CRYPTOASSET PRICING POLICY

HOW DO WE DETERMINE CRYPTOASSET PRICES?

Core pricing principles

FUMBI uses a transparent and objective cryptoasset pricing system that ensures fair conditions for all clients. The methodology is based on aggregated market data from several trusted sources, from which buy (BUY) and sell (SELL) prices for the client are derived through a spread representing FUMBI's remuneration.

Primary source of pricing data.

We use CoinMarketCap.com as our principal source of pricing information – the world's most referenced aggregator of cryptoasset prices. CoinMarketCap collects pricing data from several hundred cryptocurrency exchanges worldwide.

Backup source of pricing data.

In the event of unavailability or outage of CoinMarketCap.com, FUMBI shall without undue delay use CoinGecko.com as a backup source of price data. For the duration of the outage, the reference price is determined using the same methodology based on aggregated market data from CoinGecko.com, with the spread mechanism remaining unchanged. Once the primary source becomes available again, FUMBI reverts to CoinMarketCap.com.

HOW IS THE PRICE CALCULATED?

Data aggregation

- CoinMarketCap calculates a weighted average price based on trading volumes on individual exchanges
- The weight of each exchange depends on its trading volume over the last 24 hours
- Exchanges with abnormally high or low prices and exchanges with insufficient liquidity are automatically excluded

Price updates

- Prices are updated every 5 minutes
- We use the CoinMarketCap API to obtain data in real time
- All historical price data is continuously stored

Client price – spread

The aggregated market price from CoinMarketCap represents the reference price (mid price). The client price differs from the reference price by the so-called spread, which represents FUMBI's remuneration for providing the exchange service:

- **BUY price** (the price at which the client buys a cryptoasset) = reference price + spread,
- **SELL price** (the price at which the client sells a cryptoasset) = reference price − spread.

In addition to the spread, other fees may be charged to the client (e.g. a cryptoasset custody fee), which are listed in the price list as separate items with their own rate and periodicity.

Current spread level

+/- 2.49%

IMPACT OF MARKET VOLATILITY AND VOLUME

Trading volume

Higher trading volume on exchanges typically leads to more stable prices and smaller differences between buy and sell prices. CoinMarketCap takes this factor into account by assigning a higher weight to exchanges with higher volumes.

Market volatility

During periods of high volatility, prices on individual exchanges may diverge significantly. CoinMarketCap responds to this by applying additional filters to eliminate extreme values.

Liquidity

For less liquid cryptoassets, CoinMarketCap applies a more conservative approach and may exclude exchanges with insufficient liquidity from the calculation.

SAFEGUARDS

Monitoring and oversight

- Our internal algorithms continuously monitor market conditions
- We identify potential pricing abnormalities
- All processes are subject to regular internal controls

Transparency for clients

- **Before the transaction:** You see the current BUY/SELL price before submitting a request for a deposit, withdrawal or other transaction
- **After the transaction:** You can verify the price at the time your request was executed at coinmarketcap.com (or on coingecko.com if the backup source was used at the time of your transaction)
- **Fees:** Are charged in accordance with our publicly available price list

WHY THIS SYSTEM?

Using aggregated prices from CoinMarketCap ensures:

- **Fairness** – prices reflect actual market conditions
- **Neutrality** – we eliminate extreme values from individual exchanges
- **Transparency** – you can verify our prices against reference sources at any time
- **Protection** – we protect you against market manipulation and unfavorable price conditions

VERSION

V3 - effective from 15 August 2026