黃金/美元	35%
XAG/USD 白銀/美元	35%

Worked Example

示例

Please note that the below example is indicative only.

請注意以下示例僅供參考。

XAU/USD XAG/USD 黃金/美元 白銀/美元	
Example 示例	Client buys 10 Contracts of XAU/USD on a USD account and keeps the position open for a day. 客戶於美元賬戶上買入 10 份黃金/美元合約，並維持倉位一天。
Spread 點差	41 pips 41 點
Cost of Trading 交易成本	<p>Spread × pip cost × number of lots or contracts traded 點差 × 點值 × 交易手數或合約數</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>
Rollover 過夜利息	<p>(Intra Bank Swap rate × pip cost) × (1 ± mark-up) (銀行間掉期利率 × 點值) × (1 ± 標高點子)</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

其他一般費用 & 收費

Withdrawal Fees

提款費用

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

根據所選擇的提款方式，您可能被收取費用。

Local Transfer 本地轉賬	You may be charged a fee by banks for withdrawing funds via cross-bank transfer. For exact bank charges, please consult your bank directly. 如您透過跨行轉賬方式提取資金，可能會被銀行收取費用。有關確實的銀行收費，請直接諮詢您的銀行。	
Bank Wire 銀行電匯	Hong Kong - USD 7/HKD 50 香港 - 7 美元/50 港元	Overseas (including China) - USD 20/HKD 150 海外（包括中國） - 20 美元/150 港元
	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. 假如您透過跨行轉賬方式存入資金，可能會被銀行收取費用。有關確實的銀行收費，請直接諮詢您的銀行。	Besides the wire bank, the intermediary bank will charge a fee (this fee varies depending on the intermediary). 除了扣除匯款銀行的手續費外，中介銀行也會扣除一定的手續費（有關手續費的金額視乎每間中介銀行而定）。
Check 支票	No fee (HK Dollar check only). Subject to Stop payment fee HKD 100. 無須收費（只提供港元支票）。止付手續費 HKD 100。	
*Important Notice *提款須知	*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. *福匯金業現時提供以美元或港元作為結算貨幣的賬戶及接受以美元或港元存款。就以美元作為結算貨幣的賬戶而言，所有港元存款將會以 7.85 港元兌 1 美元兌換為美元。而以港元作為結算貨幣的賬戶，所有美元存款將會以 1 美元兌換為 7.75 港元兌換為港元。福匯金業保留根據市況調整匯率的權利，而毋須作出事先通知。其他貨幣的匯率請向福匯金業查詢。	

Deposit Fees

存款費用

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.
在一般情況下，福匯不收取任何存款費用。請向您的銀行查詢是否會對於發送給我們的資金收取任何費用。

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.

如果您將資金存入錯誤的銀行賬戶，您可能需要支付管理費用（「費用」）。錯誤的銀行賬戶指任何另一個福匯實體的銀行賬戶。費用同等於 50.00 單位的基礎貨幣或 5,000 日圓。在適用的情況下，該費用將從福匯收到存款後的 5 個工作日內從賬戶中扣除。

*Important Notice

*存款須知

***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.**

*福匯金業現時提供以美元或港元作為結算貨幣的賬戶及接受以美元或港元存款。就以美元作為結算貨幣的賬戶而言，所有港元存款將會以 7.85 港元兌 1 美元兌換為美元。而以港元作為結算貨幣的賬戶，所有美元存款將會以 1 美元兌換為 7.75 港元兌換為港元。福匯金業保留根據市況調整匯率的權利，而毋須作出事先通知。其他貨幣的匯率請向福匯金業查詢。

Dormancy account administrative fee

不動賬戶行政費

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

以港元結算的賬戶將被收取每年 200 港元 / 以美元結算的賬戶將被收取每年 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.

附註：不動賬戶行政費適用於超過 12 個月內沒有進行交易的賬戶。如果被收取該費用，並且在收取費用後您的賬戶餘額為零（0），您的賬戶可能會被關閉。

Fees Applied to Corporate Account Type Only

僅適用於公司賬戶的費用

Initial Deposit Requirement Fee

初始存款要求費用

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.



公司賬戶將被收取 300 美元的一次性賬戶處理費用（若為港元賬戶，則為 2,000 港元），除非賬戶內的最低初始存款有 50,000 美元或更多（若為港元賬戶，則為 400,000 港元或以上）。在適用的情形下，賬戶處理費用將於福匯收到首次存款後的 5 個工作日內從賬戶中扣除。

Monthly Balance Requirement Fee

月度餘額要求費用

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.

公司賬戶將被收取 25 美元（若為港元賬戶，則為 200 港元）的月度餘額費用，除非客戶名下的所有賬戶中維持至少 50,000 美元或更多餘額（若為港元賬戶，則為 400,000 港元以上）。最低餘額 50,000 美元（若為港元賬戶，則為 400,000 港元以上）必須在每個月的最後一天於交易轉倉時（美東時間 17:00）反映於您的賬戶中，以避免被收取費用。若您持有多個福匯賬戶，餘額將會累計，僅當閣下所有賬戶累計的總餘額低於 50,000 美元（若為港元賬戶，則為 400,000 港元）時，才會被收取該筆費用。在適用的情形下，月度餘額費用將於次月前十（10）個工作日內從該賬戶中扣除。

Initial Funding Requirement Fee - Worked Example 1:

初始存款要求費用 - 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.

您開立了一個以美元為基礎貨幣的公司賬戶，並存入該賬戶的初始資金為 49,000.00 美元。您將被收取 300.00 美元的一次性賬戶處理費用。

Initial Funding Requirement Fee - Worked Example 2:

初始存款要求費用 - 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.

您開立了一個以美元為基礎貨幣的公司賬戶，並存入該賬戶的初始資金為 51,000.00 美元。您將不會被收取賬戶處理費用。

Monthly Balance Requirement Fee - Worked Example 1:

月度餘額要求費用 - 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.

您的美元公司賬戶在 2018 年 8 月 31 日的交易轉倉（約美東時間 17:00）時有 47,000.00 餘額。25.00 美元的費用將於 2018 年 9 月 14 日前從您的賬戶中扣除。此外，如果您的賬戶餘額在日曆最後一日的交易轉倉時低於 50,000.00 美元，則在接下來的每一個月您都將被收取 25.00 美元的費用。

Monthly Balance Requirement Fee - Worked Example 2:

月度餘額要求費用 - 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.

您的美元公司賬戶在 2018 年 8 月 31 日的交易轉倉（約美東時間 17:00）時有 53,000.00 的餘額。您將不會被收取月度餘額費用。

Monthly Balance Requirement Fee - Worked Example 3:

月度餘額要求費用 - 示例 3 :

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

您在福匯持有三（3）個公司賬戶，截至 2018 年 8 月 31 日交易轉倉時的餘額如下：

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

賬戶 1:	15,000 美元
賬戶 2:	20,000 美元
賬戶 3:	10,000 美元
總計	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.

由於所有賬戶的總餘額為 45,000 美元，25.00 美元的費用將於 2018 年 9 月 14 日前從餘額最大的賬戶（賬戶 2）中扣除。如果賬戶 2 沒有足夠的保證金來支付該費用，該費用將從賬戶 1 中扣除。同樣的邏輯將適用於之後的每個月如果您的賬戶餘額在該月最後一個日曆日的交易轉倉（約美東時間 17:00）時，低於 50,000.00 美元的情況。

Monthly Balance Requirement Fee - Worked Example 4:

月度餘額要求費用 - 示例 4 :

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

您在福匯持有三（3）個公司賬戶，截至 2018 年 8 月 31 日交易轉倉時的餘額如下：

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

賬戶 1:	35,000 美元
賬戶 2:	20,000 美元
賬戶 3:	2,000 美元
總計	57,000 美元

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

由於所有賬戶的總餘額超過 50,000 美元，您將不會被收取月度餘額費用。