SoFi Crypto Fee Sheet

Effective as of October 5, 2026

Please note that the fees set forth on this Fee Sheet are subject to change at any time, in the sole discretion of SoFi Bank, upon notice to you as required by applicable law.

This Fee Sheet applies to your SoFi Crypto account and the crypto transactions described below. Fees for your separate SoFi Earn (SOFIE) tokenized deposit account are set forth at www.sofi.com/crypto/legal/tokenized-deposit-fee-sheet. If you use SOFIE to buy crypto, or sell crypto and receive SOFIE, the applicable crypto buy/sell trading fee in this Fee Sheet applies to the crypto order.

Account Fees

Description	Fee
Account setup fee	$0
Monthly maintenance and custody fee	$0
Inactive account fee	$0
Dormant account fee	$0
Escheatment, abandoned, or unclaimed account fee[1]	$0

Transactional Fees

Description	Fee (per transaction)
Crypto buy/sell trading fee[2]	Tiered per table below, based on monthly crypto buy/sell volume
Inbound crypto transfer transaction fee[3]	$0
Outbound crypto transfer transaction fee[4]	Disclosed before you authorize the transfer, if applicable
Direct funding / third-party processing fee[5]	Disclosed before you authorize the transaction, if applicable

SoFi

Crypto Buying and Selling Fee Tiers

SoFi Bank charges a trading fee on crypto buy and sell orders based on your fee tier. Your fee tier is based on your total crypto buy and sell transaction volume during the applicable calendar month. For purposes of monthly crypto buy/sell volume and fee-tier calculations, 1:1 conversions between U.S. dollars, stablecoins, tokenized deposits, or other cash-equivalent balances do not count as crypto buy or sell transactions.

Your monthly crypto buy/sell volume resets on the first day of each calendar month. If you reach a lower-fee tier during a calendar month, that lower fee tier will apply for the rest of that month and the following calendar month. After that, your fee tier will be based on your crypto buy/sell volume for the then-current calendar month, unless you again qualify for a lower-fee tier.

Monthly Crypto Buy/Sell Volume	Trading Fee
$0 to $1k	1.90%
$1k to $5k	1.50%
$5k to $10k	1.25%
$10k+	0.90%

Notes

1. **Dormant Accounts; Escheatment.** Dormant accounts with no customer-generated activity are subject to escheatment procedures in accordance with the laws of the state in which you reside. For general information on the escheatment process, visit https://www.sec.gov/fast-answers/answersescheathtm.html.

2. **Crypto Buying and Selling Trading Fees.** SoFi Bank charges a trading fee on crypto buy and sell orders based on your applicable fee tier. Your trading fee will be shown to you before you authorize your order.

   Generally, for crypto buy and sell orders, SoFi Bank uses a request-for-quote process to obtain available pricing from its liquidity providers. The final execution price may include a price-movement or slippage tolerance, typically up to 0.10%, to account for market movement between quote and execution. This tolerance is not a separate transaction fee. The final amount of crypto or U.S. dollar value you buy, sell, receive, or pay may vary from the displayed quote within the disclosed tolerance, depending on the order type and market movement. SoFi Bank may retain or absorb differences between the displayed quote and the final execution price or amount.

   Certain orders, including recurring orders and orders funded through direct funding or third-party payment methods, may be executed using different order mechanics from other quoted orders. These orders may be submitted based on an estimated price, estimated asset amount, or estimated fees, but will execute at the market price available when the order is submitted or

executed. The final amount of crypto or U.S. dollar value you buy, sell, receive, or pay may be higher or lower than the estimate shown before execution, depending on the order type and market movement.

No crypto buy/sell trading fee applies to a direct conversion between SOFIE and SOFID, and that conversion does not count toward fee-tier trading volume. A crypto trading fee may apply when SOFIE funds a purchase of another crypto asset or proceeds of another crypto asset are credited to SOFIE; that fee applies to the crypto order, not the separate deposit leg.

3. **Inbound Crypto Transfer Transaction Fees.** SoFi Bank does not charge a fee to receive inbound crypto transfers (also known as crypto deposits). However, crypto transfers are blockchain transactions, meaning that the sender generally must pay a network fee for the transaction to be confirmed by the blockchain network. The amount of the network fee varies based on factors including but not limited to the network and cryptocurrency used, network activity levels, and the method or type of on-chain transaction used. SoFi Bank is not responsible for paying the network fee for a crypto deposit.

4. **Outbound Crypto Transfer Transaction Fees.** If and when outbound crypto transfers (also known as crypto withdrawals) become available, SoFi Bank may charge a fee. The applicable fee will be shown to you before you authorize the withdrawal. If your withdrawal is accepted and processed, the transaction fee shown at confirmation is the fee you will be charged for that withdrawal, and SoFi Bank will not charge you an additional amount if the actual cost to process the withdrawal is higher.

   The transaction fee may be based on SoFi Bank's estimate of costs associated with processing the transfer, including network, blockchain, gas, miner, validator, or similar fees, and may include an additional amount or buffer determined by SoFi Bank. The fee is not intended to be an exact pass-through of the actual network or processing cost. The actual cost to process the withdrawal may be higher or lower than the amount charged to you. SoFi Bank may retain any difference if the actual cost is lower than the amount charged.

   In limited circumstances, including due to network fee spikes, estimation errors, network conditions, protocol issues, or system issues, SoFi Bank may be unable to complete a withdrawal at the fee shown. In that case, SoFi Bank may reject, cancel, or fail the withdrawal, and you may need to submit a new withdrawal request, which may be subject to a new fee estimate.

5. **Direct Funding / Third-Party Processing Fees.** Certain transactions or services may involve fees charged by, or passed through by SoFi Bank from, third-party service providers. These may include direct funding fees, payment processing fees, network fees, blockchain fees, gas fees, miner or validator fees, or similar charges. Any such fees will be shown to you before you authorize the applicable transaction. These fees are separate from the SoFi Bank crypto buy/sell transaction fee and may vary based on the transaction type, payment method, service provider, network, asset, and other factors.

Last updated October 5, 2026.