

Ceffu Fee Schedule

Account Set-up (one-time) ●	1,000 USDT
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Account set-up fee will be waived if the average AUC for the first month is equal or more than 5 million USDT.

Custody Fees

Assets under Custody (USDT)	Custody fees (per annum)	Blended fees (per annum)
First 10 million (1 - 10,000,000)	0.14%	0.14%
Next 90 million (10,000,001 - 100,000,000)	0.12%	0.14% - 0.12%
In excess of 100 million (> 100,000,000)	0.09%	0.12% - 0.09%
Minimum Monthly Fee	500 USDT	NA

Miscellaneous Fees

Items	Unit	Fees
Additional wallet ●		
Qualified Wallet ▶	5 wallets	250 USDT
Prime Wallet ▶	5 wallets	250 USDT
Co-Sign Wallet ▶	5 wallets	250 USDT

Clients are able to create up to 3 Qualified Wallets, 3 Prime Wallets and 15 Sub-wallets by default. For additional wallets, please reach out to your Account Manager.

Additional Workspace ▶	Monthly ▶	200 USDT
Attestation / Audit Confirmation ▶	Per request ▶	200 USDT
Co-Sign Wallet Key Share Reshare ▶	Per key reshare ▶	500 USDT
Token Listing ▶	Please contact your designated Account Manager	
Token Recovery ▶		

MirrorX Fees

Assets under Custody (USDT)	Custody Fees (per annum on AUC)	MirrorX Fees (per annum on MirrorX AUC)	Blended Fees (per annum)
First 10 million (1 -10,000,000)	0.14%	0.50%	0.64%
Next 90 million (10,000,001 - 100,000,000)	0.12%	0.45%	0.64% - 0.58%
In excess of 100 million (> 100,000,000)	0.09%	0.35%	0.58% - 0.44%
Minimum Monthly Fee	500 USDT	1,500 USDT	NA

MirrorRSV Fees

Assets under Custody (USDT)	Custody Fees (per annum on AUC)	MirrorRSV Fees (per annum on MirrorRSV AUC)	Blended Fees (per annum)
First 10 million (1 -10,000,000)	0.14%	1.00%	1.14%
Next 90 million (10,000,001 - 100,000,000)	0.12%	0.70%	1.14% - 0.85%
In excess of 100 million (> 100,000,000)	0.09%	0.40%	0.85% - 0.49%
Minimum Monthly Fee	500 USDT	5,000 USDT	NA

Miscellaneous fees for MirrorRSV

- Pledge Tokens ▶ 1,000 USDT (each month's first Pledge is free)
- Unpledge Tokens ▶ 1,000 USDT (each month's first Unpledge is free)

- MirrorX and MirrorRSV fees are applied in addition to the standard Custody Fees and are calculated based on your AUC. These charges will be included in your monthly invoice.
- Fees follow a tiered structure, where each portion of your total AUC is charged at the corresponding tier rate (see examples on Page 4 & 5).
- For entities using Workspaces, fees are calculated at the workspace level rather than on the entity's combined AUC.

Utility-Based Pricing

- Clients whose activity profile indicates frequent short-term asset movements will be charged under an alternative pricing model (the ‘**Utility-Based Pricing**’).

Eligibility Criteria

1. The Client’s average AUC for the relevant billing period corresponds to fees at or below the Custody Minimum Monthly Fee (500 USDT); and
2. The Client performs fifteen (15) or more instances of withdrawal within the relevant billing period.



Clients on Utility-Based Pricing are not subject to the standard tiered custody fee during the application period as defined below. Standard MirrorX fee will apply.

Application Period

- Once a Client is designated under the Utility-Based Pricing Model, such model shall apply to this Client for a period of six (6) months or until the Ceffu’s semi-annual review cycle, whichever is earlier.
- Ceffu will review Clients’ eligibility for continuation under the Utility-Based Pricing Model on a semi-annual basis (January and July), and may reassign Clients to the standard AUC-based Pricing thereafter.

Monthly Total Withdrawal Volume (USDT)	Fees (Monthly)
Under 20 million (1 - 20,000,000)	1,000 USDT + 2bps withdrawal fee (applied on total withdrawal volume)
Between 20 million to 50 million (20,000,001 - 50,000,000)	5,000 USDT
Between 50 million to 100 million (50,000,001 - 100,000,000)	7,500 USDT
More than 100 million (> 100,000,000)	10,000 USDT

Scenario 1: Usage of custody only

- Client has 8 million USDT and is not using MirrorX.
- Since the AUC is less than 10 million, the client is subject to a custody fee rate of 0.14%.

AUC ⓘ	CUSTODY FEE ⓘ	MIRRORX FEE ⓘ	TOTAL ⓘ
 8,000,000	$\frac{8,000,000 \times 0.14\%}{365} \times 30 = 920.55$	N.A.	 920.55

Scenario 2: Usage of Custody (min fee) and MirrorX (min fee)

- Client has 2 million USDT and delegates all to MirrorX. Since the AUC is less than 10 million, the client is subject to a custody fee rate and MirrorX fee rate of 0.14% and 0.50%, respectively.
- Calculated custody fee (230 USDT) and MirrorX fee (821.92 USDT) are below the minimum fees, the minimum fees will apply.

AUC ⓘ	CUSTODY FEE ⓘ	MIRRORX FEE ⓘ	TOTAL ⓘ
 2,000,000	500	1,500	 2,000.00

Scenario 3: Usage of Custody and MirrorX (partial delegation)

- Client has 5 million USDT and delegates 4 million to MirrorX.
- Since both custody and MirrorX AUC are less than 10 million, the client is subject to a custody fee rate and MirrorX fee rate of 0.14% and 0.50%, respectively.

AUC ⓘ	CUSTODY FEE ⓘ	MIRRORX FEE ⓘ	TOTAL ⓘ
 5,000,000	$\frac{5,000,000 \times 0.14\%}{365} \times 30 = 575.34$	$\frac{4,000,000 \times 0.50\%}{365} \times 30 = 1,643.83$	 2,219.17



- Client has 15 million USDT and delegates 12 million to MirrorX. For Custody fee, the first 10 million is subject to a fee rate of 0.14% and the next 5 million is subject to a fee rate of 0.12%.
- For MirrorX fee, the first 10 million is subject to a fee rate of 0.50% and the next 2 million is subject to a fee rate of 0.45%.

Scenario 5: Usage of Custody, MirrorX (partial delegation) and MirrorRSV (partial pledge)

- Client has 30 million USDT, delegates 10 million to MirrorX and pledges 20 million to MirrorRSV.
- For Custody fee, the first 10 million is subject to a fee rate of 0.14% and the next 20 million is subject to a fee rate of 0.12%.
- For MirrorX, the 10 million is subject to a fee rate of 0.50%.
- For MirrorRSV, the first 10 million is subject to a fee rate of 1.00% and the next 10 million is subject to a fee rate of 0.70%



Scenario 6: Utility-Based Pricing

- Client has 2 million USDT, delegates 1 million to MirrorX.
- Client has 25 withdrawals in the relevant billing period and has total withdrawal volume of 18 million USDT.
- Client is designated under the Utility-Based Pricing Model: 1,000 USDT and 2bps withdrawal fee on withdrawal volume of 18 million USDT.
- For MirrorX, the 1 million is subject to a fee rate of 0.50%.

AUC ₮	UTILITY-BASED FEE ₮	MIRRORX FEE ₮	TOTAL ₮
 2,000,000	$1,000 + 18,000,000 \times 0.02\% = 4,600$	$\frac{(1,000,000 \times 0.50\%)}{365} \times 30 = 410.96$	 5,010.96

*For illustrative purposes, examples assume a year consisting of 365 days and a month consisting of 30 days. Actual calculations will vary depending on the number of days in the month.



1. When will I receive my invoice?

Your invoice will be issued on the 7th of each month. Users with Creator and Admin roles will be notified via email once your invoice is ready. The invoice can also be downloaded upon logging in to your Ceffu account by navigating to Entity Management.

2. Can I request for my finance team to receive a copy of the monthly invoice?

You can request for a copy of the monthly invoice to be sent to the finance team. The Creator can send an email to support@ceffu.com to request for additional email addresses to be added to the invoice mailing list.

3. What tokens can I pay my fees with?

Your invoice will be issued in the default payment token - USDT. You can choose to change your payment token for a specific invoice (issued from March 2026) by navigating to Entity Management > Billing.

Payments can be made in the following tokens and networks:

- USDT (ERC20 / BEP20)
- USDC (ERC20 / BEP20)
- BTC
- BNB (BEP20)
- ETH (ERC20)

4. How do I pay for my fees?

You can pay directly from any of your Ceffu wallet of choice or from an external wallet.

5. How are my assets under custody (AUC) calculated?

Your monthly AUC is calculated by capturing daily 'snapshots' of your AUC values for all wallets, denominated in USDT, and averaging them over the course of the entire month.

6. How is my AUC for MirrorX calculated?

Your monthly MirrorX AUC is determined using a similar process as described in Question 5 (i.e. daily 'snapshots' of the total MirrorX balance, denominated in USDT, and averaging them over the course of the entire month).

7. How is my AUC for MirrorRSV calculated?

Your monthly MirrorRSV AUC is determined using a similar process as described in Question 5 (i.e. daily 'snapshots' of the total assets pledged, denominated in USDT, and averaging them over the course of the entire month).

8. Will I incur on-chain gas fees when paying for the invoices?

Yes. On-chain gas fees will be incurred and have to be borne by the client for payment of invoice.

