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# Are there fees to using dYdX?



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## Trading

For the most up to date trading fee schedule, please go to our:

- Perpetuals on Layer 2 Trade Fees - <http://help.dydx.exchange/en/articles/4798040-perpetual-trade-fees>
- Perpetuals on Layer 1 Trade Fees - <http://help.dydx.exchange/en/articles/4953742-perpetuals-on-layer-1-trading-fees>
- Margin / Spot on Layer 1 Trade Fees - <http://help.dydx.exchange/en/articles/4800491-margin-spot-trading-fees>

## Borrowing

Borrowing interest rates float depending on supply and demand and can be found on the [Markets](#) page. These fees are paid directly to lenders, not dYdX.

## Deposits and Withdrawals

There are **no fees** associated with deposits or withdraws on dYdX. However, the user is responsible for the gas cost of the deposit/withdraw transaction, which is paid to Ethereum miners.

An exception to this is for fast withdrawals on the Layer 2 Perpetual product. A 0.1% fee is charged to cover the cost of the liquidity needed to perform the fast withdrawal. Slow withdrawals from Layer 2 are always free (excluding gas fees).

## Lending

5% of all interest payments from borrowers are set aside to fund an insurance pool for the protocol. The rest of the interest payments are forwarded to lenders (prorated by the amount each lender is lending). The rate showed to lenders on the UI is the rate lenders receive; the 5% is already accounted for.

## Liquidations

Liquidating a position requires a trade whereby the collateral of the position is sold to repay the borrowed funds. For **Perpetuals**, this carries a 1% fee. On **Margin**, this trade carries a 5% price spread fee.

## Expirations

Expiring a position on **Margin** requires a trade whereby the collateral of the position is used to repay the borrowed funds. This trade carries a 1% price spread fee.

Did this answer your question?

