

CFD COSTS AND CHARGES

One Global Market Limited

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INTRODUCTION

This document provides a detailed breakdown of all costs and charges associated with the offering of Contracts for Difference (CFDs) and Rolling Spot Forex by One Global Market Limited (OGM). This breakdown is in line with the Financial Conduct Authority's (FCA) regulations, ensuring transparency and compliance with the Consumer Duty framework.

OGM is committed to clear and transparent pricing. All fees and charges are disclosed upfront, with no hidden costs. This document outlines the main costs you may incur when trading with OGM.

1. SPREADS

Description

The spread is the difference between the buying price (ask) and selling price (bid) of a CFD contract. This is the primary cost of trading CFDs.

How Spreads Are Determined

Spreads are influenced by market liquidity, volatility, and the characteristics of the underlying asset. They may widen during periods of high volatility (such as major news events or market openings/closings) and narrow in more stable market conditions.

To determine our spreads, we take the raw spreads provided by our liquidity provider (Match-Prime, a CySEC-regulated firm) and compare them with those of industry peers. We ensure our spreads remain competitive by periodically reviewing market conditions and adjusting as needed. Factors such as trading volume, execution costs, and overall market trends also play a role in spread determination.

Typical Spread Examples (as of January 2026)

| Instrument | Typical Spread |
|----------------|----------------|
| EUR/USD | 1.4 pips |
| GBP/USD | 1.2 pips |
| USD/JPY | 0.9 pips |
| Gold (XAU/USD) | 0.59 pips |
| UK100 Index | 1.2 points |
| Oil (WTI) | 0.05 points |

Important Notes:

- Spreads are variable and may change based on market conditions
- Spreads may widen significantly during:
 - Major economic announcements (e.g., central bank decisions, employment data)
 - Market opening and closing times
 - Periods of low liquidity (e.g., holidays)
 - Times of extreme market volatility
- The spreads shown above represent typical trading conditions
- Current live spreads are always displayed on the trading platform before you open a position

Applicable Asset Classes

- Forex (currency pairs such as EUR/USD, GBP/USD, USD/JPY)
- Indices (e.g., UK100, US30, Germany 30)
- Commodities (e.g., Gold, Silver, Oil)

2. OVERNIGHT FUNDING CHARGES (SWAPS)**Description**

Overnight funding charges (also referred to as swap fees or rollover fees) apply when a CFD position is held overnight. These fees reflect the cost of maintaining a leveraged position beyond the trading day.

How Overnight Funding Is Determined

The charges are calculated based on:

- The notional value of the position
- Underlying interest rate differentials between currencies
- Whether the position is long (buy) or short (sell)

To determine swap rates, we take the rates provided by our liquidity provider (Match-Prime), which is a MiFID-regulated firm, and compare them to industry peers. We then apply a markup ranging from 0% to 20%, ensuring our rates remain competitive. This comparison is conducted periodically to maintain market alignment.

Overnight Funding Examples (as of January 2026)

Example 1: GBP/USD (100,000 units position)

- Long position (buy): -4.66 USD per night
- Short position (sell): -4.92 USD per night

Calculation for Long Position:

- Position size: 100,000 units (1 standard lot)
- Long swap rate: -4.6662 points
- Point value: 1 USD per point
- Daily cost = $100,000 \times -4.6662 \text{ points} = -4.66 \text{ USD per day}$

Calculation for Short Position:

- Position size: 100,000 units (1 standard lot)
- Short swap rate: -4.9203 points
- Point value: 1 USD per point
- Daily cost = $100,000 \times -4.9203 \text{ points} = -4.92 \text{ USD per day}$

The long swap of -4.66 USD per day reflects the negative carry from holding the higher-yielding currency against the lower-yielding one. The short swap of -4.92 USD per day shows that both positions incur a negative funding charge due to current interest rate differentials.

Example 2: UK100 Index (0.1 contracts - minimum position size)

- Long position (buy): -2.00 USD per night
- Short position (sell): +0.33 USD per night (client receives credit)

Calculation for Long Position:

- Contract size: 0.1 lots (minimum position size on platform)
- Long swap rate: -19.98 points
- Point value: Already denominated in USD (no currency conversion needed)
- Daily cost: $-19.98 \div 10 = -2.00 \text{ USD per night}$

Calculation for Short Position:

- Contract size: 0.1 lots (minimum position size on platform)
- Short swap rate: +3.34 points
- Point value: Already denominated in USD (no currency conversion needed)
- Daily credit: $+3.34 \div 10 = +0.33 \text{ USD per night}$

Note: In this example, holding a short position overnight earns a small credit (+0.33 USD), while holding a long position incurs a charge (-2.00 USD). This reflects the funding benefit of short equity index positions.

For different position sizes:

- 0.01 lots: Long: -\$0.20/night, Short: +\$0.03/night
- 0.1 lots: Long: -\$2.00/night, Short: +\$0.33/night
- 1.0 lot: Long: -\$19.98/night, Short: +\$3.34/night

Important Notes About Swaps

- Swap rates are subject to change based on underlying interest rate differentials
- Both long and short positions can incur charges (or, in some cases, earn credits)
- Swap rates vary by instrument and market conditions
- Current swap rates are always displayed on the trading platform before opening a position
- Swaps are applied at the end of the trading day. Timing varies by instrument (most instruments: 21:55-23:06 GMT; some instruments have different closing times)

3. WITHDRAWAL FEES

Description

A fee charged when funds are withdrawn from a trading account.

OGM's Withdrawal Policy

OGM charges withdrawal processing fees based on the destination of the withdrawal:

- Domestic withdrawals (UK): up to £20 per withdrawal
- International withdrawals (non-UK): up to £40 per withdrawal

These fees cover administrative and banking costs associated with processing withdrawals.

Important Notes:

- The withdrawal fee is deducted from the withdrawal amount
- Your bank or payment provider may charge additional fees, which are beyond OGM's control
- Example (Domestic): If you withdraw £200 to a UK account, you will receive £180 (£200 - £20 fee)
- Example (International): If you withdraw £200 to a non-UK account, you will receive £160 (£200 - £40 fee)

4. FX CONVERSION FEES

Description

FX conversion fees apply when funds are exchanged between different currencies, either for:

- Funding an account in a currency different from your deposit currency
- Trading instruments where profit/loss is in a different currency than your account base currency

How FX Conversion Fees Are Determined

FX conversion fees are applied when converting between currencies through our EMI.

Conversion Process:

When you withdraw funds in a currency different from our segregated account currency (GBP):

1. We transfer the equivalent amount in GBP from our ClearBank segregated account to our EMI provider
2. The EMI provider converts GBP to your requested currency (e.g., USD or EUR) at the prevailing market rate
3. The EMI provider applies their conversion fee
4. You receive your funds in the requested currency

Fee Structure: OGM applies the EMI's conversion fee plus a 10% operational markup to cover administrative costs. The exact conversion fee percentage depends on market conditions at the time of transaction.

Account Currency Options

Clients can open trading accounts denominated in:

- GBP (British Pounds)
- USD (US Dollars)
- EUR (Euros)

Note: Client funds are held in segregated accounts in a CBA (GBP accounts). When you deposit in EUR or USD, the EMI processes the currency conversion before funds are transferred to the CBA. The conversion fee depends on market conditions at the time of deposit.

Trading Profit/Loss Conversion

When you trade an instrument where the profit and loss (P&L) is in a different currency than your account's base currency, the conversion is done using the spread rate displayed on the platform at that moment.

Example:

- You trade USD/CAD with a GBP-denominated account
- Your profit or loss in CAD is converted at the live GBP/CAD rate
- This conversion happens instantly and is reflected in your GBP account
- OGM does not apply any additional markup to the spread rate shown on the platform

5. ACCOUNT INACTIVITY FEES

Description

A fee incurred when an account remains inactive, with no trades or account activity, for an extended period.

How Inactivity Fees Are Applied

- Inactivity Period: 12 consecutive months with no trading activity
- Notification: If your account remains inactive for 12 months, we will contact you to confirm whether you wish to keep it open or close it
- Fee: If the account remains open but inactive, a monthly fee of £99 is charged
- Fee Waiver: To avoid inactivity fees, simply execute at least one trade within any 12-month period

Purpose

This fee covers the administrative costs of maintaining dormant accounts and complies with FCA guidelines on inactive client money.

6. DIFFERENTIAL PRICING

Description

Differential pricing refers to variations in spreads, swap rates, or execution quality based on client classification, account type, or trading volume.

OGM's Policy

OGM does not apply differential pricing.

All clients receive the same spreads, swap rates, and execution quality regardless of:

- Account size or balance
- Trading volume or frequency
- Client classification (retail vs. professional)

The only differences between client types relate to regulatory protections, not pricing:

- Retail clients receive negative balance protection and leverage limits as mandated by FCA/ESMA
- Professional clients have different regulatory protections but receive identical pricing

Transparency Commitment

OGM commits to fair and equal treatment of all clients in pricing and execution. Any future changes to our pricing policies will be communicated to clients with advance notice in accordance with FCA requirements.

SUMMARY OF ALL COSTS

| Cost Type | Amount | When Applied |
|--------------------------|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|
| Spreads | Variable (see examples above) | On every trade (difference between buy and sell price) |
| Overnight Funding | Variable (see examples above) | Daily for positions held overnight |
| Withdrawal Fees | Domestic withdrawals (UK): up to £20 per withdrawal International withdrawals (non-UK): up to £40 per withdrawal | When withdrawing funds from your account |
| FX Conversion | EMI's conversion fee plus a 10% operational markup | When depositing/withdrawing in different currencies |
| Inactivity Fee | £99/month | After 12 months of inactivity |

TRANSPARENCY AND CLIENT PROTECTION

OGM is committed to:

- Clear disclosure of all costs before you trade
- No hidden fees, all charges are outlined in this document
- Competitive pricing, regular comparison with industry peers
- Equal treatment, no differential pricing based on account size
- Consumer Duty compliance, ensuring fair value for all clients

Questions?

If you have any questions about our costs and charges, please contact our customer support team:

Email: info@ogm.market

REGULATORY INFORMATION

One Global Market Limited

FCA Registration Number: 769481

Registered Office: 25 Cabot Square, Canary Wharf, London, E14 4QZ, United Kingdom

This document is provided for transparency and complies with FCA Consumer Duty requirements. OGM regularly reviews its pricing to ensure it remains competitive and delivers fair value to clients.

This document is available for download on our website and is provided to all clients during the onboarding process.