CadmosPay

VISA · MASTERCARD

Cadmos Standard Virtual Card

Conditions, Fee Schedule & Apple Pay Setup

~1%	$0.30	1%	Apple Pay
NET TOP-UP COST	PER TRANSACTION	FOREX FEE	VISA & MASTERCARD

◆ Card Overview

- ✓ **Virtual card** issued as Visa or Mastercard through an international card program
- ✓ **Network assigned at issuance** — Cadmos Pay shows whether your card is Visa or Mastercard
- ✓ **Apple Pay** supported on both the Visa and Mastercard versions for eligible users
- ✓ **Prepaid from your wallet** in USDT — spend only what you load
- ✓ **Online and contactless payments** wherever the card's network is accepted
- ✓ **Separate from Premium** — Standard does not include Visa Signature benefits

$ Fee Schedule

FEE TYPE	RATE	DETAILS
Card Order	**In app**	Price shown on the order screen before you confirm Includes the card limits that apply to your card
Card Top-Up	**3%**	Gross fee charged in USDT when loading the card Offset by 2% Gold Cashback — see net cost below
↳ **Net Top-Up Cost**	≈ 1% AFTER CASHBACK	You receive **2% cashback in gold (XAUT)** on every qualifying top-up, reducing your effective cost from 3% to approximately 1%
Transaction Fee	**$0.30**	Per transaction, flat rate Applies to every card purchase
Apple Pay Fee	**0.2%**	Applies to purchases made with Apple Pay Added to the other fees on that purchase
Forex Fee	**1%**	Applies only to non-USD transactions Foreign exchange fee for purchases in currencies other than USD
Cross-Border Fee	**1%**	Applies to purchases the card program treats as cross-border Typically a merchant located outside the card's issuing country; can apply together with the forex fee

Example: a $100 purchase in USD, paid with Apple Pay and treated as cross-border, costs $0.30 + $0.20 (Apple Pay) + $1.00 (cross-border) = **$1.50** in card fees. The same purchase in another currency adds the 1% forex fee.

☆ **2% Gold Cashback on Every Top-Up**

Every time you top up your card, you receive **2% cashback in gold**, paid as **XAUT (Tether Gold)** tokens directly into your wallet. This offsets the 3% top-up fee, bringing your **net top-up cost to approximately 1%**.

Qualifying conditions: minimum top-up of $20 per transaction. Monthly cashback is capped at 250 mg of gold equivalent.

Net Cost ≈ 1%

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Add Standard to Apple Pay

Setup steps for the Visa and Mastercard versions

1 Add the card in Apple Wallet

1. Open **Cadmos Pay** and view your Standard card details
2. In the iPhone **Wallet** app, tap **+** and choose **Debit or Credit Card**
3. Enter the card details and complete the **issuer's verification**
4. Pay **contactless or online** with Apple Pay

ⓘ **Wallet doesn't offer to add the card?** Go to **Settings > General > Language & Region**, temporarily set the iPhone **Region** to a country where Apple Pay is supported, add the card, then set the Region back. You do not need to change your Apple Account country. Apple Pay and issuer eligibility still apply.

2 Fund only what you plan to spend

Your assets remain in your self-custodial Cadmos Pay wallet until you approve a card top-up. The amount you load onto Standard becomes a balance in the partner card program, which sets the card's limits and processes its transactions.

Looking for Visa Signature benefits? Airport lounge access, concierge and travel insurance come with the Cadmos Premium card, a separate product.

The Cadmos Standard card is issued as Visa or Mastercard through an international card program. Standard does not include Visa Signature benefits.

Cashback conditions: minimum $20 top-up, capped at 250 mg gold/month. All fees subject to the terms displayed in the Cadmos Pay app.

Wallet assets stay self-custodial until you approve a top-up; the loaded amount is then held in the card program.

Fee schedule effective November 2026.