

CRYPTO.COM FIAT (USD) WALLET TERMS & CONDITIONS

IMPORTANT – PLEASE READ CAREFULLY

Last update: 14 May 2024

1. Terms and Conditions for the CRYPTO.COM Fiat (USD) Wallet. Terms and Conditions for the CRYPTO.COM Fiat (USD) Wallet. This document constitutes the agreement (“**Agreement**”) outlining the terms and conditions between you and Foris DAX Inc. (as applicable, “**Foris**”) as described in the App T&C for the use of the CRYPTO.COM Fiat (USD) Wallet (“**Fiat Wallet**”). Your use of the Crypto.com mobile application is governed by the Crypto.com App U.S. Terms and Conditions (“**App T&C**”), as amended from time to time, which are incorporated herein by reference. Defined terms used herein not otherwise defined shall have the same meanings as in the App T&C. Defined terms used herein not otherwise defined shall have the same meaning as in the App T&C.

By accepting and/or using the Fiat Wallet, you agree to be bound by the terms and conditions contained in this Agreement, and the App T&C. If there is any conflict between this Agreement and the App T&C , this Agreement shall control.

The customer service telephone number is 1-888-824-8817. In this Agreement, “**Account**” means the Account associated with your Fiat Wallet and the records we maintain to account for the value of transactions associated with the Fiat Wallet. “**You**” and “**your**” means the person or persons who have received the Fiat Wallet and who are authorized to use the Wallet as provided for in this Agreement. “**We**”, “**us**”, and “**our**” mean Foris. The Fiat Wallet is non-transferable, and it may be canceled, repossessed, or revoked by us at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

2. Collection of Personal Information. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third parties to obtain, verify, and record information that identifies each person who obtains a Fiat Wallet. What this means for you: When you apply for a Fiat Wallet, we will ask for your name, address, date of birth, social security number or country identification number, and other information that will allow us to identify you. We also may ask to see your driver's license or other documentation bearing your photo as verification of your identity. You hereby represent and warrant that any and all information provided to us is always complete, accurate, up to date in all respects, and that in the event that such information ceases to be complete, accurate and up to date, you shall provide us such revised and updated information without delay. If at any time we believe that your information is outdated or inaccurate, we may contact you and request further information or request that you go through the verification process again. Failure to provide up-to-date information may result in your inability or termination to or adversely affect your use of the Fiat Wallet. You undertake to indemnify us for any and all losses incurred as a result of your failure to provide complete, accurate and up-to-date information. In addition, funds tied to suspected illicit or illegal activity may be subject to both internal and potentially law enforcement investigation. We reserve the right to restrict or delay your access to any such USD Funds.

For further information about how your data are used and processed, please refer to our Privacy Notice.

3. Your Fiat Wallet. The Fiat Wallet allows you to access, load, deposit, store, withdraw or transfer USD Funds in your Fiat Wallet which is a feature within the Crypto.com App. The Fiat Wallet is not a depository account or other account with any depository institution. USD Funds in your Fiat Wallet held at Community Federal Savings Bank or an alternative bank partner (each a “**Fiat Depository Institution**”) will be placed by Crypto.com at the applicable institution in an omnibus custody account that also holds USD Funds in Fiat Wallets of other Crypto.com customers. Any USD Funds placed at Community Federal Savings Bank may be further placed by Community Federal Savings Bank at other FDIC member and insured depository institution as listed [here](https://cfsb.com/FDIC) (<https://cfsb.com/FDIC>) (“**Network Banks**”). The list of Network Banks is subject to change from time to time. You retain beneficial ownership of your USD Funds in the applicable account(s), but your Fiat Wallet and associated Account are not provided by, and you are not a customer of, the Fiat Depository Institution or the Network Banks. We may replace a Fiat Depository Institution and move your funds to one or more omnibus custody accounts at other FDIC-insured institutions of similar financial soundness at any time; provided, we will identify any such replacement Fiat Depository Institution by providing reasonable prior notice to you. For clarity, we have no ownership of USD Funds in your Fiat Wallet, and our only control of or discretion over USD Funds in Fiat Wallets on any basis is to execute your instructions and to select the FDIC-insured financial institution that will maintain the omnibus custody account where the funds are placed. You will not receive any interest on your USD Funds. The USD Funds in your Fiat Wallet will not expire but may be subject to fees, as disclosed in Schedule A. While USD Funds in your Fiat Wallet are held at a Fiat Depository Institution or a Network Bank, they are insured by the FDIC up to \$250,000 in the event the institution fails, if specific deposit insurance requirements are met. It is your responsibility to determine if the amount of funds you have (including USD Funds held in your Fiat Wallet and other funds) at any Fiat Depository Institution or Network Bank (or any replacement Fiat Depository Institution) exceeds the maximum amount insured by the FDIC. FDIC insurance does not protect your funds in the event of the failure of Crypto.com or against the risk of theft or fraud. Digital Assets are not deposits with, held by or guaranteed by any Fiat Depository Institution, are not FDIC-insured, and are subject to investment risk, including possible loss of the principal amount invested.

4. Authorized Users. If you permit another person to have access to your Fiat Wallet, you are liable for all transactions made with the Fiat Wallet and all related fees incurred by those persons. To cancel your Fiat Wallet, you may contact us by the telephone, the toll-free number at 1-888-824-8817 or by email at contact@crypto.com. If you tell us to revoke (cancel) another person’s use of your Account, we will revoke (cancel) your Account. You are wholly responsible for the use of your Account according to the terms of this Agreement, and other applicable laws.

5. Fiat Wallet Use. Subject to the limitations set forth in this Agreement, you may use your Fiat Wallet to: (1) add funds to your Fiat Wallet (as described in the Section below titled “Adding Funds to Your Fiat Wallet”); (2) purchase cryptocurrency within the Crypto.com App, subject to the App T&C; and (3) top up funds to your Crypto.com Visa Card subject to the applicable Crypto.com Visa Card T&Cs. You agree that you will use your Fiat Wallet solely for your own personal use and not for any business or commercial purposes.

You will be provided with a 14-digit Account Number once your identity has been verified. Your assigned Account Number is for the purpose of initiating direct deposits to your Fiat Wallet and authorized ACH debit transactions only. You are not authorized to use the Account Number if you do not have sufficient funds in your Account or to make a debit transaction with a paper check, check-by-phone or other item processed as a check. These debits will be declined and your payment will not be processed. You also may be charged an ACH Decline Fee (see the “Schedule of Fees and Charges” attached to this Agreement).

6. Limitations on Frequency and Dollar Amounts of Transactions. See Transaction Limits amounts set forth below. The maximum aggregate value of your Fiat Wallet Account is restricted to \$100,000 at any point in time. For security reasons, we may further limit the number or dollar amount of transactions you can make with your Account. Schedules B sets out the frequency and limitations of permissible transactions in your Fiat Wallet, which may be revised from time to time.

7. Adding Funds to Your Fiat Wallet. You may add funds in USD to your Fiat Wallet at any time. You agree to meet identification requirements to complete value load transactions as may be required from time to time. You also may direct deposit USD to your Fiat Wallet by providing the routing number and your assigned Account Number to your employer or other Direct deposit payor (as described in the Section above titled “Fiat Wallet Use”). You cannot load your Fiat Wallet by check or money order. You may also deposit funds to your Fiat Wallet by wire transfer using your bank’s portal. Only wire transfers initiated from your bank account are accepted. Cash and check deposits are not accepted. Funds transferred from non-U.S. bank accounts will be rejected. Only funds transferred from U.S. bank accounts are accepted.

Instant ACH Deposits. By initiating an Instant ACH Deposit, you authorize us to debit your bank account and represent that you have sufficient funds in your bank account for such Instant ACH Deposit. Deposits initiated through Instant ACH will be available nearly instantaneously to use for the purchase of digital assets, or transfer to your segregated account at Crypto.com | Derivatives North America (“**CDNA**”) for transactions on CDNA (subject to CDNA’s terms and requirements for transactions). Following an Instant ACH Deposit, you will be restricted for seven (7) business days from initiating any outgoing transfers including, but not limited to, fiat withdrawals, digital asset transfers, and card top ups in an amount equivalent to the pending Instant ACH Deposit. If an Instant ACH Deposit fails to settle, any amount used to purchase digital assets will be deemed an outstanding balance to be repaid. Whenever you have an outstanding balance, you will be further restricted from purchasing or selling digital assets in an amount equivalent to such outstanding balance. If you initiate any Instant ACH Deposits when you have an outstanding balance, only amounts in excess of your outstanding balance will become available to you with such amounts restricted up to seven (7) business days from outgoing transfers including, but not limited to, fiat withdrawals, digital asset transfers, and card top ups. **In the event that an outstanding balance is not repaid within twenty-four (24) hours, we reserve the right to seize and/or liquidate digital assets held in your account to repay such outstanding balance.**

Early Direct Deposit. We will make direct deposits from your employer available to you up to three (3) business days early when we receive payment instructions before your scheduled payment date, but it may take up to two (2) payment cycles for Early Direct Deposit to take effect. We will make direct deposits from your state government and the federal government up to five (5) business days early when we receive payment instructions before your scheduled payment date. Availability and timing of Early Direct Deposits may vary based on the payer and when we receive payment instructions.

Credit Card, Debit Card, Apple Pay and Google Pay. You may also instantly add funds to your Fiat Wallet via credit card, debit card, Apple Pay or Google Pay. For more information on how to do this, please refer to our FAQ page [here](#). We reserve the right to change the fees and limits stated in the aforementioned FAQ page, and the “Schedule of Fees and Charges” attached to this Agreement, from time to time with reasonable notice to you in accordance with Applicable Law. We shall not be liable for any partially completed transactions or delays in the processing of your instructions, or inability to process your instructions due to delay, failure or interruption in, or unavailability of any of the above top-up methods caused by any third-parties, and which are not within our control. If your Fiat Wallet top-up is not successful for any reason (including where we and/or our third-party payment processing service

providers detect potential fraud) you authorize us, in our sole discretion, to void the transaction. In such a scenario, your funds will not be deducted from the original payment instrument.

We reserve the right to cease any of the above methods of Fiat Wallet top-up at our sole discretion without notice to you where allowed by Applicable Law. You shall be responsible for any fees charged by your payment card issuer relating to your Fiat Wallet top-up. If you are in doubt, please check with your payment card issuer prior to executing a Fiat Wallet top-up.

8. Using Your Account to Get Cash. You may not withdraw cash from your Fiat Wallet. However, you may transfer funds out to your U.S. Bank Account.

9. Your Obligation for Negative Balance Transactions. Each time you initiate a transaction, you authorize the Foris to deduct the USD Funds available in your Fiat Wallet by the amount of the transaction and all associated fees. You are not allowed to initiate a transaction that exceeds the available amount in your Fiat Wallet Account through an individual transaction or a series of transactions (creating a “negative balance”). Nevertheless, if any transactions cause the balance in your Account to go negative, you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. You may also be liable for any related Insufficient Funds/NSF Fee(s) as set forth in the accompanying “Schedule of Fees and Charges (Schedule A).” We reserve the right to bill you for any negative balance or to recoup such negative balance from any other Accounts we have issued to you, including your other accounts within your Crypto.com App. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel your Account if you create one or more negative balances with your Account.

10. Business Days. Our business days are Monday through Friday, excluding federal and legal banking holidays in the State of New York.

11. Preauthorized Credits. If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company and you do not receive a receipt/statement (paystub), you can call us at 1-888-824-8817 or email us at contact@crypto.com to find out whether or not the deposit was made.

12. Fiat Wallet Cancellation and Suspension; Limits. We reserve the right, in our sole discretion, to limit your use of the Fiat Wallet, including canceling, reversing, suspending, limiting or prohibiting any suspicious or questionable transactions. We may refuse to issue an account, revoke account privileges or incentives or cancel your account with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Account, you may do so by calling 1-888-824-8817 or emailing contact@crypto.com. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid Account. Our cancellation of account privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your account privileges through no fault of yours, you will be entitled to a refund as provided below in the Section titled “Amendment and Cancellation.” Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We can waive or delay enforcement of any of our rights under this Agreement without losing them.

13. Receipts. For transfers made via the Fiat Wallet, the receipt will be available via the Crypto.com App.

14. Obtaining Balance and Transaction Information for Your Account; Periodic Statements Alternative. You should keep track of the amount of USD Funds available in your Fiat Wallet. You may obtain information about your USD Funds and the 24-month transaction record of your Account by calling the customer service number at 1-888-824-8817 or checking on your Crypto.com App. You also have the right to obtain a 24-month written history of your Account transactions by calling the customer service number, or by writing to us at Crypto.com Customer Service, Douglas Entrance Executive Tower, 804 S Douglas Road, Suite 375, Coral Gables, FL 33134.

15. Confidentiality. Foris may disclose information about your Account or the transactions you make using your Account to third parties: (1) where it is necessary for completing transactions; (2) in order to verify the existence and condition of your Account for a third party, (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) if you give Foris your written permission; (5) to our bank's employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in our Privacy Notice.

16. Our Liability for Failure to Complete Transactions. In no event will we be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. We will not be liable, for instance: (1) if, through no fault of ours or our partners, you do not have enough funds available in your Account to complete the transaction; (2) if access to your Account has been blocked after you reported your Access Code lost or stolen; (3) if there is a hold or your funds are subject to legal process or other encumbrance restricting their use; (4) if we have reason to believe the requested transaction is unauthorized; (5) if circumstances beyond our control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or (6) for any other exception stated in our Agreement with you.

17. In Case of Errors or Questions about your Account. Contact customer service at 1-888-824-8817 or through the Crypto.com App or write to Crypto.com Customer Service, Douglas Entrance Executive Tower, Suite 375, 804 S. Douglas Road, Coral Gables, FL 33134 as soon as you can, if you think an error has occurred in your Account. ***If your Account receives wages, salary, or other employee compensation that are made on a recurring basis or you receive electronic deposits of federal payments to your Account, the following provisions of this Section also apply:*** We must allow you to report an error until sixty (60) days after the earlier of the date you electronically access your Account, if the error could be viewed in your electronic history, or the date we sent the FIRST written history on which the error appeared. You may request a written history of your transactions at any time by calling us at 1-888-824-8817 or through the mobile app or write to Crypto.com, Customer Service, Douglas Entrance Executive Tower, Suite 375, 804 S. Douglas Road, Coral Gables, FL 33134. You will need to tell us: (1) your name and Wallet Account Number; (2) why you believe there is an error, and the dollar amount involved, and (3) approximately when the error took place. If you tell us orally, we will require that you send your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If you do not have wages, salary, or other employee compensation that are made on a recurring basis or federal payments (for example, Social Security benefits, tax refunds or other government payments) deposited to your Account, we may not credit your Account. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) business days, we may not credit your Account. For errors involving new accounts, or foreign-initiated transactions, we may take up to ninety (90) days to investigate

your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation and debit your Account for the amount of the provisional credit. You may ask for copies of the documents that we used in our investigation. If you need more information about our error-resolution procedures, call us at the customer service number. *** If your Account does not receive wages, salary, or other employee compensation that is made on a recurring basis or does not receive electronic deposits of federal payments, all of this Section applies, except we will not credit your Account until our investigation is complete and we have determined an error occurred.***

18. Lost or Stolen Accounts/Unauthorized Transfers. If you believe your Account or Access Code(s) has been lost or stolen, call 1-888-824-8817 or contact us through the Crypto.com App or write to Crypto.com App Customer Service, Douglas Entrance Executive Tower, Suite 375, 804 S. Douglas Road, Coral Gables, FL, 33134. You should also call the number 1-888-824-8817 or write to the address shown here if you believe an electronic transfer has been made using the information from your Account or Access Code(s) without your permission.

19. Your Liability for Unauthorized Transfers. You agree to exercise reasonable control over your Account; user ID(s); and password(s) and any other access code related to your Fiat Wallet (each, an "Access Code") and your Account. Tell us AT ONCE if you believe your Account or Access Code(s) has been lost or stolen. Also, if your transaction history shows transfers that you did not make, including those made with your Account Number, or you believe an electronic transfer has been made without your permission, tell us at once. Telephoning the toll-free number 1-888-824-8817 is the best way of keeping your possible losses down. You could lose all of the money in your Account.

The following provisions of this Section apply to all Accounts: You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of your Account or Access Code(s). You also agree to cooperate completely with us in attempts to recover funds from unauthorized users and to assist in their prosecution. We may issue a replacement account(s) or Access Code(s), but only after you have provided such proof and security or indemnification as we may require. In addition, you acknowledge that we may have to deactivate your Account to prevent future losses. If you share your Account(s) or Access Code(s) with another person, use of your Account by that person may be considered as authorized. If you authorize another person to use your Account or Access Code(s), you agree that you will be liable for all transactions arising from use of the Account or Access Code(s) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction with ***which we are at fault*** and any corresponding fees, except as otherwise required by applicable law. A transaction is unauthorized if it is not initiated by you, or you did not give permission to make the transaction. You are solely responsible for keeping the Access Code(s) and passcode for your Crypto.com Wallet Account safe and for any activity conducted under your Account. You will retain full liability for all losses as a result of failure to do so.

20. Other Terms. Your Account and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Fiat Wallet is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We and our bank do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law or regulation of any governmental agency, whether local, state or federal, the validity or enforceability of any other provision of this Agreement shall not be affected.

21. Amendment and Cancellation. We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law before the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Account or this Agreement at any time. You also may cancel this Agreement by calling 1-888-824-8817. If you cancel your Account, you must zero out your Account balance before closing your Account. If your Account is canceled by us when your Account has a balance, we will send you a check in the amount of your Account balance at no charge. In all events, any check we send will be sent to the address we have for you in our records. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement before termination.

22. Telephone Monitoring/Recording. From time to time we may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

23. No Warranty Regarding Goods and Services. We are not responsible for the quality, safety, legality, price fluctuations, or any other aspect of any goods or services you purchase with your Account.

24. Delivery of Electronic Communications The following E-Communication Disclosure (“**Disclosure**”) applies to any and all communications or disclosures that we are legally required to provide to you in writing in connection with your Account and any related products and services (“**Communications**”), to the extent you have consented to receiving such Communications electronically and failure to consent will result in a declined application for a Fiat Wallet, except as provided below.

Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Account and any related products or services
- Your Account holder Agreement and any notices about a change in terms of your Agreement
- Privacy policies and notices
- Error resolution policies and notices
- Responses to claims filed in connection with your Account
- Notices regarding insufficient funds or negative balances

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (2) by posting such Communications on our Crypto.com App or (3) by sending you the notice directly in an email or as an attachment.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by contacting us at 1-888-824-8817 or write to Crypto.com, Douglas Entrance Executive Tower, Suite 375, 804 S. Douglas Road, Coral Gables, FL 33134. If you do withdraw your consent, **we will close your Account**, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in

electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with a true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to this Disclosure and your Account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) through the Crypto.com App or by contacting us at 1-888-824-8817.

Requesting Paper Copies. We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by calling 1-888-824-8817 or writing to Crypto.com, Douglas Entrance Executive Tower, Suite 375, 804 S. Douglas Road, Coral Gables, FL 33134 or by contacting us through the Crypto.com App.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.

25. Privacy Notice. Your use of the Fiat Wallet is governed by the Privacy Notice of Crypto.com. You can find the Privacy Notice at <https://www.crypto.com/us/privacy.html>

26. Governing Law. This Agreement shall be governed by the laws of the State of Florida.

Schedule A

SCHEDULE OF FEES AND CHARGES

State: All Eligible States and U.S. Territories

TYPE	COST	DETAILS
Adding USD Funds to Your Fiat Wallet		
- Direct Deposit	No Charge	No charge to have USD Funds deposited from any third party using the provided routing and account number.
- Bank-to-Fiat Wallet Transfer*	No Charge	No charge to use the Crypto.com App to request USD Funds from your bank Account.
- Wire Transfer*	No Charge	No charge to have USD Funds deposited via Wire Transfer.
- Receive USD Funds from Cryptocurrency Sales	No Charge	No charge to deposit USD from cryptocurrency sales using the Crypto.com App to your Fiat Wallet.
Credit Card	3.99%	Note that your card issuer may impose additional fees on top of the fee charged by Crypto.com. Please consult your card issuer prior to making a top up.
Debit Card	1.49%	Note that your card issuer may impose additional fees on top of the fee charged by Crypto.com. Please consult your card issuer prior to making a top up.
Apple Pay / Google Pay	1.99%	This is a promotional rate and will remain in place until further notice.
Transferring Funds from Your Fiat Wallet		
- Fiat Wallet to Crypto.com Visa Card Transfer	No Charge	No charge to send money from your Crypto.com Fiat Wallet to your Crypto.com Visa Card.
- Transfers USD to your Bank Account via ACH	No Charge	No charge to send money from your Fiat Wallet to your external bank account.
-Purchasing Cryptocurrency	No Charge	No charge to use the USD Funds from your Fiat Wallet for purchasing cryptocurrency with Crypto.com App.

		However, fees may apply for the actual purchase of the currency using the Crypto.com App as detailed in the Fees and Limits section of the Crypto.com App menu.
Other Fees	COST	Details
- Monthly Fees	No Charge	No monthly charge to use the Fiat Wallet.
- Paper Statement Mailed	No charge	There will be no charge to print and mail a statement in relation to activities in your Fiat Wallet.
- ACH Return/Decline Fee	\$15.00	A fee of \$15.00 will be charged if you initiate an ACH bank transfer which is subsequently declined or returned.

Schedule B

TRANSACTION LIMITS

Transaction/Load Type	Monthly	Daily
Maximum Balance in the Wallet	\$10,000,000	\$10,000,000
Withdrawals	Any combination of the withdrawal types listed below up to a maximum of 300 transactions per month and not exceeding \$1,500,000 per month	Any combination of the withdrawal types listed below up to a maximum of 50 transactions per day and not exceeding \$600,000 per day
- Transfers to the Crypto.com Visa Card*	Up to a maximum of 30 transactions per month and not exceeding \$25,000 per month.	Up to a maximum of 5 transactions per day and not exceeding \$10,000 per day
- ACH Debit	Up to a maximum of 10 transactions per month and not exceeding \$25 per month	Up to a maximum of 3 transactions per day and not exceeding \$5 per day
- Transfers to purchase cryptocurrency through the Crypto.com App	Up to a maximum of 300 transactions per month and not exceeding \$500,000 per month.	Up to a maximum of 50 transactions per day and not exceeding \$500,000 per day

- Transfers USD to your Bank Account via ACH (minimum \$100)	Up to a maximum of 30 transactions per month and not exceeding \$500,000 per month.	Up to a maximum of 5 transactions per day and not exceeding \$100,000 per day.
Loads	Any combination of the load types listed below up to a maximum of 300 transactions per month and not exceeding \$12,000,000 per month or the maximum balance at any time.	Any combination of the load types listed below up to a maximum of 50 transactions per day and not exceeding \$1,600,000 per day or the maximum balance at any time.
- Direct Deposits Load	Up to a maximum of 30 transactions per month and not to exceed \$1,000,000 per month.	Up to a maximum of 5 transactions per day or \$100,000 per day
- ACH Deposits (Bank-to-Fiat Wallet transfers) (\$20 minimum)	Up to a maximum of 30 transactions per month or \$1,000,000 per month.	Up to a maximum of 5 transactions per day or \$100,000 per day
- Sell Cryptocurrency to US Dollar	Up to a maximum of 300 transactions per month or \$500,000 per month.	Up to a maximum of 50 transactions per day or \$ 500,000 per day.
- Wire Loads (minimum \$1,000)	Up to a maximum of 30 transactions per month or \$10,000,000 per month.	Up to a maximum of 5 transactions per day or \$1,000,000 per day.
Instant ACH Deposits (Bank to Fiat Wallet transfers) (minimum \$20)		
Obsidian, Cardholders (effective on April 19, 2023)	Up to a maximum of 30 transactions per month or \$150,000 per month	Up to a maximum of 5 transactions per day or \$100,000 per day
Icy White, and Rose Gold Crypto.com Cardholders (effective on April 19, 2023)	Up to a maximum of 30 transactions per month or \$50,000 per month	Up to a maximum of 5 transactions per day or \$50,000 per day
Jade Green and Royal Indigo Crypto.com Cardholders (effective on April 19, 2023)	Up to a maximum of 30 transactions per month or \$10,000 per month	Up to a maximum of 5 transactions per day or \$10,000 per day

Ruby Steel Card Crypto.com Cardholders (effective on April 19, 2023)	Up to a maximum of 30 transactions per month or \$10,000 per month	Up to a maximum of 5 transactions per day or \$10,000 per day
Midnight Blue Crypto.com Cardholders (effective on April 19, 2023)	Up to a maximum of 30 transactions per month or \$10,000 per month	Up to a maximum of 5 transactions per day or \$5,000 per day
No Crypto.com Card (effective on April 19, 2023)	Up to a maximum of 30 transactions per month or \$10,000 per month	Up to a maximum of 5 transactions per day or \$3,000 per day