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NOLIMIT – Terms of Conditions for Business Customer

Last updated: 12. August 2025

1. Welcome to NOLIMIT

1.1 This Business Customer Agreement is a contract between your Business (“the Client”) and QUANTOC GLOBAL MANAGEMENT – FZCO, which defines the terms and conditions on which we provide our Services to you (the “Agreement”). Reference to “you” includes each person with access to the NOLIMIT Business Account, the sole trader, freelancer, limited or public company, partnership, or a charity or trust. Authorised Users agree that they’re acting on behalf of the limited company, sole trader, freelancer, limited or public company, partnership, or a charity or trust.

1.2 Subject Matter of the Agreement NOLIMIT FINANCE offers digital financial services, including:

- Opening and managing payment accounts in multiple currencies
- International payment transactions (SEPA, SWIFT)
- Cryptocurrency trading (e.g., BTC, ETH)
- Cashback and referral programs
- AI-powered financial assistants
- Sustainable investment opportunities Participation in charity and donation programs

1.3 By visiting our Website or using our Services (including downloading and using our App, or using our Services via the API, a social media or other platform or other authorised third party), you confirm that you accept and agree to this Agreement in its most current form as posted on our Website, App or by an API Partner. If you do not agree, you must not use our Services.

1.4 In case of any discrepancies between this Agreement and the Additional Documents or information we provide on our Website or via an API Partner, what is stated in this Agreement shall prevail.

1.5 In order to receive some of our Services, you may be asked to agree to additional terms and conditions which we will notify you about before you use that service. For the avoidance of doubt, upon your use of any of our Services, you accept the last updated version of the Agreement.

1.6 If you only use our Services to make Money Transfers or maintain a profile with NOLIMIT without a NOLIMIT Business Account, VIP Account, NOLIMIT Club Account or Charity Account you must agree to this Agreement each time you use our Services. If you hold a balance in one of your NOLIMIT accounts, this Agreement applies to that NOLIMIT account as long as the account remains open

1.7 Future changes to this Agreement. We may update this Agreement from time to time as set out in ‘Our right to make changes.’ Any changes made to this Agreement will take effect as soon as it is posted on our Website and App or on the date notified to you.

1.8 Where to get a copy of this Agreement. You can always see the most current version of this Agreement on our Website. If you would like a physical copy of this Agreement, you can download it or contact Customer Support.



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2. Glossary – Defined words in this Agreement

In this Agreement:

- **Accounts** means the any account established with the Credit Institution on behalf of the Client to be operated by the Service Provider.
- **API** means the application programming interface provided by NOLIMIT, for example, through an API Partner.
- **API Partner** means a Business we have partnered with for NOLIMIT to offer our Services through their website, mobile application or similar.
- **App** means the mobile application software where we offer our Services, the data supplied with the software and the associated media.
- **Associated Payment Documents** means any agreements, notices or other documents between the Parties and/or the Payment Service Provider which are relevant to a Payment Service.
- **Associated Transaction Documents** means any agreements, notices or other documents between the parties which are relevant to a Transaction.
- **Banking and Custodial Services** means those services to be provided by the Credit Institution ancillary to the provision of the Services by a Credit or Financial Institution.
- **Business** means the limited company, sole trader, freelancer, limited or public company, partnership, charity or trust as applicable.
- **Business Day** means a day other than a Saturday, Sunday or a public holiday.
- **Chargeback** means the person sending you the money has made a claim to their bank or payment provider that money was sent to you illegitimately, or the payment to NOLIMIT fails due to insufficient funds, account closed or any other reason.
- **Client Deposits** means the balances standing to the credit of the Accounts.
- **Confidential Information** means any information, however conveyed or presented, that relates to the business, affairs, operations, customers, processes, budgets, pricing policies, product information, strategies, developments, trade secrets, know-how, personnel and suppliers of the disclosing party, together with all information derived by the receiving party from any such information and any other information clearly designated by a party as being confidential to it (whether or not it is marked "confidential"), or which ought reasonably be considered to be confidential.
- **Connected Company** means any company which is:
 - i. a wholly owned subsidiary of the Service Provider,
 - ii. the sole parent company of the Service Provider,
 - iii. any company which shares the same ultimate parent company as the Service Provider.
- **Corporate Opt-out** has the meaning given to it in the Payment Service Regulations.
- **Data Protection Legislation** means:
 - i. the Data Protection Act 2018 ("DPA").
 - ii. (EU) 2016/679 ("GDPR") and any other applicable law.
 - iii. the UKGDPR, as defined in the Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit)



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Regulations 2019.

iv. the Privacy and Electronic Communications (EC Directive) Regulations 2003 ("PECR")

together with any other applicable legislation and any associated regulations or instruments and any other data protection laws, regulations, regulatory requirements, instruments, guidance and codes of practice applicable to Personal Data processed under this Agreement, all of which as amended or replaced from time to time.

- **Fintrac Rules** means the applicable provisions of the Fintrac guidelines.
- **Force Majeure Event** means any cause affecting, preventing or hindering the performance by a party of its obligations under this agreement arising from acts, omissions, events, or beyond its reasonable control, including acts of God, riots, war, acts of terrorism, fire, flood, storm or earthquake and any disaster.
- **Intellectual Property** means rights in, and in relation to, any trademarks, logos, patents, registered designs, design rights, copyright and related rights, moral rights, databases, domain names, utility models, and including registrations and applications for, and renewals or extensions of, such rights, and similar or equivalent rights or forms of protection in any part of the world; rights in the nature of unfair competition rights and to sue for passing off and for past infringement; and trade secrets, confidentiality and other proprietary rights, including rights to know how and other technical information.
- **MLRs** means the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017.
- **Payment Service Provider** means the entity that performs the Payment Services for the benefit of the Client under the Payment Services Agreement.
- **Payment Services** means the activities of:
 - i. Credit Transfer.
 - ii. Money Remittance.
 - iii. Keeping Payment Accounteach as defined in the Payment Service Agreement.
- **Transaction** means:
 - i. the placing, transfer or withdrawal of deposit(s) (assets or cash) to or from an Account.
 - ii. the execution of payment transactions from an Account made by the Client.
 - iii. acting as agent to a custodial transfer.
- **Remittances Service** means the remittance of funds to or from various jurisdictions in Asia and Europe to or from the Accounts within the range currencies which are agreed to between the Parties from time to time.
- **Reversal** means the funds received by you are reversed, returned or clawed back for any reason. For example, due to insufficient funds or account closure.
- **Services** means all products, services, content, features, technologies, or functions offered by us and all related websites, applications (including the App), and service models (including the Website and via an API Partner), and including the NOLIMIT Business Account, the currency conversion and Money Transfer offerings.
- **Website** means any NOLIMIT webpage, where we provide the Services to you.



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3. Who we are?

3.1 NOLIMIT is a brand of QUANTOC GLOBAL MANAGEMENT – FZCO, a company incorporated in Silicon Oasis, Dubai • United Arab Emirates registration number 54385 with address IFZA Property FZCO • Building A1, Dubai Digital Park • Dubai Silicon Oasis powered by Breinrock Ltd, FINTRAC license number M20573902 a company incorporated under the laws of Canada and having its place of business at 100 King Street West Suite 5700, Toronto, permitted to act as money transfer business; Breinrock UK LTD, Licence number FRN929896 a company incorporated under the laws of United Kingdom and having its place of business at 73 Mornington Street, London, England, NW1 7QE. Permitted to act as money transfer business; Breinrock s.r.o., Licence number 04386329 a company incorporated under the laws of Czech Republic having its place of business at Evropska 2758/11, Dejvice, 160 00 Praha 6, Czech Republic (hereinafter the above entities will be referred to as “the Service Provider”); and The Client and their Service Provider shall be collectively referred to as “the Parties” or individually as “a Party”.

4. Our services

4.1 Subject Matter of the Agreement NOLIMIT FINANCE offers digital financial services, including:

- Opening and managing payment accounts in multiple currencies
- International payment transactions (SEPA, SWIFT)
- Cryptocurrency trading (e.g., BTC, ETH)
- Cashback and referral programs
- AI-powered financial assistants
- Sustainable investment opportunities

Participation in charity and donation programs.

5. Who can use our Services?

5.1 Requirements. Your Business must be organised or registered to use our Services.

5.2 You must have authority to bind your Business. You must confirm that you in fact have authority to bind the Business on whose behalf you use our Services, and the Business accepts the terms of this Agreement. We may ask you at any time to provide proof of such authority. If you do not provide proof of authority that is acceptable to us, we may close or suspend the NOLIMIT Business Account or Services held by your Business or deny you access. This may be in favour of others who can provide proof of such authority.

5.3 Authorised Users. You can authorise others to access, use or operate your NOLIMIT Account or otherwise use our Services on behalf of a Business (but not by or on behalf of an individual) (an “Authorised User”). You acknowledge that if you provide such access to an Authorised User, we’ll deal with such Authorised User as if they were you for the purposes of this Agreement, including any conduct related to a balance held in the NOLIMIT Account or other instructions, such as withdrawing or sending money. You will be bound by anything done by any Authorised User, even if they do something that is outside the scope of the authority you gave them. You acknowledge that NOLIMIT will not perform any verification of the authority of your Authorised Users to act on behalf of your Business. You also acknowledge that we may disclose certain information about your profile or NOLIMIT Account to any Authorised User and that we are not responsible for your Authorised User’s use of that information. Granting permission to any Authorised User does not relieve you of your responsibilities under this Agreement, including notifying us if your NOLIMIT Account has been compromised or if a transaction is suspected to be incorrect or unauthorised.

5.4 Transacting on your own account. As an Authorised User (defined above), all activities under a NOLIMIT Business Account shall be deemed as activities carried out on behalf of the relevant entity. Unless you are an Authorised User, you agree to only use the Services to transact on your own NOLIMIT Business Account and not on behalf of any other person or entity.

5.5 Disputes with Authorised Users. Disputes between you and an Authorised User relating to your NOLIMIT Business Account or our Services are a matter between you and the Authorised User. You recognise that NOLIMIT is not a party to any claim or dispute between you and your Authorised Users. Because you are bound by the actions of Authorised Users, it’s very important that you



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choose Authorised Users carefully. We suggest you regularly reassess who can be an Authorised User and regularly review the activity undertaken by Authorised Users.

5.6 NOLIMIT Business Account Users. All natural or legal persons availing themselves of the NOLIMIT services are considered customers even if they do so on only a one-off or occasional basis. Customers consent to being subjected to the rules governing the identification of clients pursuant to the Law of 18 September 2017 preventing money laundering and the financing of terrorism and restricting the use of cash and all other relevant sources of law ("AML Law"). Customers undertake to identify themselves and their place of legal residence and, where appropriate, their corporate registered office and any administrative headquarters by presenting official documents attesting to their identity. They consent to NOLIMIT (and any other legal entities within the group of which QUANTOC GLOBAL MANAGEMENT – FZCO forms part) making copies of them on either paper or an electronic data carrier and keeping them on file. NOLIMIT may at any time require foreign identification documents to be translated at clients' expense (by a sworn translator where QUANTOC GLOBAL MANAGEMENT – FZCO deems necessary). Customers empower QUANTOC GLOBAL MANAGEMENT – FZCO to verify the authenticity of their documents and the correctness of their identification details with public or private bodies such as the National Register. QUANTOC GLOBAL MANAGEMENT – FZCO may also require clients to submit requisite documentary evidence to substantiate the origin of funds and/or to furnish signed statements setting out the reasons for particular transactions. Customers must immediately notify us in writing or through the permitted digital channels of any changes to the information submitted and/or enter these changes themselves via the appropriate digital channels.

6. Getting Started

6.1 Using our Services. To start using our Services, you must create a NOLIMIT Business profile and provide certain information about your Business as prompted by us.

6.2 Information must be accurate. All information you provide to us must be complete, accurate and truthful always. You must update this information whenever it changes. We cannot be responsible for any loss arising out of your failure to do so. We may ask you at any time to confirm the accuracy of your information and/or provide additional supporting documents.

6.3 Security and customer due diligence checks. We are required by law to carry out certain security and customer due diligence checks on you in order to provide any Services to you and allow you to have and maintain a NOLIMIT Business Account. In some circumstances, we might need to also perform checks on other parties involved in a particular transaction (for example, on your recipient).

6.4 Information requests. You agree to comply with any request from us for further information and provide such information in a format acceptable to us. In addition, you agree that we may make, directly or through any third party, any inquiries we consider necessary to validate the information you provided to us, including checking commercial databases or credit reports. You authorise us to obtain one or more of your credit reports, from time to time, to establish, update, or renew your NOLIMIT Business Account with us or in the event of a dispute relating to this Agreement or our Services.

6.5 QUANTOC GLOBAL MANAGEMENT – FZCO reserves the right to close, suspend, or limit access to your NOLIMIT Business Account or the Services with immediate effect in the event we are unable to obtain or verify such information.

6.6 QUANTOC GLOBAL MANAGEMENT – FZCO may offer additional features to enhance your NOLIMIT Business Account from time to time, but may stop offering those at any time without prior notice to you.

7. Staying Safe While Using Our Services

7.1 We recommend you use the Services to send money to trusted and verified businesses and third parties that are known to you or that you have already done business with. You should not use the Service to send money to strangers and unverified businesses.



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7.2 When accessing your NOLIMIT Business Account or profile, you should at the minimum do the following:

7.2.1 Change your password regularly and ensure that it isn't reused for other online accounts.

7.2.2 Always follow recommended password management practice, including by using strong passwords, using a mixture of letters, numbers, and symbols.

7.2.3 Update your device's browser to the latest version available.

7.2.4 Maintain your device's operating systems with regular security updates provided by the operating system provider.

7.2.5 Contact our Customer Support if you suspect you have become a victim of a scam.

7.3 You must NOT:

7.3.1 Disclose your login credentials or your authentication details, you must keep them safe.

7.3.2 Let anyone access your NOLIMIT Business Account or profile, unless they are an Authorised User, or watch you accessing it, including letting someone else take remote control of your device(s).

7.3.3 Use any functionality that allows your login details or passwords to be stored by the computer or browser you are using or to be cached or otherwise recorded.

7.3.4 Do anything which may in any way avoid or compromise the authentication process.

7.4 Contact us if you suspect your NOLIMIT Business Account has been compromised. If you suspect your NOLIMIT Business Account or other login credentials are stolen, lost, used without your authorisation or otherwise compromised, you must contact our Customer Support immediately. We recommend that you both call and email Customer Support right away.

7.5 Any delays in notifying us may affect the security of your NOLIMIT Business Account and also result in you being responsible for losses. You must provide us with any reasonable assistance we require from you to investigate and take any action required to secure your account.

7.6 Additional Services you use may have additional security requirements and you must familiarise yourself with those.

7.7 You are responsible for configuring your information technology, computer programmes and platform in order to access our Services. We cannot guarantee that our Services will be free from bugs or viruses.

8. Limits on How You can Use our Service

8.1 Business Purposes. You may only use our Services for business purposes and not for personal purposes. If you require a product or Service dedicated to your personal activities, you can apply for a personal NOLIMIT Account with NOLIMIT.

8.2 You must not misuse our systems. You must not misuse our Services by:

- Introducing viruses, trojans, worms, logic bombs or other materials which are malicious or technologically harmful;
- Taking any action that imposes an unreasonable or disproportionately large load on our websites, software, systems (including any networks and servers used to provide any of the Services) operated by us or on our behalf, or attacking our Website or API with any type of denial-of-service attack;
- Using an anonymising proxy; use any robot, spider, other automatic device, or manual process to monitor or copy our websites without our prior written permission; or use any device, software or routine to bypass our robot exclusion headers; or
- Interfering or disrupting or attempting to interfere or to gain unauthorised access to our Website, software, API, systems (including any networks and servers used to provide any of the NOLIMIT Services) operated by us or on our behalf, any of the NOLIMIT Services or other users' use of any of the NOLIMIT Services.

8.3 We may suspend your NOLIMIT Business Account or your access to our Services for security reasons. We may suspend your NOLIMIT Business Account or restrict its functionality if we have reasonable concerns about:



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- the security of your NOLIMIT Business Account or your NOLIMIT Business profile;
- suspected unauthorised or fraudulent use of your NOLIMIT Business Account or our Services; or
- suspected violations of this Agreement or the Additional Documents.

We will give you notice of any suspension or restriction and the reasons for such suspension or restriction as soon as we can, either before the suspension or restriction is put in place, or soon thereafter, unless notifying you would be unlawful or compromise our reasonable security measures.

8.4 You must not misuse our Services. You must not misuse our Services by:

- Breaching this Agreement, Additional Document, or any other agreement between you and any NOLIMIT entity;
- Violating any law, statute, ordinance, or regulation (for example, those governing financial services, consumer protections, unfair competition, anti-discrimination or false advertising);
- Infringing NOLIMIT's Intellectual Property;
- Selling counterfeit goods;
- Acting in a manner that is defamatory, libellous, threatening or harassing;
- Providing false, inaccurate or misleading information;
- Sending or receiving what we reasonably believe to be potentially fraudulently gained funds;
- Refusing to cooperate in an investigation or provide confirmation of your identity or any information requested by us;
- Attempting to "double dip" during the course of a dispute or claim by receiving or attempting to receive funds from both NOLIMIT and a third party (e.g. a merchant), bank or card issuer for the same transaction;
- Conducting your Business or using NOLIMIT's Services in a manner that results in or may result in;
 - i. complaints to or about NOLIMIT;
 - ii. requests by third parties to invalidate payments made to you;
 - iii. fees, fines, penalties or other liability or losses to NOLIMIT, other NOLIMIT customers, third parties or you;
- Allowing your NOLIMIT Business Account to have a negative balance;
- Accessing the NOLIMIT Services from a country that where NOLIMIT is not permitted to operate;
- Taking any action that may cause us to lose any of the services from our internet service providers, payment processors, or other suppliers or service providers;
- Circumventing this Agreement or any Additional Document or NOLIMIT policy or determinations about your NOLIMIT Business Account such as temporary or indefinite suspensions or other account holds, limitations or restrictions, including, but not limited to, engaging in the following actions: attempting to open new or additional NOLIMIT Business Account(s) or profile(s) when an account has a negative balance or has been restricted, suspended or otherwise limited;
- Opening new or additional NOLIMIT Business Accounts or profiles using information that is not your own (e.g. name, address, email address, etc.), or using someone else's NOLIMIT Business Account without being an Authorised User;
- Continuing to use or access our Services where your Business is no longer eligible or there's been a material change to your Business that affects your verification status with us;
- Harassing, being abusive towards and/or threatening our employees, agents, or other customers;

8.5 The actions we may take if you engage in any restricted activities. If we believe that any of the activities listed in this section 8 have occurred, we may take several actions to protect NOLIMIT, its customers and others at any time in our sole discretion. The actions we may take include, but are not limited to, the following:

- Terminating this Agreement immediately;
- Suspending your NOLIMIT Business Account or your profile, during which time your NOLIMIT Business Account and profile will remain open but is not able to be operated, or may be subject to restrictions until we remove the suspension;
- Closing your NOLIMIT Business Account and terminating your access to our Services, which means your NOLIMIT Business Account is deactivated and/or your profile will not be available, without notice, without penalty to us;



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- Reporting suspected breach of law, regulation, or criminal statute to the relevant law enforcement authorities, and we will cooperate with those authorities, including by disclosing your identity to them;
- Refusing to provide our Services to you or your Businesses in the future;
- Limiting your access to our Website, software, systems (including any networks and servers used to provide any of the NOLIMIT Services) operated by us or on our behalf, your NOLIMIT Business Account or any of the Services, including limiting your ability to pay, convert or send money with any of the payment methods linked to your NOLIMIT Business Account, restricting your ability to send money or make withdrawals;
- Holding the balance in your NOLIMIT Business Account if reasonably needed to protect against the risk of liability or if we reasonably believe you have violated our Acceptable Use Policy;
- Updating inaccurate information you provided us; and
- Taking legal action against you, including seeking damages and reimbursement for losses and fees.

9. Court Orders

If we are notified of a court order or other legal process (including garnishment or any equivalent process) affecting you, or if we otherwise believe we are required to do so in order to comply with court order, applicable law or regulatory requirements, we may be required to take certain actions, including holding payments to/from your NOLIMIT Business Account, placing a reserve or limitation on your NOLIMIT Business Account, or releasing your funds. We will decide, in our sole discretion, which action is required of us. Unless the court order, applicable law, regulatory requirement or other legal process requires otherwise, we will attempt to notify you of these actions using the contact information that you have provided to us. We do not have an obligation to contest or appeal any court order or legal process involving you, your NOLIMIT Business Account or your use of our Services. When we implement a hold, reserve or limitation as a result of a court order, applicable law, regulatory requirement or other legal process, the hold, reserve or limitation may remain in place as long as reasonably necessary.

10. Closing your NOLIMIT Business Account or stopping your use of NOLIMIT

10.1 You may stop using NOLIMIT and/or close your NOLIMIT Business Account at any time. This agreement continues until your NOLIMIT Business Account is terminated. You may close your NOLIMIT Business Account and/or end your ability to use our Services at any time by following the steps provided by us on our Website or via an API Partner.

10.2 If you want to close your NOLIMIT Business Account you should withdraw your funds within a reasonable time. At the time of closure, if you still have funds in your NOLIMIT Business Account, you must withdraw any remaining funds within a reasonable period of time. At the time of closure, if you still have funds in your NOLIMIT Account, you will no longer have access to them, but you can still withdraw your money by contacting Customer Support. You should do this within a reasonable period of time from the date your NOLIMIT Business Account is closed.

10.3 Remaining funds may be subject to additional checks. After closure or deactivation of your NOLIMIT Business Account, you may be subject to additional checks before NOLIMIT is able to return the funds back to you.

10.4 When you may not close your NOLIMIT Business Account or delete your profile. You must not close your NOLIMIT Business Account or delete your profile:

- To evade an investigation;
- If you have a pending transaction or an open dispute or claim;
- If you have a negative balance; or
- If your NOLIMIT Business Account is subject to a hold, limitation or reserve.

If you attempt to do this, we may hold your money for a period of time that is reasonably necessary to protect our or a third party's interest.



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10.5 When you may not close your NOLIMIT Business You are responsible for your NOLIMIT Business Account after closure. You agree that you will continue to be responsible for all obligations related to your NOLIMIT Business Account and your use of our Services, even after it is closed or you have stopped using our Services. For example, if you have a negative balance with NOLIMIT, you will remain responsible for paying us even after your NOLIMIT Business Account is closed and/or you have deleted your profile.

10.6 We may end this Agreement by giving you two months notice. We may end this Agreement and terminate your NOLIMIT Business Account or any Services associated with it by giving you two months' prior written notice, where required.

11. How much will you pay

11.1 You must pay our fees. You must pay the fees in connection with the use of our Services where applicable. We may not process your transaction(s) or provide any other Services to you until we have received the fees from you. Our fees do not include any fees that an API Partner, your bank, the recipient's bank or other third party may separately charge.

11.2 Our fee structure can be found in the appendix to this agreement and on the website. For clarity, the fees applicable to you as set out on the Pricing Page forms part of this Agreement which may be subject to change as set out in "Our right to make changes". It is important that you read and agree to these fees before you use our Services.

11.3 We can make deductions for amounts you owe us. You agree that we are authorised to deduct our fees, any applicable Reversal amounts, or any amounts you owe us from your NOLIMIT Business Account, including funds held in a Jar. If you don't have sufficient funds in your NOLIMIT Business Account to cover these amounts, we may refuse to execute pending or future transactions or provide any Services to you and may deduct funds sent to us for Services in the future.

11.4 Taxes. You are responsible for any taxes which may be due by you resulting from your use of our Services, and it is your responsibility to collect, report and pay the correct tax to the appropriate tax authority.

11.5 API Partner fees. An API Partner may charge a fee for the convenience of using our Services via the API Partner. This fee is set by the API Partner and is separate to any fees charged by NOLIMIT for your transaction(s). NOLIMIT may collect this fee on behalf of an API Partner.

12. Information about your NOLIMIT Business Account

12.1 About your NOLIMIT Business Account:

- Your NOLIMIT Business Account allows your Business to hold, spend, send and receive funds and convert currency.
- The funds held on your NOLIMIT Business Account do not expire.
- The funds held on your NOLIMIT Business Account will not earn any interest.
- You may hold your funds in any currencies that we support from time to time.
- We may place certain limits on your NOLIMIT Business Account depending on your Business type, country, domicile, verification status or other legal considerations. For more information about these limits, you can contact us.
- The funds held on your NOLIMIT Business Account belong to the legal entity which is registered as the NOLIMIT Business Account holder.
- You need to have sufficient funds on your NOLIMIT Business Account to enable us to execute your transactions. If you don't have sufficient funds in your NOLIMIT Business Account, we may refuse to execute pending or future transactions. We cannot be responsible for the time it takes for the money to be sent to us by your or a third party's bank or payment service provider.
- You may not place a charge or other form of security over your NOLIMIT Business Account.
- We may, at our sole and absolute discretion, reject a requested transaction, or refund a payment or other transaction, for any reason whatsoever, including without limitation, where the value of your NOLIMIT Business Account could directly or



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indirectly exceed any value permitted under the applicable laws and regulations or any other regulatory or risk limit prescribed for that NOLIMIT Business Account.

12.2 Your money in the NOLIMIT Account is issued in accordance with the Law of 11 March 2018 on the status and supervision of payment institutions and electronic money institutions, access to the business of payment service providers and to the activity of issuing electronic money.

12.3 NOLIMIT is not a bank. However, funds held with NOLIMIT, including the balances in your NOLIMIT Business account, are insured without limit, i.e. above the usual deposit insurance amount. NOLIMIT holds funds held by its customers in permissible investments in accordance with applicable laws. The Account Details that we provide to you (as described further below) are a means to receive funds from third parties into a bank account held by NOLIMIT and its affiliates, so that NOLIMIT can credit your NOLIMIT Business Account, and are not a bank account number for a bank account held by you.

As required by the Payment Services Law, we will make sure that your money is always safe and identifiable in our books at any time.

12.4 Adding money to your NOLIMIT Business Account. To add money to your NOLIMIT Business Account, you need to log in to your NOLIMIT Business Account and follow the steps. We are not responsible for the funds you have added until we have received them. For clarity, when you add funds to your NOLIMIT Business Account, we are the recipient of those funds. This means the bank or payment service provider you used to send the funds to us is the one responsible for making sure we receive them so that we can credit them to your NOLIMIT Business Account.

12.5 Restrictions on adding Money. We only offer the Pay-In Methods you see when you access our Services. Other methods, such as a paper or e-check, will not be accepted. For legal, security, or other reasons, there may be limits on your chosen Pay-in Methods or currencies, including how much you can add to your NOLIMIT Account.

12.6 We may carry out verification checks when you request Account Details in addition to the checks required to obtain a NOLIMIT Business Account, and we may carry out further checks on an ad-hoc basis. From time to time your Account Details may change. When this occurs, you are responsible for updating third parties and other arrangements you may have to receive funds using your Account Details. NOLIMIT is not responsible for issues that arise when Account Details are changed, and it is your responsibility to notify third parties that your Account Details have changed.

12.7 If you provide your Account Details to a third party, you agree that you will not impose a surcharge or any other fee solely for accepting the receipt of funds in that way.

12.8 When money received is shown in your NOLIMIT Business Account. Any money you receive into your NOLIMIT Business Account will be recorded in your transaction history. You should check and confirm the receipt of incoming funds in your NOLIMIT Business Account regularly and let us know if there are any irregularities or discrepancies.

12.9 Receiving Money from USD Account Details. You may receive funds into your NOLIMIT Business Account using the US Automated Clearing House system or domestic wire transfer method. If you choose to receive money using these methods, for example by sharing your USD Account Details with a payee, you will not have access to such funds until we receive the cleared funds, which could take several days or longer.

13. Reversals and Chargebacks

13.1 Funds added to your NOLIMIT Business Account may be subject to Reversal. Funds added to your NOLIMIT Business Account could be Reversed or subject to a Chargeback, which means that you will not get those funds back. If a Reversal or Chargeback causes you to have a negative balance, you will be immediately liable to NOLIMIT for the negative balance plus any fees. Funds added to your NOLIMIT Business Account may be Reversed by NOLIMIT, or may be Reversed or subject to a chargeback to the



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person paying you the money or the payment provider, and/or may be liable to repayment to NOLIMIT if, without limitation, we have reason to believe:

- NOLIMIT, or any other party, sent the funds to you in error;
- The sending of the funds was unauthorised or fraudulently undertaken or induced;
- The funds were received for activities that have violated any laws, this Agreement, the Additional Documents, or any other agreement between you and NOLIMIT;
- The funds are, for some other reason, Reversed by the sender or a payment provider; or
- Any other error resulting in your NOLIMIT Business Account being credited in circumstances where you are not the lawful recipient and/or lawfully entitled to retain the funds.

13.2 If any funds are Reversed by the sender or any payment provider, you agree that NOLIMIT may refund, deduct or Reverse the Received Amount plus any applicable fees from your NOLIMIT Account (if applicable) in the same currency as the original transaction. If your NOLIMIT Account balance for the relevant currency is insufficient to cover the amount of a refund, deduction or Reversal, NOLIMIT may at its discretion perform a currency conversion to refund or Reverse the transaction, subject to the exchange rate being offered by NOLIMIT in the applicable currencies at that time. If a Reversal or chargeback causes you to have a negative balance, you will be immediately liable to NOLIMIT for the negative balance plus any losses to NOLIMIT, if any.

13.3 Chargeback Fees. If you receive a debit or credit card-funded payment into your NOLIMIT Business Account and you (or a third party) pursue a chargeback for the transaction with the card issuer, then NOLIMIT may apply a fee for facilitating the chargeback process and will remove the chargeback funds from your NOLIMIT Business Account, including funds held in a Jar.

14. Maintaining your NOLIMIT Business Account

14.1 Transaction history is displayed on your NOLIMIT Business Account. All of your transactions (including your current balance, funds you have added, received, sent and/or withdrawn), including related fees and exchange rates, if applicable, are recorded in your NOLIMIT Business Account.

14.2 Statements. You may view your NOLIMIT Business Account statement by logging into your NOLIMIT Business Account.

14.3 Check your NOLIMIT Business Account regularly. You must check your NOLIMIT Business Account regularly and carefully and contact us immediately (upon the value date of the debit or credit) if you don't recognise a transaction or think we have made a payment incorrectly. You must tell us about any unauthorised or incorrectly executed transactions immediately.

14.4 Auto Conversion. For certain currencies, you may be able to set one or more conversion orders to be automatically executed once the exchange rate you pick is offered by our Services. NOLIMIT does not guarantee that it will be able to execute your auto conversion order in all circumstances.

14.5 You accept the risks of holding funds in multiple currencies. You agree and accept all the risks associated with maintaining an account that can hold balances in multiple currencies including any risks associated with fluctuations in the relevant exchange rates over time.

14.6 We are not a currency trading platform. NOLIMIT is not a currency trading platform. You agree that you will not use your NOLIMIT Business Account for seeking to profit from currency conversion or foreign exchange trading or other types of speculative trading, or for speculative trading purposes, conversion arbitrage, conversion options or any other activity that NOLIMIT determines is primarily for the purpose of gaining or making gains based on currency conversion rates.

If we detect that you are using our Services for this purpose, we may, at our sole discretion, set a limit on the number of auto conversion orders you may create, cancel your orders, set a limit on the amount of money you can convert or transfer in one or more currencies or in the same currency, restrict your ability to access certain features or use our Services, or suspend or close your



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NOLIMIT Business Account. NOLIMIT may also hold, cancel, or reverse any transaction we determine to violate this policy and disgorge your gains.

14.7 Negative Balances. You promise to always have a zero or positive balance in your NOLIMIT Business Account and to repay NOLIMIT if your NOLIMIT Business Account balance is negative (each a "Negative Currency Account"), including as a result of a Chargeback, Reversal, deduction of fees, any other error, or any other action. That negative amount represents an amount you owe to NOLIMIT and you must repay the negative amount immediately without any notice from us. We may send you reminders or take such other actions to recover the negative amount from you, for example, we may use a debt collection service or take further legal actions. We may charge you for any costs we may incur as a result of these collection efforts. For more information, see "What Happens if you owe us money".

15. Cryptocurrencies

15.1 Use of Cryptocurrencies Cryptocurrency trading is at the customer's own risk. NOLIMIT FINANCE does not offer financial advice but only provides technical access to trading platforms.

15.2 Customers are solely responsible for risks arising from volatility, market changes, and regulations.

16. Withdrawing funds from your NOLIMIT Business Account

16.1 You can request to withdraw your funds. You may withdraw all or some of the balance in your NOLIMIT Business Account. We may charge you a fee for each withdrawal request, we will let you know the exact amount when you submit your request. You can also find out more information about the fees we charge on the price list.

16.2 Payout Methods available to you. You may be presented with one or more methods of withdrawal. The number of Payout Methods made available to you will depend on a number of factors including where you live and your verification status with us. We cannot guarantee the use of any particular Payout Method and may change or stop offering a Payout Method at any time without notice to you.

16.3 You must provide correct information to us. When setting up your withdrawal request, you must ensure that the information you provide is correct and complete. We will not be responsible for money sent to the wrong recipient as a result of incorrect information provided by you.

16.4 What happens if you provide incorrect recipient information. If you have provided incorrect information to us, we may, but are not required to, assist you in recovering your funds. We cannot guarantee that such efforts will be successful as they rely on the policies and practices of other banks and institutions. In addition, NOLIMIT may not be able to confirm that your recipient's name and account number match, as the names and other information associated with third party accounts may not be known to NOLIMIT. This means that if you provide an incorrect account number, your funds will most likely go to the wrong account.

16.6 Delay in withdrawal. We may delay a withdrawal in certain situations, including if we need to confirm that the withdrawal has been authorised, to complete verification checks, or if other payments to your NOLIMIT Business Account have been reversed (for example, as a result of a chargeback or Reversal). We cannot be held responsible for any such delays.

17. Sending money

17.1 Information you need to provide to set up a Money Transfer. To set up a Money Transfer, you will need to provide certain information to us, including, but not limited to, the full name of your recipient, your recipient's bank account details or their account with NOLIMIT information and the amount and currency to be transferred.



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17.2 To pay for your Money Transfer, you need to access your NOLIMIT Business Account or profile, by logging in on our Website and follow the steps provided.

17.3 Any payment instrument you use to pay for a Money Transfer must be in your name. We may reject the payment if the instrument is not in your name.

17.4 We are not responsible for the funds you have sent, or for completing the Money Transfer you have set up, until we have received them. We may only process your Money Transfer if we hold or have received sufficient cleared funds in accordance with this Agreement and the instructions provided. If you send us funds prior to setting up a Money Transfer order, those funds will either be placed into your NOLIMIT Business Account, or, if you do not have one, we will attempt to return them to you. It is your responsibility to fund your Money Transfer in a timely manner. We cannot be responsible for the time it takes for the money to be sent to us by your or a third party's bank or payment service provider.

17.5 What happens after you have submitted your Money Transfer request. Once we have received your Money Transfer request, we will provide you with a unique transaction number which you can find in your NOLIMIT Business Account or profile. You should quote this number when communicating with us about a particular Money Transfer or other transaction.

17.6 Delay in transfer. We may delay processing a Money Transfer in certain situations, including if we need to confirm that the transaction has been authorised by you, as a result of verification checks or due diligence reviews, or if other payments to your NOLIMIT Business Account have been reversed (for example, as a result of a chargeback or Reversal). NOLIMIT is not responsible for such delays.

17.7 The estimated completion time of your Money Transfer will be provided to you when setting up your Money Transfer.

17.8 We will use reasonable efforts to ensure that the funds arrive in the recipient's bank account or payment account within the notified timeframe provided to you. We do not have any control over the time it may take for the recipient's bank or payment provider to credit and make available funds to the recipient.

17.9 If we are unable to complete your Money Transfer, we will let you know as soon as possible and, if possible, tell you the reasons for the refusal and an explanation of how to correct any factual errors. However, we are not required to notify you if such notification would be unlawful.

17.10 If you have scheduled a Money transfer in advance then we will notify you 24 hours before your upcoming Money Transfer, setting out the total fees and the estimated exchange rate for that Money Transfer. By scheduling a Money Transfer, you agree to NOLIMIT sending the funds using the exchange rate at any time on the scheduled date. If you have opted in to receiving confirmation emails, we will send you a Money Transfer receipt after successfully sending your scheduled Money Transfer.

17.11 You must make sure that the information you provide when setting up a Money Transfer is accurate. If we have processed your order in accordance with the information you have provided to us it will be considered correctly completed even if you have made a mistake.

17.12 If you have provided incorrect information to us, we may, but are not required to, assist you in recovering your funds. We cannot guarantee that such efforts will be successful as they rely on the policies and practices of other banks and institutions. In addition, NOLIMIT may not be able to confirm that your recipient's name and account number match, as the names and other information associated with third party accounts may not be known to NOLIMIT. This means that if you provide an incorrect account number, your funds will most likely go to the wrong account.

17.13 When you make a Money Transfer, the settlement and payout to the recipient are final and irrevocable unless otherwise provided in this Agreement or pursuant to applicable law.



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18. Intellectual Property Rights

18.1 All Intellectual Property Rights in or arising out of or in connection with the Services (other than Intellectual Property Rights in any materials provided by the Client) shall be owned by the Service Provider.

18.2 Nothing set forth in this Agreement shall constitute a transfer or assignment by one Party to another Party of any Intellectual Property Rights owned or otherwise controlled by such Party, and each Party hereby retains all of its rights, title and interest in such Intellectual Property Rights.

19. Unauthorised Transactions

19.1 Any disputes of transactions on statements of account that were not authorised or incorrectly initiated or not correctly carried out must be notified in writing to QUANTOC GLOBAL MANAGEMENT – FZCO without delay and in any event within 3 months of being debited or credited, so that QUANTOC GLOBAL MANAGEMENT – FZCO can verify that the transaction was authenticated, correctly registered and booked and was not affected by a technical failure or other defect.

20. Our responsibility for loss or damage

20.1 We are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us during your sign up process.

20.2 This includes liability for death or personal injury caused by our negligence or the negligence of our employees, agents or subcontractors; for fraud or fraudulent misrepresentation. Nothing in this agreement constitutes an exoneration QUANTOC GLOBAL MANAGEMENT – FZCO from its liability for its wilful misconduct, gross negligence or that of its employees or agents, or, except in circumstances beyond its control, for the non-performance of an obligation that constitutes one of the main performances of the contract.

20.3 To the extent permissible by law, if you use our Services for any commercial or business purpose we will have no liability to you for any loss of profit, loss of business, business interruption, loss of business opportunity or similar.

20.4 We will not be liable for any loss or damage caused by a virus, or other technological issues or attacks or harmful material that may infect your computer equipment, computer programmes, data or other proprietary material related to your use of our Services.

20.5 We assume no responsibility for such Third Party Materials or any loss or damage that may arise from your use of them.

20.6 You are responsible for checking your NOLIMIT Business Account or profile regularly. We rely on you to regularly check the transactions history of your NOLIMIT Business Account or profile and to contact Customer Support immediately in case you have any questions or concerns.

20.7 We (and our affiliates) cannot be liable for our inability to deliver or delay as a result of things which are outside our control.

20.8 In the event of loss, claims, costs or expenses (including reasonable legal fees) arising out of your breach of this Agreement, any applicable law or regulation and/or your, or any Authorised User's use of our Services, you agree to defend, compensate us and our affiliates and hold us harmless. This provision will continue after our relationship ends.

20.9 In the event you are liable for any amounts owed to us for whatever reason, we may immediately remove such amounts from your NOLIMIT Business Account (if available). If there are insufficient funds in your NOLIMIT Business Account to cover your liability or you do not have a NOLIMIT Business Account, you agree to repay the outstanding amount to us immediately on demand along with any applicable fees and interest. In the event that you do not repay the outstanding amount, then, without prejudice to any



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other rights we may have, we reserve the right to collect your debt to us by using any payments received for our Services in the future (such as to fund a Money Transfer or your NOLIMIT Business Account), and otherwise you agree to reimburse us through other means. We may also recover amounts you owe us through other collection avenues, including, without limitation, through the use of a debt collection agency. We may recover all reasonable costs or expenses (including reasonable attorneys' fees and expenses) incurred in connection with the enforcement of this Agreement.

20.10 The Services are provided "As-Is" "Where Is" and "Where Available" and without any representation or warranty, whether express, implied or statutory. NOLIMIT specifically disclaims any implied warranties of title, merchantability, fitness for a particular purpose and non-infringement. We disclaim all warranties with respect to the Services to the fullest extent permissible under applicable law, including the warranties of merchantability, fitness for a particular purpose, non-infringement and title.

20.11 We will try to make sure our Services are available to you when you need them. However, we do not guarantee that our Services will always be available or be uninterrupted. We may suspend, withdraw, discontinue or change all or any part of our Service without notice. We will not be liable to you if for any reason our Services are unavailable at any time or for any period.

20.12 If you have granted permission to a third party to access our Services on behalf of a Business, we may refuse access to that third party if we are concerned about unauthorised or fraudulent access by that third party. We will give you notice if we do this, either before or immediately after we refuse access, unless notifying you would be unlawful or compromise our reasonable security measures.

21. Our right to make changes

21.1 We may change this Agreement by giving you at least two months' prior written notice. This notice will be provided by email or in our Webpage. If we do this, you can terminate this Agreement immediately and without cost by closing your NOLIMIT Business Account or profile and ceasing use of our Services during the notice period. If we do not hear from you during the notice period, you will be considered as having accepted the proposed changes and they will apply to you from the effective date specified on the notice.

Changes to this Agreement which are more favourable to you; required by law; or relating to the addition of a new service or extra functionality to the existing Service; or any other change which neither reduces your rights nor increase your responsibilities, will come into effect immediately if they are stated in the change notice. Changes to exchange rates shall come into effect immediately without notice and you shall not have the right to object to such a change.

22. Complaints

22.1 If you have any complaints about us or our Services, you may contact us following our customer support. Make sure to reach out to us first.

22.2 Any dispute arising out of or in connection with the interpretation of the provisions of this Agreement or the performance of same shall be governed by the laws of UAE. The dispute shall be resolved by a sole arbitrator and the appointment of the arbitrator shall be in accordance with the said Rules. Any award or decision of the arbitrator shall be final and binding on the parties. The seat of the arbitration shall be Dubai, UAE and the language to be used in the arbitral proceedings shall be English.

22.3 Each party irrevocably agrees that the courts of UAE shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with this agreement or its subject matter or formation.



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23. Other important terms

23.1 This Agreement is between you and us. Except as expressly provided in this agreement, no other person shall have any rights to enforce any of its terms. Neither of us will need to get the agreement of any other person in order to end or make any changes to this Agreement.

23.2 You may not transfer, assign, mortgage, charge, subcontract, declare a trust over or deal in any other manner with any or all of your rights and obligations under this Agreement (including the NOLIMIT Business Account) without our prior written consent. We reserve the right to transfer, assign or novate this Agreement (including the NOLIMIT Business Account) or any right or obligation under this Agreement at any time without your consent.

23.3 Each of the clauses of this Agreement operates separately. If any court or relevant authority decides that any of them are unlawful or unenforceable, the remaining clauses will remain in full force and effect.

23.4 Enforcement. Even if we delay in enforcing this Agreement, we can still enforce it later. If we delay in asking you to do certain things or in taking action, it will not prevent us from taking steps against you at a later date.

23.5 Entire Agreement. This Agreement supersedes and extinguishes all previous agreements between you and NOLIMIT, whether written or oral, relating to its subject matter.

23.6 Governing language. This agreement has been drafted in English. You agree that the main language for communications related to this agreement shall be English and that the English language version of this Agreement and any notice or other document relating to it shall prevail if there is a conflict with a translated version.



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NOLIMIT customer price list

Last updated: 12. August 2025

Private Account < 10 M

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		29	25	33	46	122
ONBOARDING FEE		99	84	113	155	415
MINIMUM DEPOSIT		1.000	847	1.140	1.570	4.180
TRANSACTION FEES: SEPA	0,25%*	min. 15	min. 13	min. 17	min. 24	min. 63
TRANSACTION FEES: SWIFT	1,2%	min. 75	min. 64	min. 86	min. 118	min. 314
TRANSACTION FEES: INTERNAL	N/A	N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	1.2%	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	2%	-	-	-	-	-
PAYMENT TRACE/AMENDMENT/R ECALL		100	85	113	156	418

Services

Details

Access to Cryptocurrency Trading	Yes
Cashback Program	With selected partners
Referral Program	Fee reduction: 5 €, 4 GBP, 5 USD, 7 CAD, 20 AED per referred customer, (max. 30 €, 26 GBP, 35 USD, 47 CAD, 125,28 AED) + 5 €, 4 GBP, 5 USD, 7 CAD, 20 AED charity donation per customer
Prioritized Support	Via email and ticket system (response time: max. 12 hours)



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Business Account < 10 M

FEEs		EUR	GBP	USD	CAD	AED
MONTHLY FEE		99	84	113	155	415
ONBOARDING FEE		199	69	227	311	831
MINIMUM DEPOSIT		2.000	1.690	2.280	3.125	8.352
TRANSACTION FEES: SEPA	0,25%*	min. 15	min. 13	min. 17	min. 24	min. 63
TRANSACTION FEES: SWIFT	1,2%	min. 75	min. 64	min. 86	min. 118	min. 314
TRANSACTION FEES: INTERNAL		N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	1.2%	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	2%	-	-	-	-	-

Services

Details

Access to Cryptocurrency Trading	Yes
Cashback Program	With selected partners
Referral Program	Fee reduction: 10 €, 8 GBP, 11 USD, 15 CAD, 40 AED per referred customer, (max. 200 €, 169 GBP, 228 USD, 313 CAD, 836 AED) + 5 €, 4 GBP, 5 USD, 7 CAD, 20 AED charity donation per customer
Prioritized Support	Via email and ticket system (response time: max. 6 hours)



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VIP Account for balances over > 10 M - High Volume

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		RFQ	RFQ	RFQ	RFQ	RFQ
ONBOARDING FEE		4.999	4.225	5.690	7.810	20.880
MINIMUM DEPOSIT		10.000	8.450	11.380	15.620	41.760
TRANSACTION FEES: SEPA		-	-	-	-	-
TRANSACTION FEES: SWIFT	RFQ	-	-	-	-	-
TRANSACTION FEES: INTERNAL	RFQ	-	-	-	-	-
TRANSACTION FEES: FOREIGN CURRENCY	RFQ	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	RFQ	-	-	-	-	-

Services

Details

Access to Cryptocurrency Trading	Yes, (e.g. BTC, ETH)
Cashback Program	With exclusives partners
Prioritized Support	Dedicated account manager, 24/7 support via phone, email, and ticket system (response time: max. 2 hours)
Plus Service	AI-powered financial assistants



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NOLIMIT Club Account

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		99	84	113	155	415
ONBOARDING FEE		49	42	56	77	205
TRANSACTION FEES: SEPA	0,15%	min. 15	min. 13	min. 17	min. 24	min. 63
TRANSACTION FEES: SWIFT (DONATIONS)	1,2%	min. 75	min. 64	min. 86	min. 118	min. 314
TRANSACTION FEES: INTERNAL		N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	1,2%	-	-	-	-	-
TRANSACTION FEES: CRYPTO (BUY/SELL)	1,8%	-	-	-	-	-

Services

Cashback Program

Details

With selected partners

Monthly fee reduction of 3€, 4GBP,5 USD,7CAD, 20 AED for each referred customer (worth 30€, 25,35 GBP, 34,14 USD, 46,86 CAD, 125,28 AE)

Referral Program

Prioritized Support

Via email and ticket system (response time: max. 12 hours)

Charity

75€, 63,38 GBP, 85,35 USD, 117,15 CAD, 313,20 AED of the monthly fees are donated to organizations registered with NOLIMIT Finance



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Charity Account

FEES		EUR	GBP	USD	CAD	AED
MONTHLY FEE		10	8	11	15	40
ONBOARDING FEE		49	42	56	77	205
TRANSACTION FEES: SEPA(DONATIONS)	0,15%	min. 11	min. 9	min. 12	min. 17	min. 46
TRANSACTION FEES: SWIFT(DONATIONS)	1,0%	min. 51	min. 33	min. 41	min. 56	min. 150
TRANSACTION FEES: INTERNAL		N/A	N/A	N/A	N/A	N/A
TRANSACTION FEES: FOREIGN CURRENCY	0,8%	-	-	-	-	-
TRANSACTION FEES: CRYPTO	1,4%	-	-	-	-	-

Services

Cashback Program

Details

With selected partners

Referral Program

Via email and ticket system, specialized consulting for donation

Prioritized Support

Via email and ticket system (management response time:max. 8 hours)

Plus Service

KI- powered financial assistants Extras: Access to sustainable investment products



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General Services (for all account types)

- Unlimited deposit protection
- Sustainability: Investments in research projects (e.g., projects in the fields of energy, health, environment, and education)
- Partner programs: Exclusive discounts and cashback at sustainable brands
- Security: State -of-the-art encryption technologies and two-factor authentication

Notes:

- The SEPA FEES marked with * can be minimized depending on the transfer volume. A possible refund will be made subsequently.
- All prices include VAT (where applicable)
- NOLIMIT Finance reserves the right to adjust the fee structure with 30 days 'notice
- Donations to charitable organizations must be verified with proper documentation to qualify for the reduced fees of the Charity Account