BOVILLUS FINANCE

Bovillus Finance Fee Schedule

Transaction services, documents and technical delivery

PROPOSED EFFECTIVE DATE: 01 OCTOBER 2026 • FEES IN EUR UNLESS STATED

This schedule sets out transaction, document and technical service charges for Bovillus Finance. Except for the 2.5% successful-payout/KTT fee, all fees must be paid in cleared funds before work or processing begins. A Proof of Funds / Bank Confirmation Letter is generated only after its €600 fee has cleared. Each payout subject to the 2.5% fee requires a separate transaction-specific agreement signed before initiation; that fee is due when the defined payout completes.

1. Transaction and payout charges

Outgoing transaction preparation and staging

The following fixed charges apply per instruction for API-to-API, S2S, T2T, manual and IP-to-IP payment routes. Preparation covers instruction setup and readiness work. Staging and sending covers queueing, route-specific execution work and the documented sending attempt.

Payment route	Preparation	Staging and sending	Invoice trigger
API-to-API	€300	€200	Both fees paid before work starts; staging fee covers the documented sending attempt.
S2S	€400	€300	Both fees paid before work starts; staging fee covers the documented sending attempt.
T2T	€400	€300	Both fees paid before work starts; staging fee covers the documented sending attempt.
Manual	€800	€550	Both fees paid before work starts; staging fee covers the documented processing attempt.
IP-to-IP	€550	€400	Both fees paid before work starts; staging fee covers the documented sending attempt.

For an approved batch, preparation charges appear on one advance invoice and staging/sending charges on a separate advance invoice. Both must be paid before work begins. These route charges include the corresponding per-instruction administration; do not add a second manual administration fee for the same work.

Successful payout fee and Bank Guarantee

- Outgoing bank, API, S2S, T2T, manual, IP-to-IP and external digital-asset payouts: 2.5% of the gross principal actually received by the beneficiary, with a €50 minimum per completed payout. The fee becomes due on transaction completion under a separate transaction-specific agreement signed before initiation.
- KTT payout processing: 2.5% of the processed value, with a €1,000 minimum per completed instruction; the fee becomes due on completion under the signed transaction-specific agreement.

- Before initiation, the client must sign the transaction-specific agreement and provide an acceptable Bank Guarantee in favour of the contracting service provider. Its face amount must cover the scheduled 2.5% fee, including the applicable minimum. Issuing bank, wording, validity and authentication require prior written acceptance. The guarantee secures the fee obligation; it does not guarantee or represent settlement of the payout principal.
- A €5,000 guarantee-administration fee applies only when the client separately engages Bovillus Finance to prepare or service the Bank Guarantee documentary matter.

The 2.5% fee is payable only when the transaction completion event defined in the signed agreement is evidenced. If the transaction does not complete, no 2.5% fee is due. Preparation and staging/sending fees are separate services, paid in advance and earned when the defined work is performed, even if the transaction later fails.

Incoming deposits and internal transfers

Service	Rate	Billing basis and recognition
Incoming deposit	0.25%	Funded in advance against the approved deposit amount or from a prefunded fee balance; reconcile to the amount credited.
Internal transfer	0.03%	Paid or held in a prefunded fee balance before posting; one charge on the source/debit side.
Currency or digital-asset conversion	2.5%	Paid in advance against the approved conversion amount. If conversion is part of the same payout, charge only the payout success fee on that principal.
Virtual-asset holding administration	0.25% per month	Paid before each contracted month, based on the agreed fee balance or projected average daily balance; reconcile to the actual balance.

Incoming deposits at 0.25% include supported bank, API, S2S and screened digital-asset credits. Internal transfers at 0.03% include supported internal digital-asset movements. These fees are funded in advance; do not apply the 2.5% completion fee to the same incoming deposit or internal transfer.

2. Account services

Service	Fee	Billing basis
Client onboarding / account opening	€2,500	Paid before onboarding work and account activation.
Monthly account management	€499	Paid before each contracted service month begins.

3. Letters, documents and instrument services

Service	Fee	Scope and billing trigger
Reference / comfort letter	€100	Per general reference letter without a stated POF amount.

Service	Fee	Scope and billing trigger
Proof of Funds / Bank Confirmation Letter	€600 flat	Per issued letter, one account and one stated purpose; issue only after cleared advance payment.
SKR / Custody Letter & Asset Evaluation Summary	€1,000 flat	Per delivered asset file; documentary evaluation and summary only. Independent appraisal, safekeeping, insurance and vault charges are excluded.
Bank Guarantee documentary and administrative service	€5,000	Per approved, defined mandate; third-party issuing-bank and counsel fees are separate.
SBLC documentary and administrative service	€5,000	Per approved, defined mandate; issuance and credit-enhancement services are not included.
Instrument endorsement / documentary certification	€1,500	Per instrument; no capital commitment or acceptance is implied.
Document servicing / indexed client pack	€500	Per defined pack for indexing, completeness checks and controlled delivery.
Bond / MTN / structured-product advisory	From €2,500	Case-specific mandate and written quote before work begins.

A POF/BCL charge covers the one requested letter and stated purpose. A separate reference letter is billed only when it is a different requested deliverable. A €1,000 SKR/evaluation summary is separate from substantive asset validation only when the client requests both distinct deliverables.

4. Technical integration and settlement engineering

Service	Fee	Unit and included scope
API / S2S integration and production onboarding	€2,500	Per counterparty/endpoint; standard endpoint, authentication mapping and one UAT cycle.
SFTP / SCP secure file integration	€2,000	Per counterparty/endpoint.
T2T route / counterparty technical onboarding	€2,500	Per route/counterparty; scope and one agreed UAT cycle.
IP-to-IP / SSH tunnel / VPN / private connectivity	€2,500	Per connection.
ISO 20 022 / JSON / XML mapping and validator implementation	€1,500	Per message family or format.
Production transaction validation / callback / reconciliation	€750	Per completed transaction or certification cycle.
KTT technical readiness package	€2,500	Per counterparty; includes MT199 / MT103 / MT202COV template preparation and validation.

Service	Fee	Unit and included scope
Payment-message generation and validation bundle	€600	Up to three related messages when not included in an integration package.
Simple KTT / admin / test message	€100	Per generated message when not included in a package or bundle.
Technical audit / evidence pack	€750	Per report.
Security review	€1,500	Per defined baseline interface review; additional engineering is billed hourly.
QA / UAT cycle	€750	Per separate environment/cycle when not included in the integration package.

The API/S2S integration package includes one UAT cycle; KTT readiness includes its stated message-template work. The €600 bundle and €100 simple-message fee are alternatives for work not included in a setup package. A completed production validation cycle includes its defined payload checks. All technical fees are paid before work starts. Do not charge twice for the same task.

Approved out-of-scope technical work

Work type	Rate	Billing unit
Technical incident / troubleshooting	€225	Per hour, against approved scope.
Security / certificates / HMAC / JWT / TLS engineering	€250	Per hour, against approved scope.
QA / UAT / reconciliation engineering	€200	Per hour, for approved work outside a fixed cycle.
Technical documentation / evidence preparation	€150	Per hour, for approved work outside a fixed package.

5. Enhanced due diligence and compliance services

Service	Fee	Scope
EDD Level 1 — document and screening review	€1,500	Expanded documentation and screening.
EDD Level 2 — technical / operational validation	€3,500	Enhanced confirmations and operational validation.
EDD Level 3 — complex institutional review	€7,500	Deep-dive cross-border/infrastructure review and findings report.
KYC / AML compliance receipt or confirmation letter	€750	Subject to internal approval and disclosure restrictions.

6. Digital-asset payments

- Invoices may be paid in EUR or, when expressly accepted on the invoice, in USDT, BTC, ETH or DRYv2. Each invoice states the accepted token and network, price source, timestamp, expiry, amount, receiving address and required confirmations. The client pays network costs unless stated otherwise.
- Receiving digital assets for an invoice does not create a price guarantee, deposit, investment return or redemption obligation. Token principal is recorded separately from Bovillus service-fee revenue. No peg, reserve, redemption right, liquidity or token-sale authority is created by this schedule.

7. Billing and general terms

- Percentage transaction charges are calculated on the gross one-sided amount for the completed event, excluding taxes, the fee itself and separately disclosed third-party costs. Percentage fees are assessed in the transaction currency unless the invoice or mandate states otherwise. Fixed professional and technical fees are stated in EUR.
- A client may be billed for preparation, staging/sending and successful payout as separate services on separate invoices. No rate is applied again to a leg or principal already charged for the same transaction event.
- Except for the 2.5% successful-payout/KTT fee described above, all fees are invoiced and payable in cleared funds before work, review, document generation, transaction processing, transfer or release begins. This includes POF/BCL, document servicing, technical work, account services, due diligence and third-party costs. Taxes, network costs, correspondent-bank charges and external legal, laboratory, appraisal, vault or insurance costs are also funded in advance when applicable.
- For advance-paid percentage, hourly and recurring fees, fund the approved transaction amount, agreed scope/estimate or prefunded fee balance before the relevant event or period begins. Reconcile advances to the actual service; return or credit unused amounts. The 2.5% successful-payout/KTT fee is invoiced at completion under the signed transaction agreement. Fees for work already performed are not refundable, subject to the engagement and applicable law.
- All services remain subject to screening, source-of-funds/source-of-wealth review, risk controls, technical availability and applicable law.
- Invoices and evidence identify the contracting entity, service code, transaction reference, calculation base, rate or fixed fee, earning event, supporting evidence, currency, taxes and third-party charges.