Trustyfi Supported Assets and Applicable Fees

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1. Crypto-Assets

1.1. Supported Crypto-Assets

- Stablecoins: EURO Tether (EURT), Tether USD (USDT), USD Coin (USDC)
- Other Crypto-Assets: Avalanche (AVAX), Bitcoin (BTC), BNB (BNB), Chainlink (LINK), Ethereum (ETH), Litecoin (LTC), Polygon (POL, formerly MATIC), Polkadot (DOT), Solana (SOL), Stellar (XLM), Toncoin (TON), Tron (TRX)

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 Coin (USDC)

1.3. Supported Fiat Currencies

CHF, EUR, USD, GBP, SEK, NOK, DKK, PLN, CZK, HUF, RON, ILS, AED, SAR, BHD, QAR, KZT, AMD, GEL, JPY, AUD, CAD, NZD, HKD, SGD, MXN, BRL.

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**
Onramp Widget Exchange	Fiat-to-Crypto	3%	Transaction amount-based	Market-based floating rate	Network-dependent gas fees	See section 3
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 3
	Crypto-to-Fiat					
	Crypto-to-Crypto		NA			
Refund Processing	Refund (where applicable)	CHF 5	Transaction amount-based	NA	Network-dependent gas fees	NA

2.2. Overview and Disclosure

All fees, rates, and charges applicable to any Transaction are disclosed in the **Final Quote** presented to you before Transaction initiation. By proceeding with a Transaction, you acknowledge and accept all fees and rates shown in the Final Quote. No hidden fees apply.

2.2.1. Fee Components

The total cost of any Transaction consists of the following components:

(a) Service Fee. The Service Fee is the fee charged by Trustyfi, calculated as a percentage of the amount processed in the Transaction, as set out in the table in Section 2.1 (On-Ramp Exchange: 3%; OTC Exchange: 0.1%–0.5% as agreed in the OTC Agreement).

(b) Payment Processing Fees. Payment Processing Fees are charged by third-party payment service providers and consist of:

(i) Payment Method Fees: Fees charged by your payment method provider (e.g., Visa, Mastercard, Google Pay, Apple Pay) as a fixed amount and/or percentage of the fiat transaction volume.

(ii) Payment Acquirer Fees: Fees charged by Trustyfi's authorized acquiring partner for processing your fiat payment, calculated as a fixed amount and/or percentage of the fiat transaction volume.

The exact Payment Processing Fees are determined by your selected Payment Method and acquiring partner.

(c) Exchange Rates

Exchange Rates are set by Trustyfi as described below, except for Fiat Exchange Rates applied by Your payment method provider. Depending on the Transaction type, the following Exchange Rates may apply:

(i) Fiat-to-Fiat Exchange Rate ("Fiat Exchange Rate"): Applies when your Payment Method's native currency (e.g., EUR) differs from the Transaction Currency (e.g., USD) and conversion is required.

Note: *To avoid Fiat Exchange Rates, use a Payment Method denominated in the Transaction Currency for the specific Transaction.*

(ii) Fiat-to-Crypto Exchange Rate / Crypto-to-Fiat Exchange Rate ("Fiat/Crypto Exchange Rate"): Applies when converting between fiat currency denominated in the Transaction Currency (e.g., EUR) and crypto-assets (e.g., BTC), in either direction.

(iii) Crypto-to-Crypto Exchange Rate ("Crypto Exchange Rate"): Applies when exchanging one crypto-asset (e.g., ETH) for another crypto-asset (e.g., USDC).

Note: *Certain crypto-to-crypto exchanges may involve intermediate conversions through additional crypto-assets to optimize routing and achieve the best available rate.*

Fiat/Crypto and Crypto Exchange Rates are determined by Trustyfi on the basis of real-time prices aggregated from its liquidity providers, trading venues and price oracles, and include a spread to cover market, liquidity and operational risks. The spread may vary depending on the liquidity of the asset, market volatility, transaction size and counterparty availability. The applicable rate is always shown in the Final Quote.

(d) Blockchain Network Fee

The Blockchain Network Fee (also known as "gas fee" on Ethereum or "transaction fee" on other networks) is the fee paid to blockchain validators for processing and recording your Transaction on the blockchain network.

Blockchain Network Fees are determined by real-time network conditions based on:

- **Supply:** Total computing resources available from network validators
- **Demand:** Total computing power required to process pending transactions

You may adjust priority settings to select between:

- **Higher fees:** Faster transaction processing
- **Lower fees:** Slower transaction processing at reduced cost

Blockchain Network Fees fluctuate in real-time based on network activity and are set by the blockchain network itself, not by Trustyfi.

2.2.2. Definitions

"Transaction Currency" means the specific fiat currency(ies) supported by Trustyfi for the applicable Transaction type.

"Final Fee" means the total aggregate amount of all fees and charges (denominated in crypto-assets and/or fiat) applied by Trustyfi and all third-party service providers to a Transaction, including but not limited to: Service Fee, Payment Processing Fees, and Blockchain Network Fees.

"Final Quote" means the exact amount of digital assets or fiat currency you will receive after completion of the Transaction, net of all applicable fees, charges, and exchange rate conversions. The Final Quote reflects the result of applying the Service

Fee, Payment Processing Fees, Exchange Rates, Blockchain Network Fees, and any other applicable charges.

3. Transaction Limits and Restrictions

3.1. Minimum transaction amounts

1) for Onramp Exchange: CHF 30 equivalent
2) for OTC Exchange: CHF 5,000 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 (Crypto-asset transfer to Client)
No KYC	Restricted	Restricted	Restricted
KYC 1	CHF 5000/One-time CHF 15000/Week	CHF 15000 - wire transfer CHF 5000 - card	15000 USDC/week (or equivalent)
KYC 2	CHF 5000/One-time CHF 15000/Week	CHF 15000 - wire transfer CHF 10000 - card	250000 USDC/day (or equivalent)
KYC 3	CHF 30000/Week	CHF 30000 - wire transfer CHF 15000 - card	500000 USDC/day (or equivalent)

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

3.3. KYC levels for Widget Transactions

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 "high risk" country category**	V	V	X	X	X
KYC 2					
a) SumSub+ User from "**low/medium risk" country category**	V	V	X	X	X

b) SumSub + **User from "high risk" country category**	V	V	V	X	X
KYC 3					
The source of funds is provided voluntarily	V	V	V	X	X
a) SumSub+ User from "**low/medium risk" country category**	V	V	V	X	X
b) SumSub + **User from "high risk" country category**	V	V	V	V	V

3.4. KYC levels for OTC Transactions

KYC level	**PASSED CHECKS**			
	SumSub*	**POA**	**SOF**	**Additional SOF**
KYC 1				
a) SumSub + User from "**low/medium risk" country category**	V	V	V	X
b) SumSub + **User from "high risk" country category**	V	V	V	X
KYC 2				
a) SumSub+ User from "**low/medium risk" country category**	V	V	V	X
b) SumSub + **User from "high risk" category**	V	V	V	X
KYC 3				
The source of funds is provided voluntarily	V	V	V	X
a) SumSub+ User from "**low/medium risk" country category**	V	V	V	X
b) SumSub + **User from "high risk" category**	V	V	V	V

***** *For OTC clients, Trustyfi does not conduct video identification. Instead, all clients, their beneficial owners, and directors are subject to a liveness check, whereby SumSub verifies the data from the identity document and cross-checks it with a live*

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4. General Terms

4.1. Information Disclosure and Updates

For each supported crypto-asset, detailed information is available to clients on trustyfi.ch 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.ch