

## **FIREFISH FEE SCHEDULE**

Effective as of: 01/November/2024

Capitalized terms used in this Fee Schedule shall, unless otherwise defined herein, have the meanings ascribed to them in the Terms of Service for the Firefish platform.

### **ORIGINATION FEE**

For matching their loan interest or application resulting in contract (LSA) formation, including ancillary Services such as Escrow setup support, Bitcoin collateral escrow and deployment of Distribution escrow **we charge Firefish Borrow users** an origination fee ("**Origination fee**").

Origination fee represents Bitcoin equivalent of **1,5% of your loan amount for each 12 months of your loan tenor**.

The exact formula for calculating Origination fee is as follows:

Origination fee =  $(0,015 * \text{Loan amount} * (\text{Loan tenor} / 365)) / \text{BTC price}$

where (i) Loan amount is your loan amount; (ii) Loan tenor is your loan tenor in days; and (iii) BTC price is the market price of 1 Bitcoin in currency of your loan as reasonably determined by us as of the day your Borrowing interest has been matched.

*Example: in case of 10k EUR loan for 180 days at BTC price 60k EUR we will be entitled to Origination fee of 0,00123288 BTC.*

### **PROCESSING FEE**

For our ancillary Fee bumping service **we charge Firefish Borrow users** a processing fee ("**Processing fee**").

Processing fee is calculated as **1** \* the amount of estimated network fees for typical Escrow environment transaction as of the day your Borrowing interest has been matched.

We may charge Firefish Borrow users an additional Processing fee in connection with each of their collateral top-up. The additional Processing fee will be calculated as **1** \* the amount of estimated network fees for typical Escrow environment transaction as of the time of the respective collateral top-up initiation.

### **LIQUIDATION EXCHANGE**

Although we charge no separate fee for our Liquidation exchange service, we may earn profit on the difference between actual BTC market price and consideration paid to **Firefish Invest users** under Liquidation exchange agreement.

### **Other important fee considerations:**

- Save for the additional Processing fee, all fees are charged on a per-loan basis.
- All fees chargeable to Firefish Borrow users are due irrespective of whether in connection with a Marketplace loan or Instant loan.

- If you are a Firefish Borrow user, it is our policy to return to your Bitcoin return address, in general within 15 days, both the Origination fee and the Processing fee we received from you, should your Loan and security agreement be defaulted by Lender failing to disburse the loan (network fees will be deducted from the amount returned).
- Processing fee is non-refundable and non-returnable (including partially) even in case the actual costs of Fee bump would be lower than the amount of Processing fee paid.
- Any of the fees may be, in our sole and absolute discretion, from time to time subjected to certain discounts (for example affiliate code discounts) – any fees shown to you through our Firefish app before respective loan confirmation shall be considered to include all applicable discounts (if any).