

# Fees Schedule, Revision 7

Effective 19 December 2021



## 1. Overview

This document set out specific information about the fees you will incur by using our services. All fees are calculated in percentile, USD, or USDT. It is important that you read and understand our fees before using any of our services. By using our services, you agree that these fees apply to you, and you also acknowledge and agree that you may incur on additional fees while using our services, that are not set out by this document. Fees in USD and USDT can be interchangeable, and we reserve the right to charge these fees interchangeably between your USD and USDT accounts.

The account status (normal, gold or platinum) will change according to your current \$NBK balance, which will be downgraded or upgraded as you buy, use, or withdraw \$NBK tokens from your account.

**Normal Users** are all users with a current \$NBK balance lower than 10,000 tokens.

**Gold Users** are all users with a current \$NBK balance between 10,001 and 1,000,000 tokens.

**Platinum Users** are all users with a current \$NBK balance greater than 1,000,001 tokens.

## 2. Our fees

### Account Usage Fees

Description	Fees		
	Normal	Gold	Platinum
Transfers to/from other Nova users	Free	Free	Free
Spread on Exchange USD > USDT	2.99%	2.99%	2.99%
Spread on Exchange USDT > USD	4.99%	4.99%	4.99%
Account Maintenance	Free	Free	Free
Purchase Crypto	3.99%	1.99%	Free
Full KYC First Submission	Free	Free	Free
KYC Information Update	Free	Free	Free

### Deposit and Mintage Fees

Description	Fees		
	Normal	Gold	Platinum
Deposit USD via PayPal	4% Card Fee	4% Card Fee	4% Card Fee
Deposit Crypto Assets	1%	Free	Free

### Withdraw Fees

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	Normal	Gold	Platinum
Crypto to External Wallet ERC-20/Ethereum	3.99% + NF*	1.99% + NF*	Only NF*
Crypto to External Wallet BEP-20/Binance	\$2.5 + 3.99%	\$2	Free
Crypto to External Wallet ERC-20/Fantom	\$5 + 3.99%	\$5	Free
Crypto to External Wallet BTC/Bitcoin	3.99% + NF*	1.99% + NF*	Only NF*
USD to Bank Account	\$45 + 5% + FX*	\$19 + 3% + FX*	1.99% + FX*

\* NF: Network Fee | FX: Foreign Exchange Fee

## Tether Credit Account Fees

Description	Fees		
	Normal	Gold	Platinum
Credit Establishment Fee	\$25 or 2%, Whichever is Higher	1%	Free
Credit Liquidation Penalty	\$50 + 15% on Total Credit Amount	15% on Total Credit Amount	10% on Total Credit Amount
Service Your Credit Account Balance	Free	Free	Free

## Other Fees

Description	Fee
No Funds to Service a Transaction Penalty	\$5 + 1.5% of Transaction Value

\* Forex fees can vary, and you will receive an email with a quote to be approved before your transaction is confirmed in our system.

**All percentages are charged and denominated in the transaction asset. For example, if you are withdrawing Bitcoin (BTC), the withdraw fee - in percentile, will be charged from the balance you are withdrawing in that particular asset.**

**If there is divergence between this schedule and the fees specified in our platform, the fees from our platform shall prevail.**

**All '\$' values based on the USD value.**