

# Solar Card

## Tiers, Pricing and Benefits

Feature	Basic Tier	Stake Tier*	Metal - invite only**
Monthly Fee	€ 8.99	€ 6.99	€ 75 (One time only)
Card Order	€ 4	€ 4	€ 0
Additional Cards	Shipping fee only	Shipping fee only	€ 0 (5 plastic, 1 metal)
Cashback	Up to 1 %	Up to 8 %	Up to 8 %
Monthly Card Spend Limit	€ 10.000	€ 25.000	€ 150.000
Account Load Fee (Crypto)	1.5 %	1%	0.5 %
Account Load Fee (Fiat)	1 %	0.75 %	0.50 %
ATM Disbursement	3 %	2.5 %	2 %
POS Successful Transaction	€ 1.10	€ 0.75	€ 0.55
On-ramp (Visa & Mastercard)	2 % + € 0.40	1.5 % + € 0.40	1.25% + € 0.40
Vault Exchange Fee	2.5 %	2.0 %	1.75%
Off-ramp (Visa & Mastercard)	3.0 % + € 2.50	2.75 % + € 2.50	2.5% + € 2.50
Crypto Withdrawal	1 % + blockchain fees	0.50 % + gas	0.35% + gas
Crypto to Crypto Exchange	3 %	2.5 %	2%
SEPA Incoming	1 % + € 0.20	0.75 % + € 0.20	0.30% + € 0.20
SEPA Outgoing	1 % + € 0.20	0.75 % + € 0.20	0.30% + € 0.20
Swift Incoming	1 %	0.75 %	0.30%
Swift Outgoing	1 % + € 50	0.75 % + € 50	0.50% + € 50
ACH Outgoing	1 % + 0.65 USD	0.75 % + 0.65 USD	0.50 % + 0.65 USD
Fedwire Incoming	1 % + € 20	0.75 % + € 20	0.50 % + € 20

Fees and pricing may be adjusted in response to market fluctuations or changes imposed by third-party service providers. Notice will be given in advance where feasible.

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### **\*How to get a staked tier?**

To unlock reduced fees and higher cashback rewards, you can stake SXP tokens for a set period. The longer you stake, the fewer tokens are required:

Months	Staked amount
12 months	25.000 SXP
9 months	31.250 SXP
6 months	37.500 SXP
3 months	43.750 SXP
Instant	50.000 SXP

#### **Important Notes:**

- Staking rewards and fee reductions are only active while your stake is locked.
- If you stop staking or your lock expires, your account will automatically revert to the Basic Tier.
- You can restake anytime to regain benefits.

**Staking requirements may be adjusted in response to market conditions. Any changes will be announced in advance.**

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### **\*\*What is the Metal Tier?**

The Metal Tier is invite-only and designed for our most loyal and active users. Access to this tier can be granted in the following ways:

- By invitation from existing Metal Tier members or core team members
- Through participation in marketing campaigns, early bird programs, or as an official ambassador
- High staking users may be considered on a case-by-case basis, subject to review
- Users who actively contribute to the community or demonstrate consistent support may also be invited

**Metal Tier is intended to remain exclusive and is not available through regular staking. Invitations are limited and reserved for users who bring value, trust, or visibility to the ecosystem.**

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## Exclusive Services (Stake & Metal Tier Only)

- VIP Airport Lounge Access (Lounge access provided via partner services. Usage limits may apply.)
- Priority Card Replacement & Shipping
- Priority Support (Dedicated Account Manager for Metal Tier)
- Exclusive NFT and Badge in app (for use with tynt)
- Access to private Discord channels
- Concierge Services (hotel booking, travel planning via 3rd party)
- Referral boost (higher % reward for successful referrals)
- Pet insurance
- Apple product insurance
- Travel insurance (flight delays, luggage loss)
- Rental car insurance
- Emergency medical insurance abroad
- Subscription theft coverage (unauthorized Netflix/Spotify charges)