BOVILLUS FINANCE

AYOV Capital Fee Schedule

BOVEUR cash-backed funds, XAUa evaluation and asset verification

PROPOSED EFFECTIVE DATE: 01 OCTOBER 2026 • FEES IN EUR UNLESS STATED

This schedule prices the AYOV Capital service lifecycle for BOVEUR cash-backed funds and XAUa asset files. All fees are payable in cleared funds before work or processing begins, except a 2.5% successful-payout fee, which is due on completion under a transaction-specific agreement signed before initiation. Percentage and recurring fees other than that completion fee are funded in advance.

1. BOVEUR cash-backed fund lifecycle

Lifecycle service	Fee	Billing basis and trigger
Fund / issuer onboarding and backing framework	€2,500	Per fund/issuer; approved scope before implementation.
Cash-evidence and account-control review	€1,000	Per account/fund evidence file.
BOVEUR fund-to-token allocation setup	€2,500	Per fund/pool mapping and allocation rules.
Cash allocation / token assignment / mint processing	0.25%; €500 minimum	Paid in advance based on the approved cash value before allocation or mint processing.
Backing reconciliation and statement	€750	Per fund per month; paid before the service month begins.
Ongoing backing oversight	0.0625% per quarter; €1,000 quarterly minimum	Paid before the quarter begins, based on the agreed balance or prefunded fee balance; 0.25% annual equivalent.
Fund reallocation or reserve change	€1,000	Per approved change event.
Redemption / burn / release coordination	0.25%; €500 minimum	Paid in advance against the approved amount before redemption, burn or release processing.

2. XAUa document evaluation and verification

Service	Fee	Scope and trigger
XAUa document evaluation / asset-evaluation summary	€1,000	Per asset file and delivered summary; review of records supplied by the client.
Standard asset / financial-instrument validation	€2,500	Per asset/instrument; document integrity, ownership evidence and basic validation.
Enhanced provenance / chain-of-title validation	€5,000	Per asset/instrument; ownership, encumbrance and counterparty review.

Service	Fee	Scope and trigger
Complex institutional / cross-border validation	€10,000	Per engagement; deep-dive validation and formal findings report.
Bank / financial-institution verification	€2,500	Paid before verification work begins; per institution and defined scope.
Custody / escrow / pledge structuring support	€2,500	Paid before mandate work begins; legal opinions and third-party custody charges are separate.
Independent appraisal, assay, inspection, legal or laboratory work	Written quote / at cost	External costs funded in advance after provider, scope and amount are approved.

The €1,000 evaluation summary is a documentary deliverable. The validation tiers price separately scoped verification work. If a validation tier already includes the requested summary or evidence pack, do not invoice the same deliverable twice. AYOV does not represent an internal review as an independent appraisal or certification.

3. Cash and token movement charges

Service	Rate	Billing basis
Incoming cash deposit	0.25%	Funded in advance against the approved deposit amount or from a prefunded fee balance; reconciled to the amount credited.
Internal fund transfer	0.03%	Paid or held in a prefunded fee balance before posting; one fee per reference.
External payout / redemption payment	2.5%; €50 minimum	Due when beneficiary receipt completes the payout, under a separate signed transaction-specific agreement; agreement and accepted Bank Guarantee required before initiation.
BOVEUR / XAUa allocation, mint, burn or redemption processing	0.25%; €500 minimum	Prepaid against the approved amount before the distinct lifecycle event; charge once for a single movement.
Bank, custody, network, verifier, appraisal and assay costs	At cost / written quote	Disclose scope and amount, obtain approval, and receive advance funding before commitment.

4. Transfer and billing controls

- All non-success fees are paid in advance. The 2.5% payout fee requires a signed transaction agreement and accepted Bank Guarantee before initiation, and is due at completion. Charge separate contracted services once; charge one allocation/mint fee per movement.
- The quarterly backing fee applies to average verified backing; it replaces monthly virtual-asset holding administration for the same assets and service.
- Invoices identify the contracting entity, asset or fund, service, reference, calculation, deliverable, currency, tax and third-party costs. Document evaluation is not an independent appraisal or bank/tokenization approval.