

Trustyfi Supported Assets and Applicable Fees

1. Crypto-Assets

1.1. Supported Crypto-Assets

- E-Money Tokens (EMT): EURO Tether (EURT), Tether USD (USDT), USD Circle (USDC)
- Asset-Referenced Tokens (ART): DAI Stablecoin (DAI), Wrapped Bitcoin (WBTC)
- Other Crypto-Assets: Ape Coin (APE), Avalanche (AVAX), Axie Infinity (AXS), Basic Attention Token (BAT), Bitcoin (BTC), BNB (BNB), ChainLink (LINK), Curve DAO (CRV), DyDx (DYDX), Ethereum (ETH), EVER (EVER), Gala (GALA), Internet Computer (ICP), Litecoin (LTC), Polygon (MATIC), Near (NEAR), Pepe Coin (PEPE), Polkadot (DOT), The Sandbox (SAND), Shiba Inu (SHIB), Solana (SOL), Stellar (XLM), THORChain (RUNE), Toncoin (TON), Tron (TRX), Xcad Network (XCAD), Yield Guild Games (YGG)

1.2. Service-Specific Asset Availability

- **OTC Exchanges:** All crypto-assets listed above
- **Onramp Widget:** Bitcoin (BTC), Ethereum (ETH), Tron (TRX), Tether USD (USDT), USD Circle (USDC)

1.3. Supported Fiat Currencies

EUR, USD, BRL, PLN, BGN, AZN, SEK, GBP, SAR, HKD, MDL, NOK, TRY, BHD, INR, MYR, NZD, AUD, HUF, CAD, DKK, KZT, CZK, ARS, VND, CHF, TWD, RON, ILS, AMD.

2. Transaction Fees

2.1. The Following Fee Structure Applies to Trustyfi's Services

Service	Transaction Type	Service Fee	Processing Fee	Pair Exchange Rate (floating fee)	Transaction Fee (Blockchain Gas)	Limits
OTC Exchange	Fiat-to-Crypto	0,1-0,5% (subject to negotiating with the client, fixed in OTC Agreement)	Transaction amount-based	Market-based floating rate	Network-dependent gas fees	See section 2
	Crypto-to-Fiat					
	Crypto-to-Crypto		NA			
Onramp Widget Exchange	Crypto-to-Fiat	3%	Transaction amount-based	Market-based floating rate	Network-dependent gas fees	See section 2

Refund Processing	Refund (where applicable)	5\$	Transaction amount-based	NA	Network-dependent gas fees	NA
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TOTAL COST TRANSPARENCY: All fees, rates, and charges are aggregated and clearly displayed in the Final Quote before transaction confirmation. Clients always see the exact amount they will receive before proceeding.

NO HIDDEN FEES APPLY.

2.2. Clarification of the Fee Structure

- **Service Fee** is the fee that Trustyfi charges you as a specified percentage of the digital asset amount processed in a transaction.
- **Payment Processing Fees** are the fees of the third-party providers involved in the Transaction. The exact applicable Processing Fees shall be determined by your Payment Method provider, included in the final quote, and shown to you before you agree to initiate the Transaction. Processing Fee may consist of:
 - **Payment Method Fees** apply when the authorised third-party payment provider charges you a fixed amount and/or a certain percentage of the Fiat transaction volume in favor of your chosen Payment method provider (e.g., Visa/Mastercard, GooglePay, ApplePay, etc.), for example, when you buy crypto using your Payment Method that is supported in our Transactions.
 - **Payment Acquirer Fees** apply when the authorised third-party payment provider charges you a fixed amount and/or a certain percentage of the Fiat transaction volume in favor of our Acquiring Partner for processing your Fiat payment, namely for charging money from your chosen Payment method. The exact applicable Processing Fees shall be determined by your Payment Method, included in the Final Quote, and shown to you before you agree to initiate the Transaction.
- **Exchange Rates** are the rates of the third-party payment and liquidity providers involved in the transaction by Trustyfi to deliver a service to our client. Exact Exchange Rates shall be determined by the authorized third-party payment and/or liquidity provider, included in the Final Quote, and shown to you before you agree to initiate the Transaction. Exchange Rate may include:
 - **Fiat-to-Fiat Exchange Rate** (“**Fiat Exchange Rate**”) applies when the fiat currency supported by your Payment Method (e.g., EUR) is to be exchanged first for the Transaction-supported currency (e.g., USD). We do not support all currencies in the Transaction, so some currencies must be exchanged. To avoid this, for the Fiat Exchange Rate, please use the Payment Method denominated in the Transaction's supported

currency in each particular case

- **Fiat-to-Crypto Exchange Rate** and/or **Crypto-to-Fiat Exchange Rate** (“**Fiat/Crypto Exchange Rate**”) applies when the Fiat denominated in the Transaction-supported currency (e.g., USD) shall be exchanged for the Crypto-asset you buy (e.g., BTC) and vice versa.
- **Crypto-to-Crypto Exchange Rate** (“**Crypto Exchange Rate**”) applies when one Crypto-asset (e.g., ETH) shall be exchanged for another Crypto-asset (e.g., USDT) and vice versa. Please take into account that some crypto-asset exchanges may include interim exchanges of other crypto-assets to apply the best route and receive the best Rate as a result. The exact Crypto Exchange Rate shall be determined by our Liquidity Provider partner. Exact Exchange Rates shall be determined by our Liquidity Provider partner, included in the Final Quote, and shown to you before you agree to initiate the Transaction.
- **Blockchain Network Fee**, also known as “**Gas**,” refers to the costs users pay to blockchain validators for performing transactions on the network. These fees incentivize validators to accurately record transactions and uphold the blockchain's integrity. While Ethereum calls these fees “gas fees,” other blockchains like Solana and Bitcoin refer to them as “transaction fees.” The term “gas” draws from its similarity to the fuel needed to power a vehicle. Gas fees are determined by the principles of supply (total computing power (or resources) available from validators on the network) and demand (total computing power needed to process transactions submitted by users). Gas fees are updated in real-time based on network activity. Users can adjust their fees depending on their priorities, choosing between quicker but more expensive transactions or slower, cost-effective ones. The exact Blockchain Network Fee shall be included in the Final Quote and shown to you before you agree to initiate the Transaction.
- **Final Fee** refers to the aggregated amount of all fees denominated in Crypto-asset and/or denominated in Fiat that shall be applied by Trustyfi and all third parties to the Transaction.
- **Final Quote** refers to the amount of digital asset or the amount of fiat that our client shall receive as the result of the initiated Transaction, including all applicable fees and rates. The Final Quote is always shown to a client before Transaction initiation.

3. Transaction Limits and Restrictions

3.1. Minimum transaction amounts

- 1) for Onramp Exchange: EUR 30 equivalent
- 2) for OTC Exchange: EUR 5000 equivalent

3.2. Maximum transaction amounts*: depend on KYC levels below.

KYC Level*	Widget Transaction Limits (Client Card Processing)	OTC-Transaction Limits (Fiat transfer to Client)	OTC-Transaction Limits (Crypto-asset transfer to Client)
No KYC	Restricted	Restricted	Restricted
KYC 1	EUR 5000/One-time EUR 15000/Week	EUR 15000 - wire transfer EUR 5000 - card	15000 USDC/week (or equivalent)
KYC 2	EUR 5000/One-time EUR 15000/Week	EUR 15000 - wire transfer EUR 10000 - card	250000 USDC/day (or equivalent)
KYC 3	EUR 30000/Week	EUR 30000 - wire transfer EUR 15000 - card	500000 USDC/day (or equivalent)

****Trustyfi reserves the right to apply lower limits for “high-risk” countries and the “Medium PLUS” risk category within each KYC level, and higher limits for the KYC 3 category on an individual basis***

3.3. KYC levels

KYC level	PASSED CHECKS				
	SumSub	POA	SOF	Additional SOF	Video Identification
KYC 1					
a) SumSub + User from "low/medium risk" country category	V	X	X	X	X
b) SumSub + User from a country that is included in the "medium PLUS" risk category	V	X	X	X	X
c) SumSub + User from "high risk" country category	V	V	X	X	X
KYC 2					
c) SumSub + User from "high risk" country category	V	V	V	X	X

b) SumSub + User from a country that is included in the " medium PLUS " risk category	V	V	X	X	X
a) SumSub+ User from " low/medium risk " country category	V	V	X	X	X
KYC 3					
The source of funds is provided voluntarily	V	V	V	X	X
c) SumSub + User from "high risk" country category	V	V	V	V	V
b) SumSub + User from a country that is included in the " medium PLUS " risk category	V	V	V	X	V
a) SumSub+ User from " low/medium risk " country category	V	V	V	X	X

4. General Terms

4.1. Information Disclosure and Updates

For each supported crypto-asset, detailed information is available to clients on trustyfi.eu and within the Onramp Widget, including: exchange rate, funds available for exchange, associated fees, and transaction limits. All information is updated regularly to ensure accuracy and relevance.

4.2. Terms and Conditions

- The list of supported crypto-assets and fiat currencies may change at Trustyfi's discretion
- Applicable Fees may change at Trustyfi's discretion
- Applicable transaction limits and restrictions may change at Trustyfi's discretion and due to regulatory requirements
- Current availability is subject to market conditions and regulatory requirements
- All supported assets and currencies are provided on an "as available" basis

The most current list is always accessible at trustyfi.eu