



FEE SCHEDULE PRIVATE CLIENTS¹

1. TRADING FEES²

Trading fee crypto (Incl. VAT, where applicable)	0.95%, min. 50 CHF
Trading fee fiat & stablecoin ³ (Incl. VAT, where applicable)	0.25%, min. 50 CHF
Relationship manager trading surcharge ⁴ (Excl. VAT)	50 CHF

2. CRYPTO CUSTODY FEES⁵

For crypto holdings ⁶ up to CHF 5 million (Excl. VAT)	0.45% p.a.
Additionally, for crypto holdings between CHF 5 million and CHF 20 million (Excl. VAT)	0.40% p.a.
Additionally, for crypto holdings between CHF 20 million and CHF 100 million (Excl. VAT)	0.35% p.a.
Additionally, for crypto holdings exceeding CHF 100 million (Excl. VAT)	0.30% p.a.
Additionally, Proof Wallet custody fee ⁷ (Excl. VAT)	0.10% p.a.
Quarterly minimum crypto custody fee ⁸ , charged quarterly at end of month (Excl. VAT)	62.50 CHF

3. STAKING FEE⁹

Staking fee on staking rewards (Incl. VAT, where applicable)	15%
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4. WITHDRAWAL FEES¹⁰

Withdrawal fee fiat (Exempt from VAT)	20 CHF
Withdrawal fee crypto ¹¹ (Incl. VAT, where applicable)	40 CHF

5. ADMINISTRATIVE FEES

Account closing fee ¹² (Exempt from VAT)	up to 500 CHF
Handling fee per "crypto asset event" ¹³ (Excl. VAT)	up to 15%, min. 50 CHF
Lost contact fee ¹⁴ , charged quarterly at end of month (Excl. VAT)	300 CHF

¹ Changes to the Fee Schedule are made in accordance with the General Terms and Conditions (GTC) of Bitcoin Suisse (Europe) AG. Fees are debited via the selected Fee Charge Account and converted into the CHF equivalent at the exchange rate applicable at the time of charging.

² Applies to each fully or partially executed trade order.

³ Applies to the following trading pairs: fiat/fiat, stablecoin/stablecoin, fiat/stablecoin and stablecoin/fiat.

⁴ Applies if the trade order is placed via the relationship manager.

⁵ Calculated daily based on end-of-day values and charged quarterly (end of March, June, September and December).

⁶ Comprise all crypto assets held at Bitcoin Suisse (except for holdings in CHFAU, USDC and EURC, which are exempt from the crypto custody fee).

⁷ Applies to crypto assets held in the Proof Wallet, calculated daily based on end-of-day values and charged quarterly. The Proof Wallet fee **also** applies to holdings in CHFAU, USDC and EURC.

⁸ Applies if the calculated crypto custody fee is less than the minimum fee or if there are no crypto holdings.

⁹ Calculated on the staking rewards received and charged in the respective staked crypto asset.

¹⁰ Applies to each withdrawal and is charged quarterly (end of March, June, September and December).

¹¹ Does not apply to transfers between the client's Bitcoin Suisse accounts.

¹² Applies upon termination of the business relationship up to the specified amount.

¹³ Applies to each handling of a crypto asset event and is calculated based on the amount of the crypto assets originating from such an event and processed for the client (as defined in the GTC of Bitcoin Suisse AG).

¹⁴ Applies after two (2) years of inactivity; covers administrative efforts to re-establish client contact and related due diligence.



PRICING POLICY

6. GENERAL

The Fee Schedule covers the various services provided by Bitcoin Suisse (Europe) AG ("BTCS EU"). It is BTCS EU's goal to offer transparent, competitive, and fair pricing while ensuring compliance with regulatory requirements and maintaining the highest standards of service quality.

7. TRADING FEE

Trading fees represent a service charge applied as a percentage of the transaction volume executed. The applicable rate depends on the traded asset and covers market access and execution services. For crypto-crypto, crypto-fiat and crypto-stablecoin trades, a standard fee of 0.95% applies. For fiat-fiat, stablecoin-fiat and stablecoin-stablecoin trades, the trading fee is reduced to 0.25%. A minimum fee of the equivalent of CHF 50 applies per trade.

The trading fee is charged in the quote currency of the traded asset. For example, when buying or selling BTC/USD (Base/Quote), the trading fee is charged in USD; when buying or selling ADA/BTC, it is charged in BTC. The trading fee includes third-party costs such as exchange and blockchain fees as well as VAT, where applicable. The relationship manager trading surcharge is subject to VAT in addition to the stated fee, where applicable, and is charged in CHF on the client's CHF account.

Example:

Fiat to Crypto trade: Buy ETH for CHF 10'000 (Buy ETH/CHF). The trading fee is calculated as:

$\text{CHF } 10'000 / 1.0070 \times 0.0070 = \text{CHF } 69.51$. Since CHF 69.51 exceeds the minimum fee, the trading fee is CHF 69.51.

Fiat to Crypto trade: Sell BTC for CHF 10'000 (Sell BTC/CHF). The trading fee is calculated as:

$\text{CHF } 10'000 / 0.9930 \times 0.0070 = \text{CHF } 70.49$. Since CHF 70.49 exceeds the minimum fee, the trading fee is CHF 70.49.

Crypto to Crypto trade: Buy ETH for BTC 10 (Buy ETH/BTC). The trading fee is calculated as:

$\text{BTC } 10 / 1.0070 \times 0.0070 = \text{BTC } 0.06951341$. Since the equivalent of BTC 0.06951341 in CHF exceeds the minimum fee, the trading fee is BTC 0.06951341

Fiat to Stablecoin: Buy EURC for CHF 3'000 (Buy EURC/CHF). The trading fee is calculated as:

$\text{CHF } 3'000 / 1.0025 \times 0.0025 = \text{CHF } 7.48$. Here the minimum fee of CHF 50 applies.

Execution Surcharge: If a client executes a trade via a Relationship Manager a surcharge of CHF 50 applies. This fee is charged in addition to the trading fee.

8. CRYPTO CUSTODY FEE

Custody fees are charged for the safekeeping of crypto assets and are calculated and accrued daily based on the end-of-day value of the crypto assets in custody. A tier-based fee model applies, under which the custody fee rate decreases progressively with higher asset tiers. Assets allocated to each tier are accrued at the rate applicable to that specific tier. Custody fees are accrued in CHF and charged to the client's charge account at the end of each quarter. If the charge account is denominated in a currency other than CHF, the accrued CHF amount is converted to the charge account currency at the end-of-day exchange rate on the last day of the quarter. Custody fees are stated exclusive of VAT, where applicable.

A minimum quarterly custody fee of CHF 62.50 applies. Should the accrued custody fees for a given quarter fall below this threshold, the minimum amount will be charged instead. It also applies if no crypto holdings are held with BTCS EU. Holdings in CHFAU, USDC and EURC are exempt from custody fees. The list of exempt assets is determined by BTCS EU and may be amended from time to time.

9. STAKING FEES

For the provision of the staking services a fee is charged. This fee is denominated in the relevant crypto asset and automatically deducted when the rewards are paid out to the client. The staking fee includes third party costs and blockchain fees as well as VAT where applicable.

10. WITHDRAWAL FEES

Withdrawal fees apply to each transfer of fiat currencies and crypto assets from the client's account. Withdrawal fees are accrued in CHF and charged to the client's charge account at the end of each quarter. If another fiat or crypto charge account is used, the CHF fee amount is converted into account currency using the end-of-day exchange rate on the last day of the quarter. The fees include third party costs and blockchain fees. Fiat withdrawals are exempted from VAT; crypto withdrawals include VAT where applicable. BTCS EU internal transfer between client's own accounts are exempt from withdrawal fees.

Example:

A client makes two crypto withdrawals during Q2.

The total fee is $2 \times \text{CHF } 40 = \text{CHF } 80$.

If the client's charge account is in EUR, CHF 80 is converted to EUR using the end-of-day exchange rate on the last day of Q2 and deducted accordingly.

11. ADMINISTRATIVE FEE

Account Closing Fee: Cover operational costs associated with securely closing the account and ensuring compliance with regulatory obligations. The fee is accrued in CHF and charged at the time of account closure. If another fiat or crypto charge account is used, the CHF amount is converted using the exchange rate at the time of account closure. Account closing fees are exempted from VAT.

Crypto Asset Event Fee: Charged per event and are typically 15% of the affected asset amount. A minimum flat fee of CHF 50 applies in exceptional cases, depending on the complexity of the event and the resources required to process it. The fee covers both internal operational costs and any third-party expenses incurred during execution. The fee is denominated in the relevant crypto asset and charged at the time the crypto asset event is booked. If the minimum flat fee applies, it is deducted from the client's CHF account. If another fiat or crypto charge account is used, the CHF amount is converted using the end-of-day exchange rate on the date of the event. Crypto asset event fees are stated exclusive of VAT.

Lost Contact Fee: Charged where a client account has been inactive for two years and contact can no longer be established using the last known contact details. Lost contact accounts necessitate ongoing administrative and compliance-related efforts to re-establish contact and ensure continued regulatory adherence. The fee reflects the additional operational and compliance costs incurred.