

**Account Fee**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Account Application Fee	0.00% + 0.00 USD	0.00% + 360.00 USD	0.00% + 15000.00 USD	
Account Monthly Fee	0.00% + 0.00 USD	0.00% + 30.00 USD	0.00% + 500.00 USD	

**Exchange Repayment (HKD Card)**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
USDC Repayment	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	
USDT Repayment	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	
DAI Repayment	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	

**Exchange**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Crypto < > Crypto	0.35% + 0.00 USD	0.35% + 0.00 USD	0.35% + 0.00 USD	
Crypto < > USD	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	
USDT < > USD	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	
USDC < > USD	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	
DAI < > USD	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD	
Fiat < > Fiat	0.00% + 0.00 USD	0.00% + 0.00 USD	0.00% + 0.00 USD	

**Digital Service**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Digital Withdrawal	5.00% + 0.00 USD	0.20% + 0.00 USD	0.10% + 0.00 USD	

**Injection Service**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Cash Injection below 100k HKD	N/A	0.00% + 0.00 USD	0.00% + 0.00 USD	
Cash injection above 100k HKD	N/A	1.00% + 0.00 USD	1.00% + 0.00 USD	
Cash injection USD	N/A	2.00% + 0.00 USD	2.00% + 0.00 USD	
Secure Logistics with Security Truck	N/A	0.00% + 500.00 USD	0.00% + 500.00 USD	
Third-Party Bank Injection Whitelist Service	N/A	0.00% + 100.00 USD	0.00% + 100.00 USD	
Injection from online businesses via Licensed Payment Gateway	N/A	0.50% + 0.00 USD	0.50% + 0.00 USD	

**Payment Service**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Cash withdrawal below 100k HKD	N/A	0.00% + 0.00 USD	0.00% + 0.00 USD	
Cash withdrawal above 100k HKD	N/A	1.00% + 0.00 USD	1.00% + 0.00 USD	
Cash withdrawal USD	N/A	2.00% + 0.00 USD	2.00% + 0.00 USD	
Local Invoice Payment	N/A	1.00% + 0.00 USD	1.00% + 0.00 USD	
Overseas Invoice Payment	N/A	1.00% + 0.00 USD	1.00% + 0.00 USD	
Local Beneficiary Payout	N/A	1.00% + 0.00 USD	0.50% + 0.00 USD	
Overseas Beneficiary Payout	N/A	1.00% + 0.00 USD	0.50% + 0.00 USD	
Unionpay Remittance	N/A	1.80% + 6.50 USD	1.80% + 6.50 USD	
Physical Cashier Order Payout	N/A	0.00% + 200.00 USD	0.00% + 200.00 USD	
Stop Cheque service fee (per single cheque)	N/A	0.00% + 10.00 USD	0.00% + 10.00 USD	
Stop Cashier Order service fee	N/A	0.00% + 15.00 USD	0.00% + 15.00 USD	
Other Payment Amendment, Cancellation or Enquiry	N/A	0.00% + 200.00 USD	0.00% + 200.00 USD	

**Securities Service**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Enable international prime brokerage accounts	N/A	0.00% + 50.00 USD	0.00% + 0.00 USD	
Transfer to Broker Account	N/A	0.00% + 0.00 USD	0.00% + 0.00 USD	
Transfer from Broker Account	N/A	1.00% + 0.00 USD	1.00% + 0.00 USD	
Securities Account Monthly Fee	N/A	0.00% + 35.00 USD	0.00% + 35.00 USD	

## Earning Function

Liverum Fee Setting		Fee (USD)	
Fee Item	Staff	Prestige	Legacy Reserve
Crypto Lending	N/A	1.00% + 0.00 USD	1.00% + 0.00 USD

## Card Spending

Liverum Fee Setting		Fee (USD)	
Fee Item	Staff	Prestige	Legacy Reserve
Cross Border Fee	5.00% + 0.00 USD	5.00% + 0.00 USD	5.00% + 0.00 USD
Cross Border Fee Cashback - Virtual Card	0.00% + 0.00 USD	0.00% + 0.00 USD	0.00% + 0.00 USD
Cross Border Fee Cashback - Platinum Card	1.50% + 0.00 USD	1.50% + 0.00 USD	1.50% + 0.00 USD
Cross Border Fee Cashback - Signature Card	2.50% + 0.00 USD	2.50% + 0.00 USD	2.50% + 0.00 USD
Cross Border Fee Cashback - Infinite Card	4.00% + 0.00 USD	4.00% + 0.00 USD	4.00% + 0.00 USD
Overseas ATM	3.00% + 0.00 USD	3.00% + 0.00 USD	3.00% + 0.00 USD
Overseas ATM Cashback - Platinum Card	0.00% + 0.00 USD	0.00% + 0.00 USD	0.00% + 0.00 USD
Overseas ATM Cashback - Signature Card	1.00% + 0.00 USD	1.00% + 0.00 USD	1.00% + 0.00 USD
Overseas ATM Cashback - Infinite Card	1.50% + 0.00 USD	1.50% + 0.00 USD	1.50% + 0.00 USD
Local ATM	0.00% + 3.00 USD	0.00% + 3.00 USD	0.00% + 3.00 USD

**Card Account Fee**

Liverum Fee Setting		Fee (USD)		
Fee Item	Staff	Prestige	Legacy Reserve	
Card Application Fee - Virtual Card	0.00% + 60.00 USD	0.00% + 60.00 USD	0.00% + 60.00 USD	
Card Application Fee - Platinum Card	0.00% + 120.00 USD	0.00% + 120.00 USD	0.00% + 120.00 USD	
Card Application Fee - Signature Card	0.00% + 360.00 USD	0.00% + 360.00 USD	0.00% + 360.00 USD	
Card Application Fee - Infinite Card	0.00% + 1200.00 USD	0.00% + 1200.00 USD	0.00% + 1200.00 USD	
Card Application Fee - Infinite Metal Card	0.00% + 1200.00 USD	0.00% + 1200.00 USD	0.00% + 1200.00 USD	
Card Cancellation Fee - Virtual Card	0.00% + 0.00 USD	0.00% + 0.00 USD	0.00% + 0.00 USD	
Card Cancellation Fee - Platinum Card	0.00% + 10.00 USD	0.00% + 10.00 USD	0.00% + 10.00 USD	
Card Cancellation Fee - Signature Card	0.00% + 20.00 USD	0.00% + 20.00 USD	0.00% + 20.00 USD	
Card Cancellation Fee - Infinite Card	0.00% + 150.00 USD	0.00% + 150.00 USD	0.00% + 150.00 USD	
Card Dormant Fee	0.00% + 100.00 USD	0.00% + 100.00 USD	0.00% + 100.00 USD	
Card Dispute Handling Fee	0.00% + 20.00 USD	0.00% + 20.00 USD	0.00% + 20.00 USD	
Online Small Transaction Fee	0.00% + 0.15 USD	0.00% + 0.15 USD	0.00% + 0.15 USD	
Refund Transaction Fee	0.00% + 0.30 USD	0.00% + 0.30 USD	0.00% + 0.30 USD	
Interest on Outstanding Balance	0.05% + 0.00 USD	0.05% + 0.00 USD	0.05% + 0.00 USD	
Authorization failure fee	0.00% + 0.30 USD	0.00% + 0.30 USD	0.00% + 0.30 USD	
Whatsapp / SMS				