

Fee Schedule: Trading

Effective: August 10, 2026

This Fee Schedule outlines the standard charges for the Services provided by ChainFi, Inc (dba Arch Lending) (the “**Company**”) and is incorporated into and forms a part of the Trading Terms of Service (available at <https://www.archlending.com/terms/trading>) (the “**Trading Terms**”). Capitalized terms used but not defined in this Fee Schedule have the meanings given to them in the Trading Terms. All fees are subject to change upon notice as described in the Trading Terms. In accordance with the Trading Terms, this Fee Schedule discloses all applicable fees, including the compensation that the Company receives with respect to the Services provided. No additional commissions are charged beyond the fees listed herein.

The Company further discloses that its compensation for the Services provided through the Site is derived solely from: (1) Trading Fees, as set forth in the fee table above, which are retained by the Company as compensation for facilitating the Trading Services; and (2) any future service fees that may be introduced and disclosed in updated versions of this Fee Schedule.

Action	Fee	Notes
Custody	0 bps	No fee charged by the Company for holding digital assets.
Crypto Deposit	0 bps	No fee charged by the Company for incoming crypto transfers.
Crypto Withdrawal	The fee the blockchain charges for withdrawals.	The Company will not charge an incremental fee. The client is responsible for the network/gas fees imposed by the blockchain.
Incoming / Outgoing Wire Fee (On/Off ramp Wire)	\$16 per Domestic wire. \$50 per International wire. \$50 fee per wire recall, if applicable.	This is a pass-through fee charged by our custodian (BitGo).
Incoming / Outgoing ACH Fee (On/Off ramp ACH)	\$0.50 per incoming ACH and \$1.50 per outgoing ACH.	No fee charged by the Company for standard ACH transfers.

Action	Fee	Notes
ACH (Fraud)	\$150	This is a pass-through fee charged by our custodian (BitGo) for confirmed fraudulent ACH activity.
ACH (NSF) - Non-Sufficient Funds	\$5	This is a pass-through fee charged by our custodian (BitGo) for ACH transactions returned due to Non-Sufficient Funds.
Trading Fee	Between 0 bps - 100 bps	Tiered fee structure based on the specific asset traded (e.g., BTC, ETH), the trading volume and other factors. These fees represent the Company's compensation for facilitating trading services. The Trading Fee, together with other information, will be displayed on the dashboard.