

# TARIFF FEE (TARIFF REGULATION) FOR SERVICES OF MCM 965 D.O.O. BEOGRAD (ČUKARICA)

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Matični broj: 20731796

### **GENERAL CONDITIONS**

For services that MCM 965 D.O.O. BEOGRAD (ČUKARICA) (hereafter: MCM) provides, a fee is charged. The fee is calculated depending on the market conditions, level of complexity and riskiness of the job, and in order to cover the actual costs of providing the service and generating income.

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### I GENERAL SERVICES RELATED TO USER'S ACCOUNT

### Table 1

SERVICE TYPE	FEE
Registration of user account	No fee
User identification	No fee
Verification of user account	No fee
Maintenance of user account	No fee
Deactivation of user account	No fee
Creation of wallet for digital assets	No fee
Maintenance of wallet for digital assets	No fee
Closing wallet for digital assets	No fee

## II RECEIVING, TRANSMITTING AND EXECUTION OF ORDERS RELATING TO THE PURCHASE AND SALE OF DIGITAL ASSETS FOR THE ACCOUNT OF THIRD PARTIES

### Table 2

SERVICE TYPE	FEE	
Reception of orders (buy and sell)	No fee	
Transmission of orders (buy and sell)	No fee	
Order execution (buy and sell)	1% off the total amount	
Payment to bank account after execution of the order	2.5% of the amount for which the payment is requested	
"Total amount" is the amount in RSD paid by the User for the purpose of purchase or the amount obtained by executing a sale order by MCM on the digital asset		

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exchange platform. Since the sale order is executed in USD or in EUR, the dinar amount is obtained based on the middle exchange rate of the NBS (for USD or EUR) on the day of execution of the order.

The fee is the same for all types of digital assets.

When withdrawing to a bank account, the fee is deducted from the withdrawal amount. Example: if the User requests payment of RSD 10,000, RSD 9,750 will be paid.

After the execution of the purchase order, the digital asset is automatically transferred to the digital wallet that the User has with MCM.

In order to execute a sell order, the User must first transfer the digital asset to the digital wallet held by MCM.

Orders are executed on the platform for trading digital assets, with which MCM cooperates, at the exchange rate that is current on the platform at that moment, and which includes any fees charged by the platform itself.

### III SERVICES OF BUYING AND SELLING DIGITAL ASSETS FOR CASH (CRYPTO ATM)

#### Table 3

SERVICE TYPE	FEE
Buy	6.2% in relation to the total amount + a fixed part of the fee in the amount of 500 RSD
Sell	6.2% in relation to the total amount + 250 RSD

The total amount for the purchase is the amount that the User has inserted into the crypto atm minus the fixed part of the fee. "Total amount" in case of sale is the amount in RSD that is paid to the User after the sale transaction is completed. The fee percentage is the same for all types of digital assets.

The fee for this service is the same for all types of Users.



### IV BUYING AND SELLING SERVICES OF DIGITAL ASSETS FOR ACCOUNT FUNDS

### Table 4

USER TYPE	CONDITIONS
CASUAL	Users who made a total turnover of less than RSD 100,000 through purchase and sale of digital assets for scriptural money and/or e-money in the last 90 days .
ACTIVE	Users who made a total turnover of between RSD 100,000 and RSD 250,000 through purchase and sale of digital assets for scriptural money and/or e-money in the last 90 days.
TRUST	Users who made a total turnover of over RSD 250,000 through purchase and sale of digital assets for scriptural money and/or e-money in the last 90 days .

### Table 5

SERVICE TYPE	USER TYPE	FEE
Buy	CASUAL	4.7% in relation to the total amount or the minimum fixed amount
Buy	ACTIVE	4.4% in relation to the total amount or the minimum fixed amount
Buy	TRUST	3.7% in relation to the total amount or the minimum fixed amount
Sell	CASUAL	4.7% in relation to the total amount or the minimum fixed amount
Sell	ACTIVE	4.4% in relation to the total amount or the minimum fixed amount
Sell	TRUST	3.7% in relation to the total amount or the minimum fixed amount



The fee percentage is the same for all types of digital assets.

"Total amount" when purchasing is the amount in RSD paid by the User for the purchase of digital assets. The "Total Amount" in a sale is the product of the amount of the digital asset being sold and the exchange rate of that digital asset in USD at the time the request for purchase or sale is submitted, provided that the payment of funds or the transfer of the digital asset is recorded within 20 minutes from the time the request is submitted. Otherwise, the reference exchange rate of the digital asset is calculated at the time of recording the payment of funds or the transfer of the digital asset.

The source of the reference rate is a platform for the exchange of digital assets on which MCM for its needs (protection against the risk of exchange rate changes) performs transactions simultaneously with the realization of the User's request. During the calculation, the middle exchange rate of the NBS on the day of execution of the request for the currency pair USD-RSD is taken.

The minimum fixed amount can be different for different types of digital assets and depends mainly on the costs of computer confirmation of transactions (the cost paid to the so-called "miners") on the blockchain network, which do not depend on the MCM. The minimum fixed amount does not depend on the type of user.

### V DIGITAL PROPERTY EXCHANGE SERVICE FOR ANOTHER DIGITAL PROPERTY

#### Table 6

SERVICE TYPE	FEE
Exchange	3% in relation to the total amount

The fee percentage is the same for all types of digital assets.

"Total Amount" is the product of the amount of Digital Asset being sold and the exchange rate of that Digital Asset in USD.

The fee for this service is the same for all types of Users.

The reference exchange rates of digital assets are the current exchange rates of digital assets in USD on the digital asset exchange platform on which MCM, for its own purposes (protection against exchange rate risk), performs transactions simultaneously with the realization of the User's request, at the time of the exchange.

The fee is charged in the type of digital asset that the User acquires during the exchange.



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### VI DIGITAL PROPERTY STORAGE AND ADMINISTRATION SERVICE FOR THE DIGITAL PROPERTY USER'S ACCOUNT AND RELATED SERVICES

### Table 7

SERVICE TYPE	FEE	
Receiving digital assets	No fee	
Storage of digital assets	No fee	
Transfer of digital assets (BTC) Transfer of digital assets (LTC) Transfer of digital assets (BCH) Transfer of digital assets (ETH) Transfer of digital assets (USDT-Erc20) Transfer of digital assets (USDT-Bep20) Transfer of digital assets (USDT-Trc20) Transfer of digital assets (USDC-Erc20) Transfer of digital assets (ADA) Transfer of digital assets (SOL) Transfer of digital assets (TRX) Transfer of digital assets (MATIC) Transfer of digital assets (AVAX) Transfer of digital assets (DOT)	2.5% + 0.00025 BTC 2.5% + 0.01 LTC 2.5% + 0.001 BCH 2.5% + 0.002 ETH 2.5% + 8 USDT 2.5% + 1 USDT 2.5% + 1 USDT 2.5% + 8 USDC 2.5% + 1 ADA 2.5% + 0.01 SOL 2.5% + 0.1 MATIC 2.5% + 0.02 AVAX 2.5% + 0.1 DOT	
The fee for this service is the same for all types of Users. The fee is charged in the type of digital asset transferred.		



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#### **VII OTHER REGULATIONS**

Current tariffs for all individual services can be found on the page: <a href="https://exchange.ecd.rs/fees">https://exchange.ecd.rs/fees</a>

MCM will not charge the User any fees that are not specified in the Tariff.

MCM can separately agree with the User lower fees than those provided for in the Tariff.

All fees are charged in RSD except fees for the transfer of digital assets (charged in the type of digital asset transferred) and fees for the exchange of one type of digital asset for another (charged in the type of digital asset acquired in exchange).

The minimum fixed fee amount (for services where a fee is charged) can vary significantly. The reason is that the minimum fixed amount is dominantly dependent on the cost of computer confirmation of transactions on the blockchain network. The blockchain network has a limited capacity in terms of the number of transactions it can process per second. When the number of transactions that need to be computer-confirmed increases, the cost of processing increases, and if the number of transactions increases suddenly (most often during a sudden increase or decrease in the price of digital assets), the changes can be extreme, the costs can sometimes increase significantly in just one day. The minimum fixed amount, regardless of external circumstances, never changes during the transaction. Whatever minimum fixed amount was calculated when submitting the request, it remains unchanged until the transaction is completed. The current values of the minimum fixed fee amount are always listed on <a href="https://exchange.ecd.rs/fees">https://exchange.ecd.rs/fees</a> and the User is familiar with them before creating the request.

In the case where the fee is expressed as a certain percentage of the total amount or a minimum fixed amount, for each individual transaction, the amount that is higher at that moment is taken. Namely, there are minimum transaction processing costs for MCM that are independent of the total amount of the transaction. In order to ensure that MCM does not make a loss on low-value transactions, a "minimum fixed amount" fee has been introduced to cover transaction costs in cases where the corresponding percentage of the total transaction amount is insufficient to cover those costs.



The fee for the services performed is charged to the User of the services, unless otherwise defined by the contract between the User and MCM.

The tariff comes into force on the day of its adoption, and is applied 5 days after its publication on the MCM website.

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