

Pricing sheet.

INDIVIDUALS and BUSINESSES, crypto

1. Nostro Coin/Token services

Service	Fee	Comment
Withdrawal of N-coin into EUR	2.5%	N-coin is returned to the Nostro, and euros are credited to the user's Nostro IBAN
Withdrawal of N-token into EUR	2.5% + €5	N-coin is burned, euros are credited to the user's Nostro IBAN. All value enters free, exits with cost. This is the platform-wide principle.
Issuance of N-token for fiat deposits	0	N-tokens are issued automatically and freely when fiat is deposited into the user's Nostro IBAN. No issuance fee is applied.
N-coin transaction	0	Within the ecosystem, the asset can be freely transferred between users, whether the transfer is B2B, B2C, C2B or P2P.
N-token transaction	0	Within the ecosystem, the asset can be freely transferred between users, whether the transfer is B2B, B2C, C2B or P2P.
Conversion of external crypto to N-token	Spread	Instant conversion via liquidity pools: Nostro receives crypto from the user, sells it for euros, credits the euros to its account, and issues the equivalent amount of N-tokens to the user.
Conversion of N-coin to external crypto	2.5% + external network fee	N-coins are returned to Nostro, and the underlying euros are used to purchase external crypto, which is transferred to the user.
Conversion of N-token to external crypto	2.5% + €5 + external network fee	N-tokens are burned, euros are exchanged for external crypto, which is then sent to the user. All value enters free, exits with cost. This is the platform-wide principle.
Rental of N-Coins by businesses for transaction execution	Nostro and market rates	Depends on the use case
N-coin trading, Nostro secondary market	Spread	Nostro includes an internal exchange with the N-Coin/EUR currency pair, as well as all currency pairs for which a Nostro crypto-pair is issued by blockchain participants. It also includes cryptocurrency pairs such as N-Coin/BTC, N-Coin/ETH, N-Coin/SOL (as well as equivalent pairs with all native Nostro crypto-pairs), and so on.
N-coin to N-token conversion	0.01%	We offer immediate conversion for those who are truly interested.
N-coin wrapping	0.5% + external network fee	N-coin is locked on the native network and minted on the destination external network. N-token carries no economic rights beyond payment utility. Wrapping is not applicable.
N-coin unwrapping	0.5% + external network fee	N-coin is unlocked on the native network and the wrapped token is burned on the external network from which it originated.
Merchant acquiring in N-token	0%	Businesses accepting N-token incur no acquiring fees within the system.
Cross-token exchange (e.g., N-token EUR -> N-token USD)	Spread + 0.05% fee	Optional liquidity fee depending on market depth.
Failed transaction fee (edge-case)	€0	But subject to penalty rules if abuse is detected

OTC trading (manual execution)	Spread (negotiated) + optional service fee	For trades typically above €100K. Custom price execution, no slippage, privacy preserved. Includes support from OTC desk. OTC market is designed for clients who require large-volume settlements, confidential execution, and custom deal structuring. All trades are subject to Nostro AML/KYC and may be facilitated via on-chain or off-chain mechanisms depending on jurisdiction and asset class.
OTC trading (automated quotes)	Spread	For smaller trades (€10K–€100K). Instant execution via OTC engine with tighter spreads than public market.
Custom settlement (delayed or multi-step)	From €500 per request	Optional. Allows for structured deals: partial payment, lock-in price, or phased delivery.
Custodial escrow for OTC deals	0.2% of notional	Optional. Third-party verified custody or Nostro-escrowed until deal completion.
Volume rebate	Up to 30% of fee	For clients exceeding €1M monthly OTC volume. Applied retroactively.
N-coin promissory note	€25 + 0.01%	A tokenized promissory note denominated in N-coin. Enables users to issue formal payment obligations with a future due date, secured by locked N-coins on their account. While locked, these coins can be rented out and generate yield for the holder. Upon maturity, funds are automatically released to the bearer or can be executed manually. Designed for structured B2B settlements within the ecosystem.
N-coin promissory note early cancellation	€10	If the parties want to cancel the promissory note before the execution time.
N-coin promissory note unilateral cancellation	€5	If the second party has not confirmed the bill, it is automatically cancelled after 48 hours. It protects against accidental or erroneous creation.
N-Coin LockStock issuance fee	0.5% of the collateral amount, N-coin-nominated fee	Paid by the borrower . Required to create the instrument. The borrower must hold the full N-Coin collateral before issuing.
LockStock settlement fee	10 N-coin	Paid by issuer, holder or split, configurable at issuance. Applies to LockStocks of €50K+ equivalent only. Lower amounts not supported.
Secondary market trading fee	1 N-coin	Charged on each secondary sale of the instrument
Marketplace listing fee (optional)	75 N-coin	For promotion and public visibility on the LockStock internal marketplace.
LockStock wrapping to NFT	0.25% + external network fee	Used to convert a LockStock into a tradable NFT on an external network
LockStock unwrapping from NFT	0.25% + external network fee	Burns the NFT and restores the original LockStock inside the Nostro system

2. Crypto services

Service	Fee	Comment
Deposit of external crypto	€0 + external network fee	Users may deposit BTC, ETH and other accepted crypto into their Nostro custodial wallet. The platform does not charge for deposits, but the blockchain network fee applies.
Withdrawal of external crypto to EUR	2.5% + external network fee	Users may withdraw their externally held crypto (BTC, ETH, etc.) from their Nostro wallet to an outside address. A platform fee applies, plus the blockchain fee.
External crypto transfer to third-party wallet	2.5% + external network fee	Outbound transaction to an external blockchain address. This triggers full offboarding of crypto asset and follows the system-wide rule: value enters free, exits with cost.
Internal crypto transfer (user-to-user)	0	Instant and free transfers of crypto (e.g., BTC, ETH) between Nostro users, fully on-platform.
Cross-chain bridging	0.5% + network fee	Enables conversion between networks (e.g., ETH → BSC) via wrapped tokens. Subject to network gas fees and availability.
Crypto swap (instant exchange)	Spread	Swap between supported crypto pairs (e.g., BTC/ETH) via internal liquidity pools or third-party aggregators. Instant execution.
Custom wallet creation	€50 one-time (optional)	Optional isolated crypto wallet under the user's main account. Used for segregated custody or advanced operations.
Crypto tax reporting export	0	Export of formatted reports for tax declarations, including gain/loss and transaction history.
Cold storage vaulting	0.1% per month	Optional ultra-secure cold custody of client crypto (BTC, ETH, etc.). Assets stored in segregated offline vaults with multi-signature access. Recommended for institutional or long-term holdings. Minimum balance: €25K equivalent.

3. Crypto payment cards

Service	Fee	Comment
Currency source selection (EUR or crypto)	€0	Upon card issuance (physical or virtual), users may choose whether their card will be funded from their Nostro fiat balance (IBAN) or directly from a crypto wallet (e.g., BTC, ETH, N-token). Conversion to fiat occurs at the moment of transaction. The source can later be changed.
On-demand crypto-to-fiat conversion for card payments	Included in spread	Instead of preloading fiat, users can link a crypto balance (BTC, ETH, N-token). Fiat is auto-converted at the moment of transaction. Provides real-time spending flexibility.
Spending limit in crypto terms (e.g., 0.01 BTC/day)	€0	Optional feature. Users can set card limits in crypto rather than fiat. Helps manage volatility and avoid accidental overspending during price swings.
Real-time crypto balance preview (in EUR equivalent)	€0	Users can preview how much fiat they can spend on the card based on current crypto prices and available balance.
Dynamic source routing	€0	User can prioritize multiple crypto assets (e.g., pay first from N-token, then ETH if balance insufficient). System automatically routes payment based on user-defined preference tree.

4. Crypto acquiring

Service	Fee	Comment
Payment in N-token	€0	Businesses accepting N-token pay no acquiring fees. Instant settlement within Nostro. Ideal for B2C and P2P payments inside the ecosystem.
Payment in N-coin	€0	Same as above, for transactions settled in N-coin. No fees or delays. Works for any business within the ecosystem.
Payment in external crypto (BTC, ETH, etc.)	0.5% + external network fee	Businesses can accept external crypto (e.g., BTC, ETH) through Nostro's crypto gateway. Conversion to N-token or EUR optional. Settlement can be automatic or manual.
Payment via crypto-funded card (Visa/Mastercard)	Standard card network fees apply	If customer pays with a crypto-linked card (e.g., BTC source), the business receives fiat. Nostro cannot bypass network-level fees from Visa or Mastercard. Fees depend on merchant category and geography.
Auto-conversion of received crypto into EUR	Spread	Optional service: incoming crypto (external or N-token) can be automatically converted into fiat and settled to the business's IBAN. Useful for fiat-based accounting.
Recurring crypto payments (subscriptions)	€0	Businesses can initiate recurring charges in N-token or N-coin. Nostro handles the schedule and guarantees sufficient balance or triggers fail-safe logic.
Merchant dashboard for crypto settlements	€0	Real-time monitoring, manual withdrawal control, conversion settings, tax export, and transaction history. Provided free to all registered businesses.
Priority settlement to IBAN	€5	Optional. Allows instant settlement of received crypto into EUR to the business's Nostro IBAN account (vs default T+1 batch settlement). Recommended for high-frequency merchants.
Crypto pay-by-link (one-time or recurring)	€0	Merchants can generate instant payment links in N-token or external crypto (BTC, ETH). Customer pays via QR or URL. No integration required. Ideal for social selling, freelancers, or one-off invoices.
Dynamic pricing in crypto (BTC, ETH, N-coin, N-token)	€0	Merchants can display real-time prices in several crypto assets. The final price is fixed at checkout. Useful for DApps or crypto-native stores.

5. Blockchain participants

Service	Fee	Comment
Blockchain onboarding (receiving part of the Nostro key) — regulated bank	€100,000	For licensed banks with fiat reserves
Blockchain onboarding — licensed crypto company	€50,000	For companies with a crypto license (e.g. VASP)
Blockchain onboarding — unlicensed entity (no reserves held)	€25,000	Entity holds no reserves; reserves are kept by a partner bank
Coin issuance (N-Coin of a crypto pair)	3% of issued volume	1.5% paid in the coin itself, 1.5% in fiat equivalent of the coin's denomination (e.g. USD or GBP)