

Fair Usage Policy - USD Fiat Withdrawals

Last Update: 29 April 2026

1. Introduction

1.1 This Fair Usage Policy ("**Policy**") governs the withdrawal of USD fiat from the USD Bundle held on accounts maintained with Foris DAX Limited (the "**Exchange**"). This Policy applies to retail clients, retail VIP clients and institutional clients ("**Eligible Clients**") who utilise USD fiat withdrawal services on the Exchange.

1.2 This Policy forms part of the Exchange Terms and Conditions, available at <https://crypto.com/exchange/document/tnc>.

1.3 Subject to the application of any mandatory provisions of any applicable law, if there is any inconsistency between this Policy or the Exchange Terms and Conditions and any specific terms applicable to a particular product or to a particular jurisdiction, the specific terms shall prevail to the extent of the inconsistency.

2. Withdrawal Fees

2.1 Fees payable for USD fiat withdrawals from USD Bundle balances on the Exchange are calculated based on your rolling 30-day Net USD Fiat Withdrawals (as defined herein) and subject to the following fee schedule:

Net 30-day USD fiat withdrawal band	Fee rate
\$0 - \$1,000,000	Free (0%)
Above \$1,000,000	0.05% (5bps)

"Net 30-Day USD Fiat Withdrawal" means, in respect of a User and calculated as at any given time, the amount (if any, and not less than zero) equal to: (A) the aggregate USD fiat withdrawal amounts processed from the User's Account during the 30-day period immediately preceding such time (the "Rolling Window"), less (B) the aggregate USD fiat deposit amounts credited to the User's Account during the same Rolling Window; provided that:

(i) only USD fiat deposits and withdrawals transacted via bank transfer are included in this calculation (deposits or withdrawals of USDC, USDT, or any other digital asset are excluded);

(ii) the Rolling Window is a continuous lookback period and does not reset at any calendar interval;

(iii) the Net 30-Day USD Fiat Withdrawal shall not be less than zero (i.e. net deposits in excess of withdrawals are disregarded for the purpose of this definition); and

(iv) all amounts are denominated in United States Dollars (USD).

2.2 All Fee charges shall be denominated in United States Dollars ("**USD**") and rounded to two decimal places using standard rounding conventions, unless otherwise specified in this Policy. A liquidity premium applies beyond the Free Tier to reflect instant USD access.

2.3 The Exchange may agree separate fees with an Eligible Client in respect of specific withdrawal tiers or arrangements. Any such fees shall apply only where expressly agreed between the Exchange and the relevant Eligible Client.

3. Settlement

3.1 Withdrawals will ordinarily be settled instantly.

3.2 Notwithstanding the above, different settlement timeframes may apply where expressly agreed between the Exchange and the relevant Eligible Client. In addition, the Exchange reserves the right to apply T+2 settlement to any USD fiat withdrawal where, in its reasonable discretion, instant settlement would cause liquidity stress or otherwise impair its operational capacity.

4. Discretionary Adjustments

4.1 The Exchange retains discretion to adjust tier limits, pricing, and settlement timeframes where market conditions, liquidity constraints, or operational requirements so warrant.

4.2 The Exchange may, in its sole discretion and without prior notice:

- (a) suspend or restrict USD fiat withdrawals from the USD Bundle;
- (b) withdraw or modify any entitlement to withdraw USD fiat at a 1:1 ratio;
- (c) apply alternative conversion rates or valuation adjustments to reflect prevailing market conditions; and/or
- (d) impose such other conditions on USD withdrawals as it deems appropriate.

4.3 The Exchange shall not be liable to any Eligible Client for any loss, cost, expense, or damage arising from or in connection with any action taken pursuant to Clauses 4.1 or 4.2, including (without limitation) any diminution in the value of an Eligible Client's USD Bundle balance or any delay or inability to access USD fiat.

4.4 Any commercial adjustments, fee rebates, or client-specific arrangements shall be subject to separate agreement with the Exchange and do not amend this Policy.

5. Fair Usage

5.1 This Policy is designed to ensure fair and equitable access to USD withdrawal facilities for all Eligible Clients. The Exchange reserves the sole discretion to review client withdrawal patterns and, where it considers usage to be inconsistent with the intended purpose of this Policy or detrimental to other clients or to the Exchange's liquidity position, to take such action as it deems appropriate, including varying applicable limits or fees to the extent and in any manner not prohibited by applicable law.

6. Amendments

6.1 The Exchange reserves sole discretion to amend this Policy at any time and will endeavour to provide notice to Eligible Clients of any such amendments. Continued use of USD withdrawal services on the Exchange following any amendment shall constitute acceptance of the amended terms.

7. Governing Law and Dispute Resolution

7.1 This Policy shall be governed by and construed in accordance with the laws of Hong Kong.

7.2 Any dispute, controversy, difference or claim arising out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination thereof, or any dispute regarding non-contractual obligations arising out of or relating to it, shall be referred to and finally resolved by arbitration administered by the Hong Kong International Arbitration Centre ("**HKIAC**") under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The seat of arbitration shall be Hong Kong. The number of arbitrators shall be one. The arbitration proceedings shall be conducted in English.