

GUIDE TO OUR COSTS AND CHARGES

This Costs and Charges Guide provides an explanatory guide to our pricing structure. For further information please refer the "fees - global" section of our website (<https://atlanticfs.com/fees-global/>), which hosts a dedicated page for each of the applicable Costs and Charges, organised by relevant product and market.

Atlantic will charge you for each Service or Transaction in accordance with our applicable rates on the relevant market, financial instrument or assets. Our costs and charges comprise Commissions per trade. This commission per trade as explained for each market and currency includes both Atlantic Securities Ltd Commission, Interactive Brokers Commission, Exchange and Regulatory Fees, Margin Rates, Interest Rates, Short Sale Cost, and Other Fees as well as information on the charges imposed by IB affiliate, Global Financial Information Services ("GFIS"), for Research and News, and Market Data are charged additionally by Interactive Brokers on your account separately.

You agree that you consent for all above fees to be charged on your account by Interactive Brokers and pay Atlantic net fee, after deducting Interactive Brokers and third party fees as explained below. Any amendments on our fee schedule are applicable either when posted on our website or sent to you by email. You may pay less fees than those published on our website. Your itemized fee per trade is sent to you by email through the Daily and Monthly statements. Statements are also available to download from your Client Portal.

Name of Charge	Description
Commissions	<p>You will pay a commission when trading stocks, warrants, options, futures, and futures options, single-stock futures, EFPs, forex, fixed income, CFDs, and most ETFs and funds around the world.</p> <p>US and Canadian Markets: A single flat rate per share or contract that includes all commissions and all exchange and other third-party fees as well as most regulatory fees. This rate does not include some US regulatory fees as well as stamp tax and financial transaction tax, which are passed through to our clients. A minimum and maximum fee per trade is applicable for these markets as explained in our fees-global page in our website.</p> <p>All other markets: A percentage on the transaction value. A minimum per executed order applies for each market and product as explained in our fees-global page in our website.</p>

Margin Rates	<p>IB charge interest when you borrow money. This means that you will be charged interest when you have taken out a margin loan. Additionally, margin accounts that are deemed to have significant risk exposure may be charged a daily "Exposure Fee".</p> <p>If you have an open CFD position, you will either pay or receive interest. For Share CFDs, you will also be subject to an additional stock borrow fee on short CFD positions (see Short Sale Costs below).</p>
Interest Rates	<p>Interactive Brokers may charge interest to your account if your credit balance is in a currency carrying a negative interest rate.</p>
Short Sale Costs	<p>If you sell shares short, IB borrow equivalent shares on your behalf to satisfy your obligation to deliver shares to the purchasers and apply a Stock Borrow Fee to your account. In certain cases, IB also pay you interest on Short Sale Proceeds.</p>
Research and News	<p>Research and news are available to you through GFIS, IB's affiliate. While some research and news services are available free of charge, GFIS generally charges a monthly subscription fee for research and news. The monthly fee varies depending on the type of services subscribed for. These subscription services are subject to minimum equity balance requirements, as detailed on the IBIE website.</p> <p>GFIS retains around 5% to 10% of the monthly fee quoted on the website to cover their administrative and other costs related to the provision of these services. The remainder of the fee is paid to the vendor.</p>
Market Data	<p>GFIS provides access to real-time streaming market data via subscriptions for the exchanges on which you may wish to trade. These subscription services are subject to minimum equity balance requirements, as detailed on the IBIE website.</p> <p>Subscription fees are assessed based on the number of users subscribed to the service on the account. These fees are in addition to the minimum equity balance requirement. Select market data services are eligible for commission-related waivers.</p> <p>GFIS retains 5% to 10% of the fees charged to cover administrative and other costs related to the provision of these data services. The remainder of the fee is paid to the vendor.</p>

Other Fees	<p>You may also be charged fees in relation to:</p> <ul style="list-style-type: none"> □ corporate actions and dividend processing; □ non commission based trading fees (e.g., to cancel or modify orders at your request, to close a position over the telephone or to cover fees we are charged by an exchange or other market centre, due to an order you have placed); □ exercise and assignment of futures and options; □ withdrawals, physical cash deposits and processing of returned cheques; □ security transfer fees; and □ account maintenance and/or reporting fees.
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Collection of Costs and

Transaction commissions, fees and other charges are charged to your account upon each order's transmission and/or execution. Debit interest is charged at such frequency, rates and on such credit or debit balances as set forth under "Interest Rates" and "Margin Rates", respectively.

Subscriptions to Research and News and to market data are collected monthly on the first week of the following month.

Other fees, where applicable, are charged to the account in the manner described in the "Other Fees" section of Interactive Brokers website.