



Cost and Charges Disclosure Document

1. Introduction

EXT LTD (hereinafter called the “Company”) is an Investment Firm regulated by the Cyprus Securities and Exchange Commission (with license No.165/12). This disclosure is provided to you in accordance with the COMMISSION DELEGATED REGULATION (EU) 2017/565 because you are considering dealing with the Company in the financial instrument provided by the Company.

2. What Is This Document For

This document will show you the costs and charges associated with the Company's products and markets. The below examples can serve as an estimate to the cumulative effect of various costs and charges on your returns. It's important to remember that your total costs will increase proportionate to your trading sizes and volumes. For the full list of Costs and Charges applicable to various investment products offered by the company please refer to Markets Fees.

3. Costs and Charges Breakdown

Cost Items Disclosed	Item Description
One-off charges	All costs and charges paid to the investment firm at the beginning or at the end of the provided investment service(s).
All costs related to transactions caused by the service provision	All costs and charges that are related to transactions performed by the investment firm or other parties.
Incidental costs	Costs including Performance Fees (where applicable)
Ongoing charges	All ongoing costs and charges paid to investment firms for their services provided to the client.
Investment charges	All costs and charges that are related to transactions performed by the investment firm or other parties.



Example I:

Covers Costs and Related Charges for Portfolio in Equity instruments held January 1 — December 31 Equity instruments traded in EURO.

Fee per trade is calculated as % of traded volume

PORTFOLIO ASSUMPTIONS

Initial Investment €20,000.00

Margin 0.00%

Notional Amount €20,000.00

Round-Trip Trades Executed* 24

Rate of Return 10.00%

SERVICE COSTS

Round Trip per Trade Fee** 0.10%

Financing Rate 0.00%

Monthly Activity Fee €0.00

Monthly Market Data Fee*** €1.73

Custody Fee 0.00%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee €480.00

Financing €0.00

Monthly Activity Fee €0.00

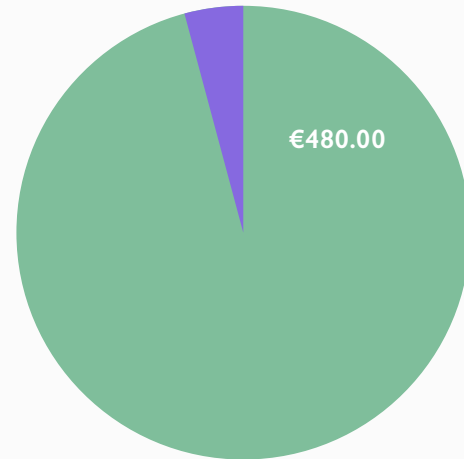
Market Data Fee €20.76

Custody Fee €0.00

Product Costs €0.00

TOTAL COSTS AND CHARGES €500.76

Cost and Charges Breakdown



- Round Trip Trade Fee
- Market Data Fee



GROSS RETURN

Initial Investment €20,000.00

Rate of Return 10.00%

End Value — Investment €22,000.00

NET RETURN

Investment Gain in € €2,000.00

Costs and Charges Related to Investment €500.76

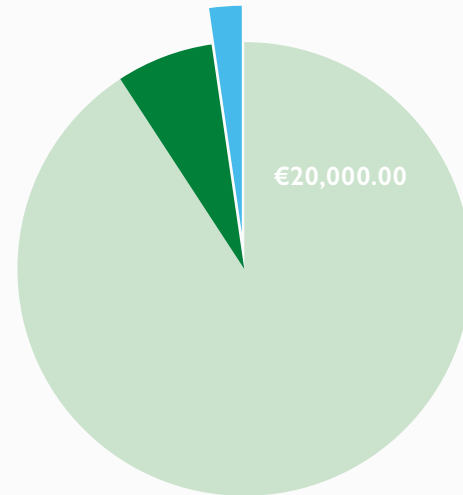
Net End Value of Gain €1,499.24

Net End Value of Investment €21,499.24

Net Return on Investment 7.50%

Impact of Costs and Charges 2.50%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*Two Round-Trip (Buy-Sell) trades per month

**0.05% per transaction side, size of each transaction is 20,000 EUR

****EURONEXT STOCKS live market data feed for non-professional clients (optional)



Example 2:

Covers Costs and Related Charges for Portfolio in Equity instruments held January 1 — December 31

Equity instruments traded in US DOLLARS

Fee per trade is calculated as US DOLLARS per share

PORTFOLIO ASSUMPTIONS

Initial Investment \$20,000.00

Margin 0.00%

Shares traded 500.00

Round-Trip Trades Executed* 24

Rate of Return 10.00%

SERVICE COSTS

Round Trip per Trade Fee** \$0.04

Financing Rate 0.00%

Monthly Activity Fee \$0.00

Monthly Market Data Fee*** \$1.00

Custody Fee 0.00%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee \$480.00

Financing \$0.00

Monthly Activity Fee \$0.00

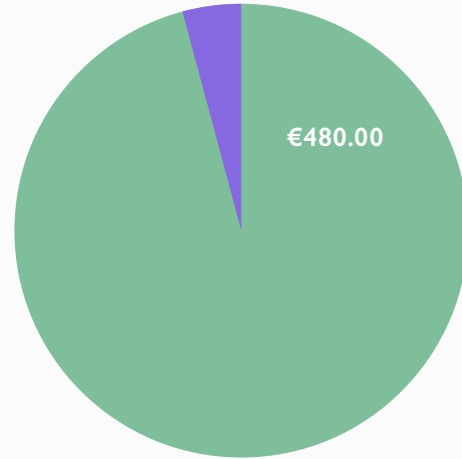
Market Data Fee \$12.00

Custody Fee \$0.00

Product Costs \$0.00

TOTAL COSTS AND CHARGES \$492.00

Cost and Charges Breakdown



- Round Trip Trade Fee
- Market Data Fee



GROSS RETURN

Initial Investment \$20,000.00

Rate of Return 10.00%

End Value — Investment \$22,000.00

NET RETURN

Investment Gain in \$ \$2,000.00

Costs and Charges Related to Investment \$492.00

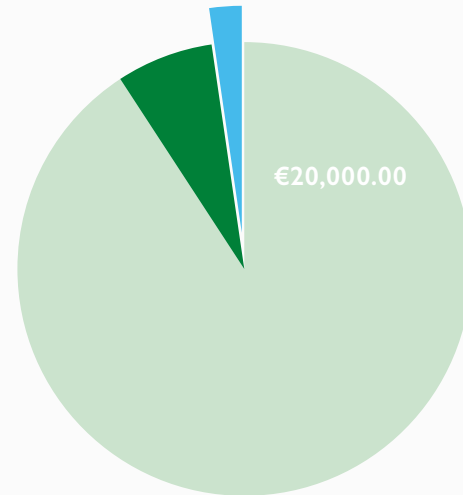
Net End Value of Gain \$1,508.00

Net End Value of Investment \$21,508.00

Net Return on Investment 7.54%

Impact of Costs and Charges 2.46%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*Two Round-Trip (Buy-Sell) trades per month

**0.02 USD per share per side, number of shares in each transaction is 500 shares

***NYSE AMEX live market data feed for non-professional clients (optional)



Example 3:

Covers Costs and Related Charges for Portfolio in Equity instruments held January 1 — December 3
Equity instruments traded in British Pound Sterling
Fee per trade is calculated as % of traded volume

PORTFOLIO ASSUMPTIONS

Initial Investment £20,000.00

Margin 0.00%

Notional Amount £20,000.00

Round-Trip Trades Executed* 24

Rate of Return 10.00%

SERVICE COSTS

Round Trip per Trade Fee** 0.10%

Financing Rate 0.00%

Monthly Activity Fee £0.00

Monthly Market Data Fee*** £4.10

UK Stamp Duty + PTM Levy**** 0.5% + £1.00



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee £480.00

Financing £0.00

Monthly Activity Fee £0.00

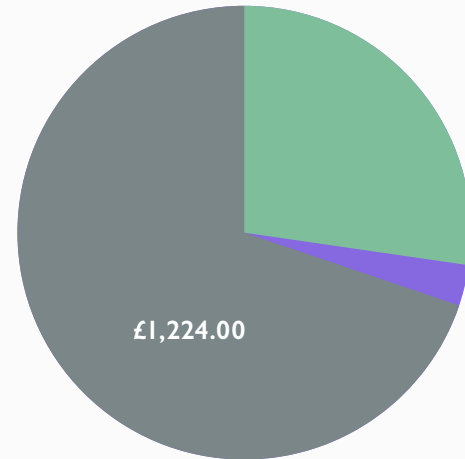
Market Data Fee £49.20

UK Stamp Duty + PTM Levy £1224.00

Product Costs £0.00

TOTAL COSTS AND CHARGES £1,753.20

Cost and Charges Breakdown



- Round Trip Trade Fee
- Market Data Fee
- UK Stamp Duty + PTM Levy



GROSS RETURN

Initial Investment £20,000.00

Rate of Return 10.00%

End Value — Investment £22,000.00

NET RETURN

Investment Gain in £ £2,000.00

Costs and Charges Related to Investment £1,753.20

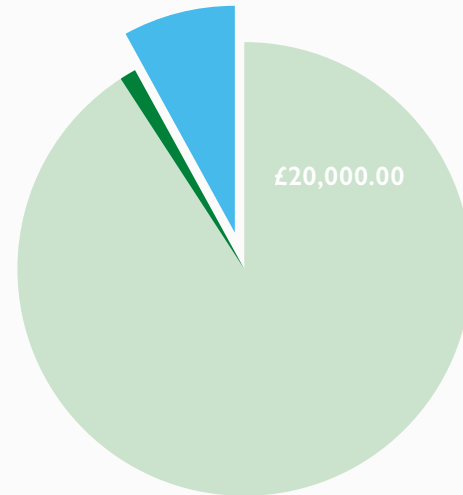
Net End Value of Gain £246.80

Net End Value of Investment £20,246.80

Net Return on Investment 1.23%

Impact of Costs and Charges 8.77%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related

*Two Round-Trip (Buy-Sell) trades per month

**0.05% per transaction side, size of each transaction is £20,000

***LSE MAIN SECTION live market data feed for non-professional clients (optional)

****0.5% of the transaction value (for buy-side transactions) + £1 per contract where the gross value of the trade exceeds £10,000



Example 4:

Covers Costs and Related Charges for Leveraged Portfolio in Equity instruments held January 1 — December 31

Equity instruments traded in EURO

Fee per trade is calculated as % of traded volume

PORTFOLIO ASSUMPTIONS

Initial Investment	€20,000.00
Margin*	50.00%
Notional Amount	€40,000.00
Round-Trip Trades Executed**	24
Rate of Return	10.00%

SERVICE COSTS

Round Trip per Trade Fee***	0.10%
Financing Rate****	2.50%
Monthly Activity Fee	€0.00
Monthly Market Data Fee*****	€1.73
Custody Fee	0.00%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee €960.00

Financing €500.00

Monthly Activity Fee €0.00

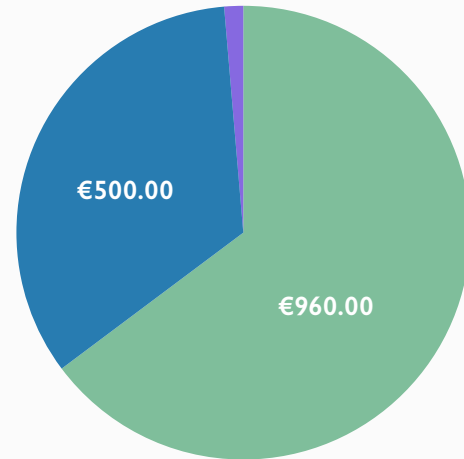
Market Data Fee €20.76

Custody Fee €0.00

Product Costs €0.00

TOTAL COSTS AND CHARGES €1,480.76

Cost and Charges Breakdown



- Round Trip Trade Fee
- Market Data Fee
- Financing



GROSS RETURN

Notional Amount €40,000.00

Rate of Return 10.00%

End Value — Investment €44,000.00

NET RETURN

Investment Gain in € €40,00.00

Costs and Charges Related to Investment €1,480.76

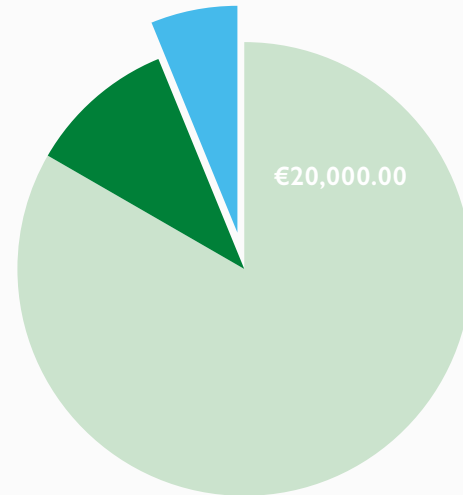
Net End Value of Gain €2,519.24

Net End Value of Investment €42,519.24

Net Return on Investment 6.30%

Impact of Costs and Charges 3.70%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*1:2 Margin Rate

**Two Round-Trip (Buy-Sell) trades per month

***0.05% per transaction side, size of each transaction is 40,000 EUR

****Calculated daily on negative cash balance in relevant currency. In current example negative account balance is -20,000 EURO)

*****EURONEXT STOCKS live market data feed for non-professional clients (optional)



Example 5:

Covers Costs and Related Charges for Portfolio in Debt instruments held January 1 — December 31

Debt instruments traded in EURO

Fee per trade is calculated as % of traded volume

PORTFOLIO ASSUMPTIONS

Initial Investment €20,000.00

Margin 0.00%

Notional Amount €20,000.00

Round-Trip Trades Executed* 4

Rate of Return 5.00%

SERVICE COSTS

Round Trip per Trade Fee** 0.18%

Financing Rate 0.00%

Monthly Activity Fee €0.00

Monthly Market Data Fee €0.00

Custody Fee*** 0.30%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee €144.00

Financing €0.00

Monthly Activity Fee €0.00

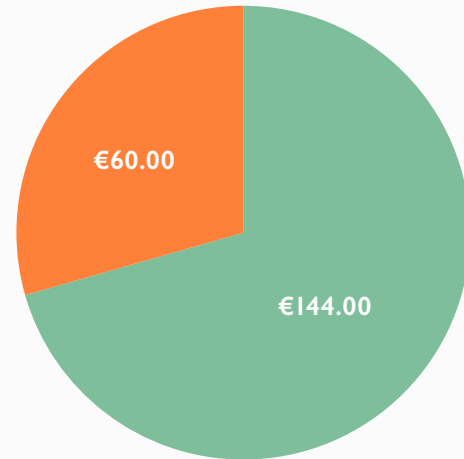
Market Data Fee €0.00

Custody Fee €60.00

Product Costs €0.00

TOTAL COSTS AND CHARGES €204.00

Cost and Charges Breakdown



- Round Trip Trade Fee
- Custody Fee



GROSS RETURN

Initial Investment €20,000.00

Rate of Return 5.00%

End Value — Investment €21,000.00

NET RETURN

Investment Gain in € €1,000.00

Costs and Charges Related to Investment €204.00

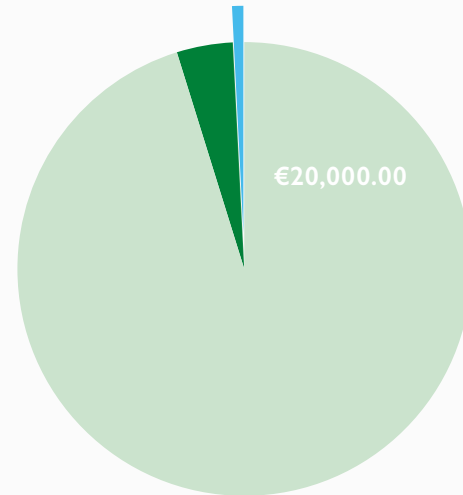
Net End Value of Gain €796.00

Net End Value of Investment €20,796.00

Net Return on Investment 3.98%

Impact of Costs and Charges 1.02%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*Two Round-Trip (Buy-Sell) trades per 6 month period

**0.09% per transaction side, size of each transaction is 20,000 EUR

***Custody fee: 0.3% (annually)



Example 6:

Covers Costs and Related Charges for CFD instruments held January 1 — December 31

CFD instruments traded in US Dollars

Fee per trade is calculated as % of traded volume

PORTFOLIO ASSUMPTIONS

Initial Investment \$20,000.00

Margin* 50.00%

Notional Amount \$40,000.00

Round-Trip Trades Executed** 24

Rate of Return 20.00%

SERVICE COSTS

Round Trip per Trade Fee*** 0.50%

Financing Rate 3.50%

Monthly Activity Fee \$0.00

Monthly Market Data Fee \$0.00

Custody Fee 0.00%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee \$4,800.00

Financing \$1,400.00

Monthly Activity Fee \$0.00

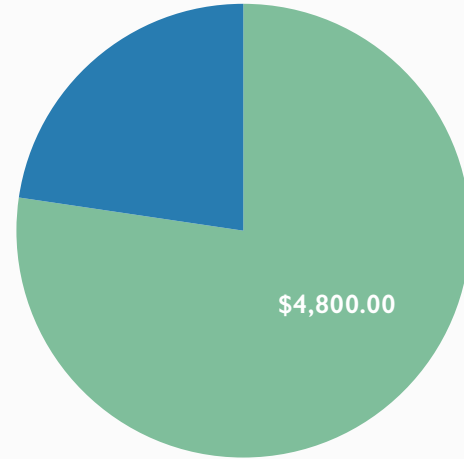
Market Data Fee \$0.00

Custody Fee \$0.00

Product Costs \$0.00

TOTAL COSTS AND CHARGES \$6,200.00

Cost and Charges Breakdown



- Round Trip Trade Fee
- Financing



GROSS RETURN

Notional Amount \$40,000.00

Rate of Return 20.00%

End Value — Investment \$48,000.00

NET RETURN

Investment Gain in € \$8,000.00

Costs and Charges Related to Investment \$6,200.00

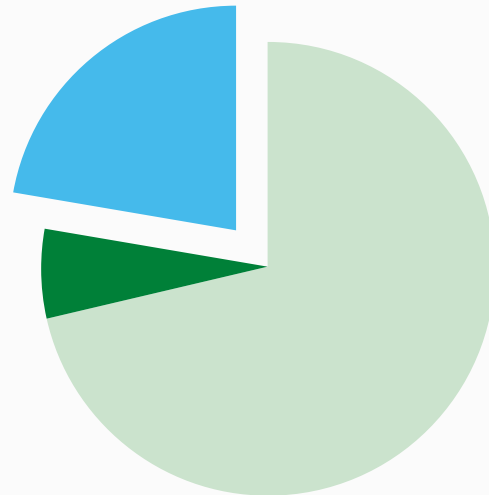
Net End Value of Gain \$1,800.00

Net End Value of Investment \$41,800.00

Net Return on Investment 4.50%

Impact of Costs and Charges 15.50%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*1:2 Margin Rate

**Two Round-Trip (Buy-Sell) trades per month

***0.25% per transaction side, size of each transaction is 40 000 US Dollars

**** Overnight is paid from full position value (abs(Position. Value)*Rate(%) / 360) * days



Example 7:

Covers Costs and Related Charges for Long EUR/USD FX instrument held January 1 — December 31

FX instruments traded in US Dollars

Fee per trade is calculated as % of traded volume

PORTFOLIO ASSUMPTIONS

Initial Investment \$20,000.00

Margin* 3.33%

Notional Amount (Short \$) \$600,600.60

Round-Trip Trades Executed** 24

Rate of Return 10.00%

SERVICE COSTS

Round Trip per Trade Fee*** 0.01%

Financing Rate 3.58%

Monthly Activity Fee \$0.00

Monthly Market Data Fee \$0.00

Custody Fee 0.00%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee \$1,441.44

Financing \$21,501.50

Monthly Activity Fee \$0.00

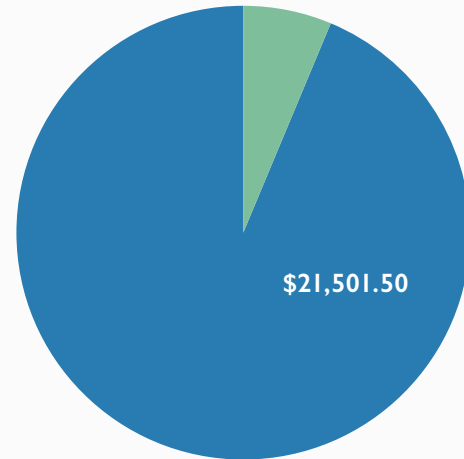
Market Data Fee \$0.00

Custody Fee \$0.00

Product Costs \$0.00

TOTAL COSTS AND CHARGES \$22,942.94

Cost and Charges Breakdown



- Round Trip Trade Fee
- Financing



GROSS RETURN

Notional Amount \$600,600.60

Rate of Return 10.00%

End Value — Investment \$660,660.66

NET RETURN

Investment Gain in \$ \$600,60.06

Costs and Charges Related to Investment \$22,942.94

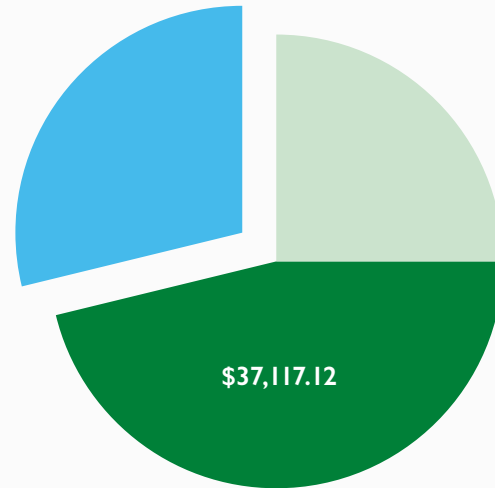
Net End Value of Gain \$37,117.12

Net End Value of Investment \$637,717.72

Net Return on Investment 6.18%

Impact of Costs and Charges 3.82%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*1:2 Margin Rate

**Two Round-Trip (Buy-Sell) trades per month

***0.005% per transaction side, size of each transaction is 600,600.60 US Dollars

****Overnight is paid from full position value (abs(Position. Value)*Rate(%)/360)*days



Example 8:

Covers Costs and Related Charges for Portfolio in NYMEX futures held January 1 — December 31

Futures instruments traded in US DOLLARS

Fee per trade is calculated as US DOLLARS per contract

PORTFOLIO ASSUMPTIONS

Initial Investment \$20,000.00

Margin 10.00%

Contracts traded 2.00

Round-Trip Trades Executed* 24

Rate of Return 10.00%

SERVICE COSTS

Round Trip per Trade Fee** \$6.00

Financing Rate 0.00%

Monthly Activity Fee \$0.00

Monthly Market Data Fee*** \$10,00

Custody Fee 0.00%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee \$288.00

Financing \$0.00

Monthly Activity Fee \$0.00

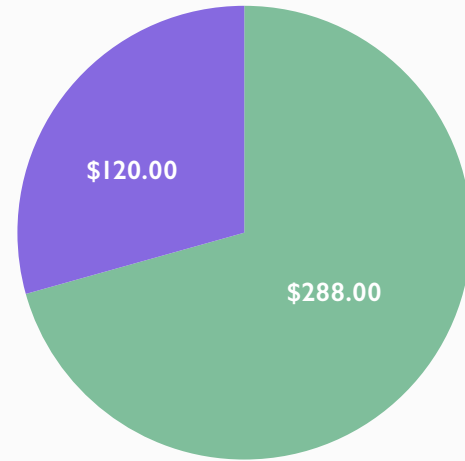
Market Data Fee \$120.00

Custody Fee \$0.00

Product Costs \$0.00

TOTAL COSTS AND CHARGES \$408.00

Cost and Charges Breakdown



- Round Trip Trade Fee
- Market Data Fee



GROSS RETURN

Notional Amount \$200,000.00

Rate of Return 10.00%

End Value — Investment \$220,000.00

NET RETURN

Investment Gain in \$ \$20,000.00

Costs and Charges Related to Investmenti \$408.00

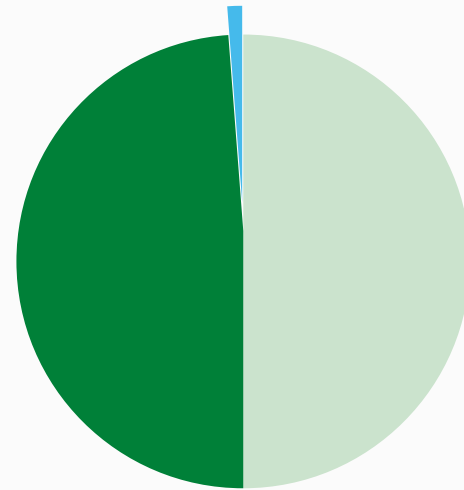
Net End Value of Gain \$19,592.00

Net End Value of Investment \$219,592.00

Net Return on Investment 9.80%

Impact of Costs and Charges 0.20%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment

*Two Round-Trip (Buy-Sell) trades per month

**3.00 USD per contract per side, number of contracts in each transaction is 2

***CME NYMEX live market data feed for non-professional clients (optional)



Example 9:

Covers Costs and Related Charges for Portfolio in EUR DAX option held January 1 — December 31

Debt instruments traded in EURO

Fee per trade is calculated as EURO per contract

PORTFOLIO ASSUMPTIONS

Initial Investment	€20,000.00
Margin	0.00%
Contracts traded	5.00
Round-Trip Trades Executed*	24
Rate of Return	10.00%

SERVICE COSTS

Round Trip per Trade Fee**	€5.08
Financing Rate	0.00%
Monthly Activity Fee	€0.00
Monthly Market Data Fee	€11.90
Custody Fee***	0.30%



COSTS AND CHARGES APPLICABLE TO INVESTMENT

Service Costs

Round Trip Trade Fee €609.60

Financing €0.00

Monthly Activity Fee €0.00

Market Data Fee €142.80

Custody Fee €0.02

Product Costs €0.00

TOTAL COSTS AND CHARGES €752.42

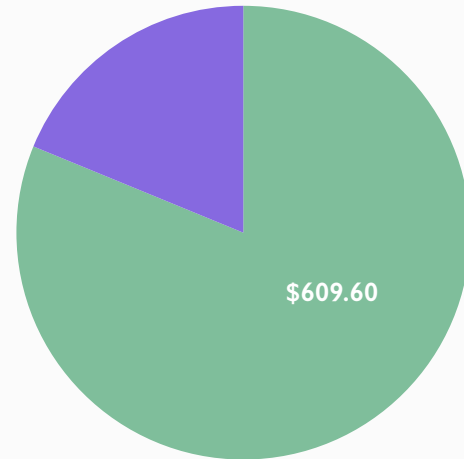
GROSS RETURN

Initial Investment €20,000.00

Rate of Return 10.00%

End Value — Investment €22,000.00

Cost and Charges Breakdown



- Round Trip Trade Fee
- Market Data Fee



NET RETURN

Investment Gain in € €2,000.00

Costs and Charges Related to Investment €752.42

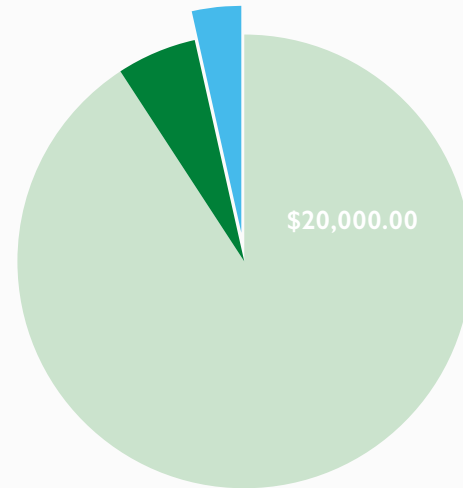
Net End Value of Gain €1,247.59

Net End Value of Investment €21,247.59

Net Return on Investment 6.24%

Impact of Costs and Charges 3.76%

Investment vs Investment Gain



- Initial Investment
- Net End Value of Gain
- Costs and Charges Related to Investment






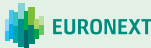

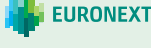

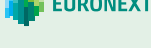
*Two Round-Trip (Buy-Sell) trades per month

**2.54 EUR per contract per side, number of contracts in each transaction is 2

***EUREX live market data feed for non-professional clients (optional)



Stocks and ETFs

	Title	Region	Rate
	American Stock Exchange NYSE AMEX	United States	0.02 USD min fee of 1 USD
	Archipelago Exchange NYSE ARCA	United States	0.02 USD min fee of 1 USD
	BATS Global Markets BATS	United States	0.02 USD min fee of 1 USD
	Borsa Istanbul BIST	Turkey	0.25% min fee of 20 TRY
	Copenhagen Stock Exchange OMXC	Denmark	0.1% min fee of 25 DKK
	Euronext Amsterdam EURONEXT	Netherlands	0.05% min fee of 1 EUR
	Euronext Borsa Italiana EURONEXT	Italy	0.1% min fee of 1 EUR
	Euronext Brussels EURONEXT	Belgium	0.05% min fee of 1 EUR
	Euronext Dublin EURONEXT	Ireland	0.05% min fee of 1 EUR
	Euronext Lisbon EURONEXT	Portugal	0.05% min fee of 1 EUR



EXT LTD

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	Title	Region	Rate
	Euronext Oslo EURONEXT	Norway	0.05% min fee of 1 EUR
	Euronext Paris EURONEXT	France	0.05% min fee of 1 EUR
	Helsinki Stock Exchange OMXH	Finland	0.1% min fee of 1 EUR
	Hong Kong Exchange HKEX	China	0.08% min fee of 10 HKD
	London Stock Exchange LSE	United Kingdom	0.05% min. oplata 1 GBP
	London Stock Exchange Alternative Investment Market LSEAIM	United Kingdom	0.05% min fee of 1 GBP
	London Stock Exchange International Order Book LSEIOB	United Kingdom	0.05% min fee of 1 GBP
	Madrid Stock Exchange BM	Spain	0.125% min fee of 4 EUR
	Nasdaq Stock Market NASDAQ	United States	0.02 USD min fee of 1 USD
	New York Stock Exchange NYSE	United States	0.02 USD min fee of 1 USD



EXT LTD










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	Title	Region	Rate
	Nordic OMX NOMX	Sweden	0.075% min fee of 50 NOK
	Prague Stock Exchange PSE	Czech Republic	0.4% min fee of 25 CZK
	Stockholm Stock Exchange SOMX	Sweden	0.0625% min fee of 60 SEK
	Swiss Exchange SIX	Switzerland	0.075% min fee of 1 CHF
	Tokyo Stock Exchange TSE	Japan	0.1% min fee of 150 JPY
	Vienna Stock Exchange VSE	Austria	0.125% min fee of 4 EUR
	Warsaw Stock Exchange WSE	Poland	0.00% / 0.09% od 2025 roku
	Xetra Stock Exchange XETRA	Germany	0.05% min fee of 1 EUR








Currencies

	Title	Rate
	EUR/CZK	0.005%
	EUR/GBP	0.005%
	EUR/HKD	0.005%
	EUR/HUF	0.005%
	EUR/JPY	0.005%
	EUR/PLN	0.005%
	EUR/SGD	0.005%
	EUR/TRY	0.005%
	EUR/USD	0.005%





	Title	Rate
	EUR/ZAR	0.005%
	GBP/HKD	0.005%
	GBP/PLN	0.005%
	GBP/USD	0.005%
	USD/CNH	0.005%
	USD/CZK	0.005%
	USD/EUR	0.005%
	USD/HKD	0.005%
	USD/HUF	0.005%
	USD/ILS	0.005%











	Title	Rate
	USD/MXN	0.005%
	USD/PLN	0.005%
	USD/SGD	0.005%
	USD/TRY	0.005%
	USD/ZAR	0.005%

Metals

	Title	Rate
	Gold	0.005%
	Silver	0.005%










Futures

	Title	Region	Rate
	Chicago Board of Trade CBOT	United States	from 1.5 USD
	Chicago Board Options Exchange CBOE	United States	from 1.5 USD
	Chicago Mercantile Exchange CME	United States	from 1.5 USD
	Commodity Exchange COMEX	United States	from 1.5 USD
	Eurex Exchange EUREX	German	from 1.5 EUR
	Hong Kong Exchange HKEX 香港交易所	China	from 12 HKD
	Intercontinental Exchange ICE	United States	from 1.5 USD
	New York Mercantile Exchange NYMEX	United States	from 1.5 USD








Options

	Title	Region	Rate
	Chicago Board of Trade CBOT	United States	from 1.5 USD
	Chicago Board Options Exchange CBOE	United States	from 2.1 USD (including exchange fees)
	Chicago Mercantile Exchange CME	United States	from 1.5 USD
	Commodity Exchange COMEX	United States	from 1.5 USD
	EUREX EUREX	Germany	from 2 EUR
	Intercontinental Exchange ICE	United States	from 1.5 USD
	New York Mercantile Exchange NYMEX	United States	from 1.5 USD



Bonds

	Title	Rate
	Electronic (can be traded via the platform)	0.09% min fee of 10 USD/EUR
	Structured notes (OTC)	from 0.5% min fee of 50 USD/EUR
	OTC	0.09% min fee of 50 USD/EUR
	Sukuk	depends on a trade type (OTC or Electronic)
	Fractional (can be traded via the platform)	0.25% min fee of 0.5 USD/EUR

Rates and Commissions

Overnight Rates

Hold your positions overnight for a reasonable fee

Overnight fees are applicable for short positions and FX. They depend on market conditions and change frequently. You can find current overnight fees for short trades and FX in the [Client's Area](#).

Overnight rates are also subject to a triple fee from Wednesday to Thursday night for the weekend.

There are also enter/exit and safekeeping fees applicable to cryptocurrency funds.

All other instruments are not subject to overnight fees.



Inactivity Fee

Automatically deductible 50 EUR

We'll deduct a monthly inactivity fee of 50 EUR from your account in case:

- You performed your last trade more than six months ago, and
- You don't have any open positions, and
- Your balance is under 5,000 EUR,

Unless you are an authorised trader/agent.

Short Position

Start shorting at just 12%

Short selling is available for liquid stocks that either come with a predefined limit or go through the daily locate procedure. Limits and rates depend on the stock, clients' trading strategy and current market conditions.

A current default rate is 12% for easy-to-borrow stocks for all clients, albeit this can change depending on the market situation. In order to open a position for a hard-to-borrow stock, please contact support@exante.eu for a quote and availability.

Voluntary Corporate Action Fee

Voluntary Corporate Actions Fee is 150 EUR

A voluntary corporate action allows shareholders to choose whether to participate, often requiring additional elections and distribution of proceeds. Examples include stock rights, tender offers, and dividend reinvestments. The 150 EUR charge will apply if you choose a non-default option, and the fee details will be clearly indicated within the corporate action information.

Margin Trading

No fees, just keep utilisation below 100%

Negative balances incur interest, with rates varying based on the currency. You can find the full breakdown of interest rates in your Client's Area.

We do not charge Margin Trading fees in addition to Margin Interest. You can trade with leverage as long as



you keep Margin Utilisation below 100%.

In case the utilisation exceeds 100%, you will be subject to a daily fee equivalent to 100% p.a. on the exceeded value. To reduce margin utilisation, we can close your positions manually. The fee for manual execution in case of a margin call is 90 EUR.

The exceeded margin fees are applied per each margin call and charged on a daily basis. The fees for the upcoming weekends are charged on the night of Wednesday to Thursday.

Other Fees

Trade Desk trading and custom requests

There is a 90 EUR one-off fee for trading any instrument on the platform via EXANTE Trade Desk.

A 90 EUR one-off fee also applies when you order custom-made special reports/documents other than the reports/documentation available from your Client's Area.