

KCEU Cost Transparency Document



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I. Introduction

KuCoin EU is committed to maintaining a high standard of transparency with respect to the fees and charges applicable to its services. This document sets out a comprehensive and structured overview of the fees associated with each service offering, enabling users to identify, in a clear and accessible manner, the costs applicable to their use of the platform. By providing detailed and up-to-date information on all relevant fees and charges, KuCoin seeks to ensure clarity, support informed decision-making, and uphold trust in the provision of its services.

II. Cost Overview

1. Broker Spot

The KuCoin EU Broker applies the following fee components:

- **Post-Trade Fee:** A variable fee applied upon trade execution, determined by the user's VIP Level in accordance with the applicable fee schedule, as set out in the table below. The applicable fee varies depending on the user's VIP Level.

These fee components collectively constitute the total cost of using the KuCoin EU Broker service. All applicable fees are disclosed to ensure transparency and to enable users to understand and assess the costs associated with each transaction prior to execution.

VIP Level	30d Spot Volume (USDC)	Maker/Taker	24h Withdrawal Limit (USDC)
LV0	<1,000,000	0.100% / 0.100%	1,000,000
LV1	≥1,000,000	0.095% / 0.100%	3,000,000
LV2	≥3,000,000	0.090% / 0.100%	3,000,000
LV3	≥6,000,000	0.075% / 0.090%	5,000,000
LV4	≥18,000,000	0.055% / 0.075%	5,000,000
LV5	≥55,000,000	0.035% / 0.055%	10,000,000
LV6	≥100,000,000	0.025% / 0.045%	10,000,000
LV7	≥180,000,000	0.015% / 0.042%	15,000,000
LV8	≥250,000,000	0.010% / 0.040%	15,000,000
LV9	≥350,000,000	0.000% / 0.040%	30,000,000
LV10	≥550,000,000	0.000% / 0.030%	40,000,000
LV11	≥750,000,000	-0.003% / 0.025%	50,000,000
LV12	≥950,000,000	-0.005% / 0.025%	60,000,000

2. Margin

The following fees apply to margin trading transactions:

- **Trading Fee:** Margin trades are subject to the same trading fees as spot trading, in accordance with the applicable spot fee schedule.

- **Hourly Borrow Interest Accrual:** The margin trading system matches lending rates hourly based on market funding conditions. When a user borrows tokens or holds a borrowed loan, the system collects the lending interest for the next hour each hour. Every hour, the hourly interest amount is added to the user's loan amount.
- **Closing Fee:** The fee applied when closing a margin position is equivalent to the applicable trading fee.
- **Liquidation Fee:** In the event of a forced liquidation, a fee of **1% of the total liquidation amount** is charged. This fee applies where a position is closed automatically to satisfy margin requirements and is intended to cover the costs associated with the liquidation process.

3. Fiat and Payment Products

Fiat and payment products are subject to distinct pricing structures. Detailed information on the applicable fees and charges is provided in the table below.

Type	Channel	Category	Fiat	Token
Fiat Deposit	vIBAN (via EE/OuiTrust)	Deposit	EUR	-
		Withdraw	EUR	-
		Refund	EUR	-
	Open Banking (via Getlvy)	Deposit	EUR	-
		Refund	EUR	-
Fiat Convert / Balance Trade	Buy crypto with EUR balance Sell crypto for EUR balance	Fee	EUR	-
		Spread	EUR	USDT
				BTC, ETH
				Other tokens (include
Fast Trade	Card Payment (Visa/MasterCard via Checkout or Nuvei)	Fee	-	-
		Spread	EUR	USDT
				BTC, ETH, USDC
				Other tokens
		Spread	NOK, SEK, DKK, PLN, RON	USDT
				BTC, ETH, USDC
				Other tokens
		Spread	ISK, CZK	USDT
				BTC, ETH, USDC
				Other tokens
		Spread	CHF	USDT
				BTC, ETH, USDC
				Other tokens
		Spread	GBP	USDT
				BTC, ETH, USDC
				Other tokens
		Spread	USD	USDT
				BTC, ETH, USDC
				Other tokens
		Spread	UAH	USDT
				BTC, ETH, USDC
				Other tokens

Fiat Deposit

No fees are charged for fiat deposits

Fast Trade / Fiat Convert

For Fast Trade and Fiat Convert transactions, including card payments (e.g. Visa or Mastercard), the user's received amount is calculated by taking into account the applicable fee, exchange rate quotation, and spread, as follows:

$$\text{User's Received Amount} = (\text{Transaction Amount} \times (1 - \text{Fee Rate})) \div (\text{Quote} \times (1 + \text{Spread}))$$

Example:

If a user purchases **USDT** with **EUR 100** using Visa or Mastercard, the calculation is performed as described above.

Definitions:

- **Fee Rate:** The percentage fee applicable to card-based cryptocurrency purchases. For example, if the fee rate is **1.8%**, the fee applied to a EUR 100 transaction would be **EUR 1.80**. Where a minimum fee per transaction applies and the calculated fee is below such minimum, the minimum fee will be charged.
- **Quote:** The exchange rate provided by KuCoin's unified quotation service at the time of the transaction.
- **Final Quotation:** The quote adjusted to include the applicable spread, calculated as **Quote × (1 + Spread)**.

4. Blockchain Deposit & Withdrawal

Blockchain transactions are subject to network fees payable directly to the relevant blockchain network for the validation and processing of transactions. The applicable network fee may vary depending on the blockchain protocol used and prevailing network conditions at the time of the transaction.

Further details on applicable deposit and withdrawal fees can be found in the table available at the following link, under “**Fees**” and “**Deposit / Withdrawal**” :

<https://www.kucoinpre.com/en-eu/vip/privilege>

5. Recovery Fees

At its discretion, KuCoin EU may, where technically feasible and depending on the relevant blockchain protocol, attempt to recover crypto-assets that have been incorrectly deposited. Recovery is not guaranteed and may only be possible for certain blockchain networks.

KuCoin EU reserves the right to charge a processing fee for any recovery attempt. Where applicable, the user will be informed of the relevant fee in advance of the recovery process.

The currently applicable recovery fees are as follows:

- **Unsupported Crypto-Asset or Incorrect Network:** USD 80
- **Missing or Incorrect Memo / Tag:** USD 40
- **Withdrawal returned to Hot Wallet:** USD 40