Interest and Financing

Interest Schedule

Interactive Brokers uses internationally recognized benchmarks on overnight deposits as a basis for determining interest rates. We then apply a spread around the benchmark interest rate ("BM") in tiers, where larger cash balances receive increasingly better rates, to determine an effective rate.

□ Benchmark Rates		
□ Interest Paid to You		

Interest Paid to You

When calculating rates, IB uses a blended rate based on the tiers below. With the exception of CHF, CZK, DKK, EUR, JPY and SEK, if the benchmark rate plus the interest rate paid is less than 0 then the interest paid will be 0%. For balances held in CHF, CZK, DKK, EUR, JPY or SEK IB will apply an effective negative rate to long balances held as outlined in the table below.

Interest accrues and is payable on a daily basis, and IB posts actual interest monthly on the 3rd business day of the following month.

The tiers on which interest is based may change from time to time without prior notification to clients. Such adjustments are done periodically to adjust for changes in currency rates.

For the purposes of crediting interest on either long settled cash balances or short stock collateral values, only accounts with Net Asset Value (NAV) exceeding USD 100,000 will be eligible to receive credit interest on long settled cash balances.

Higher Interest Rates for Large Cash Balances

We pay interest to clients for credit balances, based upon rates available in the interbank deposit market. For those clients that hold large cash balances in multiple currencies, we offer the ability to take advantage of the Forex Swaps market to potentially earn higher rates. This program is not designed for and would not benefit any client who holds a single-currency long balance. The mechanics behind this program involve the buying of a currency for settlement one day out and the selling of the same currency two days out, the difference in value between the two settlement dates being the interest earned. We automatically keep rolling the swaps until you no longer meet the minimum balance criteria, or you instruct us to halt the program. You must have at least US \$10 million in cash, and US residents must be Eligible Contract Participants (ECP) to enroll in the program.

For more information please contact our swaps desk at FXSwaps@IBKR.com or see the FAQs in the Documentation section of Traders' University.

Interest Paid to You on Positive (Credit) Cash Balances

Balance

USD		▼

BM = Benchmark Rate

Currency	Tier	Rate Paid
USD	0 - 10,000	0%
	10,000.01 +	0.66% (BM - 0.5%)
AUD	0 - 14,000	0%
	14,000.01 - 140,000	1% (BM - 0.5%)
	140,000.01 +	1.25% (BM - 0.25%)
CAD	0 - 14,000	0%
	14,000.01 +	0.25% (BM - 0.5%)
CHF	0 - 100,000	0%
	100,000.01 +	-1.032% (BM - 0.25%)
CNY/CNH	All	0%
CZK	0 - 2,500,000	0%
	2,500,000.01 +	-0.13% (BM - 0.25%)
DKK	0 - 700,000	0%

Currency	Tier	Rate Paid
	700,000.01 +	-0.748% (BM - 0.25%)
EUR	0 - 100,000	0%
	100,000.01 +	-0.611% (BM - 0.25%)
GBP	0 - 8,000	0%
	8,000.01 +	0% (BM - 0.5%)
HKD	0 - 78,000	0%
	78,000.01 +	0% (BM - 0.75%)
HUF	0 - 2,800,000	0%
	2,800,000.01 +	0% (BM - 3%)
ILS	All	0%
INR	All	0%
JPY	0 - 11,000,000	0%
	11,000,000.01 +	-0.287% (BM - 0.25%)
KRW	0 - 12,000,000	0%
	12,000,000.01 +	0% (BM - 1.5%)
MXN	0 - 190,000	0%
	190,000.01 +	3.367% (BM - 4%)
NOK	0 - 85,000	0%
	85,000.01 +	0% (BM - 2.5%)
NZD	0 - 15,000	0%
	15,000.01 +	0% (BM - 2.5%)
PLN	0 - 400,000	0%

Currency	Tier	Rate Paid
	400,000.01 +	0% (BM - 2%)
RUB	0 - 700,000	0%
	700,000.01 +	3.96% (BM - 5%)
SEK	0 - 850,000	0%
	850,000.01 +	-0.782% (BM - 0.25%)
SGD	0 - 15,000	0%
	15,000.01 +	0% (BM - 1%)
ZAR	0 - 150,000	0%
	150,000.01 +	5.745% (BM - 1%)

Interest Paid to You on Short Sale Proceeds Cash Balances

For the purposes of crediting interest on either long settled cash balances or short stock collateral values, only accounts with Net Asset Value (NAV) exceeding USD 100,000 will be eligible to receive credit interest on long settled cash balances.

USD •

BM = Benchmark Rate

Currency	Tier	Rate Paid
USD	0 - 100,000	0%
	100,000.01 - 1,000,000	0% (BM - 1.25%)
	1,000,000.01 - 3,000,000	0.66% (BM - 0.5%)

Currency	Tier	Rate Paid
	3,000,000.01 +	0.91% (BM - 0.25%)
AUD	0 - 140,000	0%
	140,000.01 +	0% (BM - 2.25%)
CAD	0 - 140,000	0%
	140,000.01 - 1,400,000	0% (BM - 1.75%)
	1,400,000.01 - 3,000,000	0% (BM - 1.1%)
	3,000,000.01 +	0% (BM - 0.9%)
CHF	0 - 100,000	-1.032% (BM - 0.25%)
	100,000.01 +	-3.032% (BM - 2.25%)
EUR	0 - 100,000	-0.611% (BM - 0.25%)
	100,000.01+	-2.611% (BM - 2.25%)
GBP	0 - 80,000	0%
	80,000.01+	0% (BM - 2.25%)
HKD	0 - 780,000	0%
	780,000.01	0% (BM - 2.25%)
MXN	0 - 1,900,000	0%
	1,900,000.01+	0% (BM - 4%)
SEK	0 - 850,000	-0.782% (BM - 0.25%)
	850,000.01+	-2.782% (BM - 2.25%)

Disclosures

Costs for position borrowing of stocks with special considerations (for example hard to borrow instruments) are usually higher than
for normal availability stocks. These additional costs will be passed on in the form of lower short stock credit interest. Please note
that this may lead to a net debit short stock credit interest in the event that the costs to borrow exceed the interest earned. In order
to view the indicative short stock interest rates for a specific stock, IB recommends that clients use the Short Stock (SLB)
Availability Tool in the Support > Tools menu in Account Management.

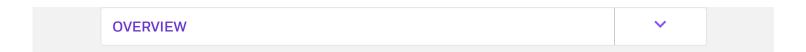
E*TRADE BANK

Rates and Fees

We work to keep our service fees low and our yields competitive. The numbers you need to know are all here.

Take a look, and discover the benefits of banking with us.

Open an Account



Bank Yields	Max-Rate Checking	E*TRADE Checking
Annual percentage yield (APY) ¹	0.05% (\$50,000+) 0.05% (\$5,000—\$49,999) 0.01% (\$0—\$4,999)	0%—E*TRADE Checking is a non- interest bearing account
Minimum monthly balance	An average monthly balance of \$5,000 is required to avoid a fee. Please see the monthly fees section below to learn how to waive this fee.	No account minimums are required to maintain this account

	 Maintaining a minimum average balance of \$5,000 in your Max-Rate Checking Account Setting up and maintaining a direct deposit of \$200 or more per month (a combination of direct deposits totaling \$200 does not satisfy this requirement) Maintaining a combined balance of \$50,000 or more in linked E*TRADE Securities, E*TRADE Bank, and employee stock plan accounts (including vested in-the-money options, stock option plan shares, Employee Stock Plan Participants shares, and released restricted stock) Executing at least 30 stock or options trades during a calendar quarter in a linked E*TRADE Securities account 	
Minimum opening deposit	\$100	\$100
FDIC Insurance	At least \$250,000	At least \$250,000





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Schwab Bank High Yield Investor Savings

Get a great interest rate and FDIC-insured savings with the Schwab Bank High Yield Investor Savings® account. You get a variable annual percentage yield, with no account minimums and no monthly service

Overview

Account Pricing

Account Questions

What are the fees and minimums?

Monthly service fees: \$0 Account minimum: \$0

What do I get with this High Yield Investor Savings account?

A 0.351% APY variable interest rate on any balance¹ An easy way to access, transfer and manage your cash² Unlimited fee rebates from any ATM worldwide³ Powerful mobile apps to access your account or transfer money Apply for Schwab Mobile Deposit™ to deposit checks from anywhere⁴ FDIC insurance up to \$250,000⁵

Print

Sign up for Direct deposit with your employer or government agency to deposit all or part of your paycheck or other government-issued check

Take the next step.

Open a Schwab Bank High Yield Investor Savings account today.

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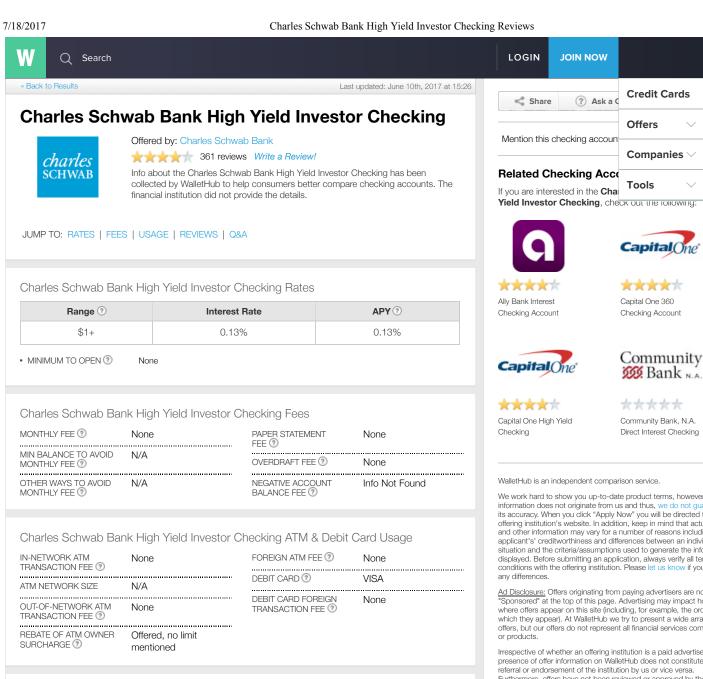
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- 1. The Schwab Bank High Yield Investor Savings Account®, with a minimum balance of \$0.01, offers a 0.351% annual percentage yield (APY) as of 6/30/2017. This rate is variable and may change without notice.
- 2. You can make no more than six withdrawals per monthly statement cycle from your account to any other Schwab Bank or Schwab brokerage account(s), to yourself at other financial institutions, or to a third party by means of: Visa debit card purchase, preauthorized transfer, automatic transfer, telephone transfer, or facsimile transfer, including phone or online banking funds transfers, wire transfers, and overdraft protection transfers. These limits do NOT apply to cash withdrawals from your account or to funds transfers made to another Schwab Bank account if conducted at the bank's Reno branch, by mail, or at an
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- 4. Schwab Mobile Deposit service is subject to certain eligibility requirements, and enrollment is not guaranteed. Standard hold policies apply. Requires a wireless signal or Wi-Fi connection
- 5. Funds deposited at Charles Schwab Bank are insured, in aggregate, up to \$250,000, based on account ownership type, by the Federal Deposit Insurance Corporation (FDIC)

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Charles Schwab Bank High Yield Investor Checking Additional Info

with no fees to open

or maintain either one.

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Unlimited fee rebates from any ATM worldwide.

Checks returned due to insufficient funds is \$25 each, maximum of \$100 per day.

Domestic wires only (Schwab Bank does not send wires to countries outside the U.S. and its territories).

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