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 × (1 + spread),
- **SELL price** (the price at which the client sells a cryptoasset) = reference price × (1 − 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.

Spread level

Standard spread: +/- 2.49%

Reduced spread based on transaction value:

- **Transaction value from EUR 10,000:** +/- 1.99%
- **Transaction value from EUR 50,000:** +/- 1.49%

Transaction value means the total value of a single deposit or a single withdrawal submitted by the client, converted into EUR at the reference price at the time the price is determined. The spread level is determined separately for each transaction according to its value and applies to all purchases or sales of cryptoassets carried out as part of that deposit or withdrawal. The reduced spread applies automatically to every transaction that meets the condition; no request is needed and the spread is not individually negotiated.

Large one-off transactions

For a one-off exchange with a value of EUR 1,500,000 or more, converted at the reference price at the time the price is determined, a spread of +/- 1.25% applies. At the client's request, such an exchange may also be carried out outside the FUMBI platform under an individual agreement, which sets out in particular the time at which the price is determined and the settlement method.

Promotional offers

FUMBI may also apply time-limited promotional offers with a reduced spread, including a zero spread. FUMBI will publish the terms of each promotional offer on its website before the offer begins, in particular the eligible clients, the spread level and the period of validity. A promotional offer applies equally to all clients who meet its terms.

Preferential terms for staff and shareholders

Under its internal rules, FUMBI may also apply a reduced spread, including a zero spread, to persons who work for FUMBI or for another company in the FUMBI group (the parent company FUMBI NETWORK j. s. a. and the companies it controls), and to all shareholders of FUMBI NETWORK j. s. a. Such preferential terms apply equally to all persons within the relevant category.

Where more than one spread level applies to a transaction at the same time, the lowest one applies.

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 reflecting the spread that applies to that transaction 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

V4 - effective from 28 October 2026