

FIREFISH FEE SCHEDULE

Effective as of: 02/January/2026

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 100k EUR we will be entitled to Origination fee of 0,000739726 BTC.

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:

- 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 or with a Fiat disbursed loan or Stablecoin disbursed loan.
- Loan amount for Stablecoin disbursed loans is denominated in fiat.
- If you are a Firefish Borrow user, it is our policy to return to your Bitcoin return address, in general within 15 days, 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).
- 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).