

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.

***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.

****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.

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)