Fees and Limits (Bybit Card)

The details of fees and spending limits associated with Bybit Card are as follows:

Fees

Fee Type	Rates
Foreign Exchange Fee	0.5% (On top of Mastercard's Foreign Exchange Rate)
Crypto Conversion Fee	0.9% (On top of Bybit's One-Click Sell Exchange Rate) **Note:** The minimum conversion amount is 1 EUR/USD.
FX Padding	0%
Annual Fee	None
Inactivity Fee	None

Card Cancellation Fee	None
Card Issuance / Replacement Fee	None (for virtual Bybit Card)** First Issuance: No fee Replacement: 5 EUR (for physical Bybit Card)
ATM Withdrawal Fee	2% (after the first 100 EUR monthly)

Notes:
— Foreign exchange (FX) Fee applies to transactions that are performed in a currency other than the currency your card is denominated in. For example, a Bybit Card is denominated in EUR for USD transactions. For details of Bybit EU's foreign exchange rates and fees, please refer to the Exchange Rate Information.
— The ECB Reference Rate is updated every Monday to Friday at 3 PM UTC while Master Card Reference Rate is updated daily at 6:30 PM UTC.
— Crypto Conversion Fee applies to all transactions funded with non-fiat assets in your Bybit Funding Account.
— Some ATM merchants may charge an ATM Access Fee and/or may prompt currency conversion to your card currency. Do take note of this and read all instructions on the ATM screen carefully. These are the fees and services provided by the ATM service provider.
— **No fee is required for the issuance of Bybit Card until further notice.

Case Study 1 – Foreign Exchange Fee

Trader A makes a transaction of 69.80 SGD using his Bybit Card denominated in EUR.

Assuming that the Mastercard Exchange Rate is 1 EUR ≈ 1.41571000 SGD and the foreign exchange fee rate is 0.5%, the total transaction amount is calculated as follows:

Transaction Amount: 69.80/1.41571000 = 49.3 EUR

Foreign Exchange Fee = 49.3 EUR × 0.5% = 0.2 EUR
Total Transaction Amount = 49.3 + 0.2 = 49.5 EUR

In this case, 49.5 EUR will be deducted from Trader A's Funding Account.

Note: You may notice that the authorized amount is slightly higher than the actual transaction amount. This is due to the fx padding that may be applied when freezing your funds for authorization to accommodate changes in the exchange rate when the merchant completes the transaction. Any excess amount will be refunded to your Funding Account's Available Balance.

Case Study 2 – Crypto Conversion Fee

Trader B makes a transaction of 100 EUR and only has USDC in his Funding Account.

Supposing Bybit's One-Click Sell Exchange Rate is 1 USDC ≈ 0.93167 EUR and the crypto conversion fee rate is 0.9%, the total number of Crypto for payment is calculated as follows:

Transaction Amount: 100/0.93167 = 107.33 USDC
Crypto Conversion Fee = 107.334 USDC × 0.9% = 0.97 USDC
Total Transaction Amount = 107.33 + 0.97 = 108.3 USDC

In this case, 108.3 USDC will be deducted from Trader B's Funding Account.

Case Study 3 – ATM Withdrawal Fee

Let's suppose trader C has 200 EUR in his Funding Account and the current ATM withdrawal fee rate is 2% after the first 100 EUR monthly.

On Day 1, Trader C intends to withdraw 60 EUR at an ATM machine.

Total Cash Received = 60 EUR

ATM Withdrawal Fee = None (ATM Withdrawal Fee waived for the first 100 EUR each month)
Funding Account Balance = 200 - 60 = 140 EUR

On the same day, Trader C intends to withdraw another 110 EUR.

Total Cash Received = 110 EUR
ATM Withdrawal Fee (for the first 40 EUR) = None (Trader C has already withdrawn 60 EUR, and the ATM Withdrawal Fee is only waived for 40 EUR)
ATM Withdrawal Fee (for remaining 70 EUR) = 70 EUR * 2% = 1.4 EUR
Funding Account Balance = 140 - 40 - (70 + 1.4) = 28.6 EUR

Case Study 4 – Crypto Conversion Fee and ATM Withdrawal Fee

Trader D has 0 EUR and 100 USDC in his Funding Account. Let's suppose the following:

- Bybit One-Click Sell Exchange Rate: 1 USDC ≈ 0.93167 EUR,
- Crypto conversion fee rate: 0.9%,
- ATM withdrawal fee rate: 2% after the first 100 EUR monthly,
- Minimum crypto conversion amount: 10 EUR.

Trader D intends to withdraw 5 EUR at an ATM machine.

Total Cash Received = 5 EUR
ATM Withdrawal Fee = None (ATM Withdrawal Fee waived for the first 100 EUR each month)
USDC equivalent of 10 EUR = 10/0.93167 = 10.7334 USDC
Crypto Conversion Fee = 10.7334 * 0.9% = 0.0966 USDC
Total USDC converted to EUR = 10.7334 + 0.0966 = 10.83 USDC
Funding Account Balance = (100 - 10.83) USDC and (10.83 - 5) EUR = 89.17 USDC and 5.83 EUR

Tier Spending Limits

Virtual and physical Bybit Cards share one spending limit, while the Virtual Card Lite will be subjected to a Lifetime Spending Limit of 150 EUR.

For example, Trader E (owns a virtual and physical card) and Trader F (owns a virtual card lite) have 1,000 EUR in their Funding Account and they spend 100 EUR using the card. Trader E can pay the remaining balance (900 EUR) with either his virtual or physical card. While Trader F can pay the remaining balance (50 EUR) with Virtual Card Lite due to the lifetime spending limit of its card.

Period	Tier 1	Tier 2	Tier 3
Daily	5,000 EUR	10,000 EUR	15,000 EUR
Monthly	10,000 EUR	25,000 EUR	50,000 EUR
Annual	60,000 EUR	125,000 EUR	250,000 EUR

Notes:

— You can apply for a limit increase by going to **Card Dashboard** → **Check Limit** → **Request an Upgrade**. Please note that if you applied for the Bybit card as a non-VIP user, you can only upgrade your limit from Tier 1 to Tier 2. If you applied as a VIP user, you can upgrade your limit from Tier 2 to Tier 3. Once you submit your request, the review process may take up to 7 business days. After submitting, please keep an eye on your email from compliance@bybit.eu

— Users with ongoing requests cannot request a limit upgrade.

Tier ATM Withdrawal Limit

There is an ATM withdrawal limit when using a physical Bybit Card.

Period	Tier 1	Tier 2	Tier 3
Daily	2,000 EUR	2,000 EUR	2,000 EUR
Monthly	2,000 EUR	5,000 EUR	10,000 EUR
Annual	10,000 EUR	15,000 EUR	25,000 EUR

The ATM withdrawal limits for Bybit Card can also be found in Bybit Cardholder Terms & Conditions.

Notes:

— You can apply for a limit increase by going to **Card Dashboard** ➝ **Check Limit** ➝ **Request an Upgrade**. Please note that if you applied for the Bybit card as a non-VIP user, you can only upgrade your limit from Tier 1 to Tier 2. If you applied as a VIP user, you can upgrade your limit from Tier 2 to Tier 3. Once you submit your request, the review process may take up to 7 business days. After submitting, please keep an eye on your email from compliance@bybit.eu

— Users with ongoing requests cannot request a limit upgrade.

Disclaimer:

— Bybit EU reserves the right to introduce or amend the Fees and Limits according to market conditions.

— The Case Studies above may use different rates for illustrative purposes. Please refer to this table for the effective rates applicable to your Bybit Card.