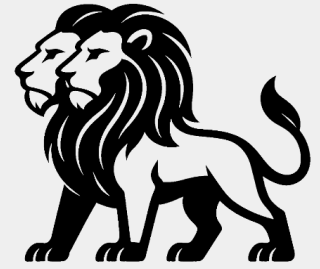


BALDIVICIO & CO.



Fee Schedule and Schedule of Charges

Effective Date: April 13, 2026

This Fee Schedule and Schedule of Charges explains the fees that may apply to your use of Baldivicio.

It should be read together with Baldivicio's Terms of Service, Privacy Policy, Acceptable Use Policy, Deposit Insurance Disclosure, Customer Identification Program Notice, Reserve and Transparency Attestation, E-Sign Consent and Electronic Communications Agreement, and other applicable notices made available through the Baldivicio mobile application.

Baldivicio currently supports USDC-only activity on Ethereum Mainnet through a custodial model. Unless otherwise stated, fees are denominated in United States Dollars (USD). Where applicable, fees may be calculated and deducted from your available USDC balance in the USD-equivalent amount at the time the fee is charged.

1. General Principles

1. Fees apply only where the relevant service, request, or account action is available and successfully processed.
2. Some services may involve third-party providers or network-related costs, and timing or availability may depend in part on those external processes.
3. Additional restrictions, verification requirements, or account review may affect whether a service can be completed.
4. Baldivicio may update this Fee Schedule from time to time in accordance with applicable law and the Terms of Service.

2. Outbound Transfer Fees

Baldivicio may charge a fee for supported outbound transfers.

For transfers below \$1,000.00, the fee is a fixed amount based on the transfer range. For transfers at or above \$1,000.00, the fee is percentage-based. A maximum fee cap applies per transaction.

Transfer Amount Range	Applicable Fee	Description
\$0.01 to \$19.99	\$0.50	Flat fee for small-value transfers.
\$20.00 to \$99.99	\$1.00	Flat fee for standard low-value transfers.
\$100.00 to \$499.99	\$2.25	Flat fee for mid-range transfers.
\$500.00 to \$999.99	\$5.00	Flat fee for higher-value standard transfers.
\$1,000.00 to \$9,999.99	1.5%	Percentage-based fee.
\$10,000.00 and above	2.25%	Percentage-based fee, subject to the cap below.
Maximum Fee Cap	\$250.00	Maximum fee charged for a single outbound transfer.

3. Account Maintenance and Lifecycle Fees

Baldivicio may charge certain fees for account-related support, recovery, or closure requests.

3.1 Account Recovery Fee

Fee: \$5.00 per instance

This fee may apply where Baldivicio must perform additional manual review or assisted account recovery procedures because you have lost access to your device, login credentials, or OTP email access, or where additional recovery support is otherwise required.

3.2 Account Closure Fee

Fee: \$2.00

This fee may apply when you request closure of your Baldivicio account.

Before closure can be completed, you may be required to drain the remaining balance in your wallet by either:

- sending supported USDC to another supported account or compatible destination, where available; or
- using an available off-ramp process through a third-party provider such as Banxa, where applicable.

Account closure may remain subject to pending transactions, compliance review, operational checks, and third-party processing where applicable.

4. Administrative and Document Fees

Baldivicio may charge fees for certain manual, customized, or paper-based document requests.

4.1 Statement Generation Fee

Fee: \$10.00 per request

This fee may apply to requests for customized historical statements, specialized reporting formats, or paper copies of account statements where such copies are available.

4.2 Proof of Account Fee

Fee: \$3.00 per document

This fee may apply when you request an official proof-of-account or account verification document.

5. Fee Collection Mechanics

5.1 Automatic Deduction

Where permitted, applicable fees may be automatically deducted from your available USDC balance.

5.2 Insufficient Balance

If your available balance is insufficient to cover an applicable fee, Baldivicio may:

- decline the requested service or action;
- deduct the available amount up to the balance then available, where appropriate and permitted; or
- require that your account be funded before the requested service can be completed.

Baldivicio does not permit negative balances.

5.3 Third-Party and Network Considerations

Some transfers, payouts, or related services may involve third-party providers or external network conditions. Separate third-party fees, exchange-related charges, blockchain network costs, or processing deductions may apply outside this Fee Schedule where applicable.

6. Changes to This Fee Schedule

Baldivicio may modify this Fee Schedule from time to time to reflect changes in service design, costs, legal requirements, third-party arrangements, or operational processes.

If material changes are made, Baldivicio may provide notice through the mobile application, by email, or through other appropriate electronic means.

7. Final Note

If you do not understand a fee, when it applies, or whether a separate third-party cost may be involved, you should seek clarification through Baldivicio's official support channel before proceeding with the relevant service or request.