Pricing, Costs and Fees Policy
Standard Chartered Luxembourg S.A

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1. PURPOSE AND SCOPE

1.1 Purpose

In accordance with the applicable provisions of the Regulation (EU) 2023/1114 on Markets in Crypto-Assets ("**MiCA**"), including the requirements relating to the disclosure of costs, charges and fees applicable to crypto-asset services, Standard Chartered Luxembourg S.A. (the "**Company**" or "**SCL**") has established this Pricing, Costs and Fees Policy (the "**Policy**"). The Purpose of this Policy is to ensure that clients and prospective clients receive clear, accurate and transparent information regarding the pricing, costs and fees associated with crypto-asset services provided by the Company.

1.2 Objective

SCL is committed to promoting transparency about pricing, costs and fees and protecting clients by ensuring a fair and not misleading information. Where the Company provides custody and administration of crypto-assets on behalf of clients, the applicable pricing, costs and fees may vary depending on the nature of the service, the crypto-assets concerned and the client's specific arrangement. In such cases, the relevant costs and fees will be disclosed to the client on a case-by-case basis prior to the provision of the service, in accordance with MiCA and any applicable regulatory requirements.

1.3 Disclosure of Pricing, Costs and Fees

Prior to entering into any agreement for digital asset custody services, the Company shall provide the client with a comprehensive and transparent schedule of all fees, pricing, costs and expenses applicable to the services being provided. The disclosure shall be presented in a manner that is fair, accurate, clear, not misleading and capable of being understood by the average intended client.

SCL shall ensure that clients receive sufficient information to understand the nature, amount and basis of all fees and charges that may be payable in connection with the services. Such information shall be provided before the client becomes contractually bound and shall be updated whenever a material change to pricing occurs.

The fee schedule shall, where applicable, include:

- custody and safekeeping fees;
- transaction, transfer and settlement fees;
- onboarding, implementation and account maintenance fees;
- collateral management and ancillary service fees;
- minimum fees and account-level charges;
- tiered, volume-based or preferential pricing arrangements;
- third-party charges and out-of-pocket expenses, including network fees, gas fees, depository charges, taxes, duties and similar pass-through costs; and
- any other fee, cost or expense that may reasonably be borne by the client in connection with the service.

Where the precise amount of a fee cannot be determined in advance, the Company shall clearly disclose the method of calculation, pricing methodology and the factors that may influence the amount payable by the client.

No fee, charge or cost shall be imposed on a client unless it has been disclosed in advance through the applicable pricing schedule, client agreement or other approved client communication.

1.4 Disclosure of Negotiated Pricing

Where a client benefits from negotiated, discounted or customised pricing, the Company shall clearly identify the applicable negotiated pricing and distinguish it from standard tariff pricing. The client communication shall include a clear breakdown of all pricing components that together comprise the total amount payable by the client.

1.5 Effective Date and Pricing Changes

All pricing disclosures shall include the effective date from which the fees and charges apply. Any material amendment to fees, pricing methodology or pricing structure shall be communicated to the client in a clear and timely manner and in accordance with applicable contractual obligations and regulatory requirements.

1.6 Client Communication and Record Keeping

SCL shall maintain evidence of all pricing disclosures, fee schedules, client communications and, where required by applicable law or regulation, client acknowledgements or acceptance of pricing terms. Such records shall be retained in the Company's approved records management systems in accordance with applicable record retention requirements.

The Company shall ensure that all communications relating to fees, pricing, costs and pricing associated with crypto-asset services are fair, clear, accurate, not misleading, and capable of being understood by the average intended client, enabling clients to make informed decisions regarding the services offered.

2. GLOSSARY

Term	**Definition**
Company	Standard Chartered Luxembourg S.A.
Crypto-Asset	It means a digital representation of a value or of a right that is able to be transferred and stored electronically using distributed ledger technology or similar technology, as per Article 3 paragraph 5 of MiCA
MiCA	Regulation (EU) 2023/1114 of the European Parliament and of the Council of 31 May 2023 on markets in crypto-assets, and amending Regulations (EU) No 1093/2010 and (EU) No 1095/2010 and Directives 2013/36/EU and (EU) 2019/1937
SCL	Standard Chartered Luxembourg S.A.