KwanzaPay Fee Structure

Effective Date: November 7, 2024

1. Overview

KwanzaPay maintains a simple and transparent fee structure. We charge a flat 1% fee on all transactions processed through our platform.

2. Fee Structure

2.1 Standard Fee

- All transactions: 1% of transaction value
- Applies to:
 - Sending cryptocurrency
 - Receiving cryptocurrency
 - P2P trading
 - On-ramp transactions
 - Off-ramp transactions

2.2 Fee Calculation Examples

For better understanding, here are some examples:

```
Transaction of 1,000 USDT

Fee = 10 USDT (1%)

Net amount = 990 USDT

Transaction of 500 USDT

Fee = 5 USDT (1%)

Net amount = 495 USDT

Transaction of 100 USDT

Fee = 1 USDT (1%)

Net amount = 99 USDT
```

3. Additional Information

3.1 Network Fees

- Network fees (gas fees) are separate from KwanzaPay's fee
- · Network fees are set by the respective blockchain networks
- Network fees are displayed before transaction confirmation

3.2 Fee Display

- · All fees are displayed before transaction confirmation
- Fees are calculated and shown in real-time
- The final amount you receive will be the transaction amount minus the 1% fee

3.3 Payment Methods

- The 1% fee applies regardless of payment method
- Third-party payment processor fees, if any, are separate

4. Contact

For any questions about our fee structure, please contact: support@kwanzapay.com

KwanzaPay reserves the right to modify this fee structure with appropriate notice to users.

© 2024 KwanzaPay Limited. All rights reserved.