

Bitpanda Ecosystem Token

Visionpaper 2.0

www.bitpanda.com/best

Important considerations

The purpose of this vision paper is to provide orientation on Bitpanda's ecosystem and in particular the Bitpanda Ecosystem Token (BEST). It is neither legally binding, nor does it create any legal claims whatsoever against Bitpanda GmbH (Bitpanda) or any of its affiliates or representatives. Only the legal terms (available under <https://www.bitpanda.com/en/legal>) shall be legal and binding on Bitpanda. The information below is therefore not exhaustive and shall not imply any elements of a contractual relationship. In the event of any inconsistency between this vision paper and the [Bitpanda Ecosystem Token 2.0 "BEST 2.0" Terms](#), the latter shall always prevail. In the event of any inconsistency between the Vision Paper and the [Bitpanda Loyalty Programme Terms](#), the latter shall always prevail.

BEST constitutes a digital asset and does not qualify as a financial instrument or security and therefore does not require a prospectus pursuant to the EU Prospectus Regulation (Regulation (EU) 2017/1129). Nothing in this document shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy (or sell) any investments in any jurisdiction (not limited to but in particular not the United States of America) and should not be construed as such. The information in this document does not constitute a recommendation to purchase, sell, exchange, use or to handle BEST or any other digital assets in general and serves information purposes only. Acquiring, holding, using and divesting digital assets, including BEST, does entail not only opportunities, but also risks. Digital assets, including BEST, are speculative in nature and involve a high degree of risk and uncertainty; please refer in particular to the risk section in the [BEST 2.0 Terms](#) for more information. Note that BEST is exclusively governed by the [BEST 2.0 Terms](#).

Without limitation to the foregoing, please note that certain statements contained in this document may constitute forward-looking statements or speak for future events or plans. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events to differ materially. No reliance should be placed on any such forward-looking statements or information. Furthermore, any features and functionalities of the Bitpanda Loyalty Programme described (for purposes of providing a non-binding overview) in this vision paper may change or may be terminated and or amended in accordance with the [Bitpanda Loyalty Programme Terms](#). Any such amendment, termination or change shall not give rise to any legal claims against Bitpanda.

References to investments in stocks and ETFs (exchange-traded funds) in this document are pertaining to "Bitpanda Stocks". [Bitpanda Stocks](#)¹ enables investing in fractional shares/ETFs. Further details on this product, the issuer and the relevant risks are available in the prospectus at [bitpanda.com](https://www.bitpanda.com).

¹ Bitpanda Stocks are not shares, but a contract which replicates the underlying stock or ETF (financial instruments pursuant to section 1 item 7 lit. d WAG 2018).

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CHAPTER 1



1. Introduction to Bitpanda

At Bitpanda, our mission is to make investing accessible to everyone. Our user-friendly, trade-everything platform empowers both first-time investors and seasoned experts to invest in the stocks, cryptocurrencies and precious metals they want, with any amount of money.

Bitpanda was founded in Vienna, Austria, in 2014 by Eric Demuth, Paul Klanschek and Christian Trummer. Our goal since day one was to reimagine what it means to invest by building simple, easy-to-use financial products for everyone. With low fees, 24/7 trading and real-time settlement, Bitpanda empowers users to shape their financial futures on their own terms. More than 4 million people trust Bitpanda with their investments, and we're on track to achieve 6x user growth year over year. With more than 600 talented team members from over 50 nationalities, Bitpanda is one of Europe's fastest-growing fintechs, now valued above \$4.1B.

As part of our mission to become the leading investment platform in Europe and beyond, Bitpanda is currently doubling down on international expansion, growth and technology. We've set up local operations in Austria, France, Spain, Italy, Poland and the Nordics, with plans to branch into more markets very soon. We also opened talent hubs in London, Berlin, Milan, Madrid, Dublin, Amsterdam, and tech and innovation hubs in Krakow and Barcelona. Additionally, we plan to open more offices in Europe, including a fully-remote Blockchain Research & Development hub focused on uniting talent to build state-of-the-art technologies that leverage blockchain for the future.

Bitpanda is built to harness the innovative power of digitised assets and blockchain technology. So, security and regulation have always been integral parts of Bitpanda's journey. In April 2019, Bitpanda Payments received a PSD2 payment service provider licence from the Austrian financial market authority (FMA). Bitpanda has also been fully registered under the AML5 as a virtual asset service provider with the Austrian FMA and the French AMF. In February 2021, the newly-formed subsidiary, Bitpanda Financial Services, received a MiFID II investment firm licence, making it a supervised investment firm complying with the latest financial regulations. And in November 2022, the German Federal Financial Supervisory Authority, also known as BaFin, granted us the licence for custody and proprietary trading of crypto assets.

This vision paper aims to introduce and provide an overview of the Bitpanda Ecosystem Token (BEST). BEST is an integral part of Bitpanda's Loyalty Programme, allowing our users to save money and access numerous benefits and perks within both the Bitpanda and partner ecosystems.

We invite you to become part of Bitpanda!



CHAPTER 2

2. The Bitpanda Ecosystem & Our Company Values

The Bitpanda investment platform is at the heart of a robust ecosystem with three cornerstones: (1) the Bitpanda Card for spending digital assets in the "real world", (2) third-party services like Bitpanda Technology Solutions, where third-party companies can leverage Bitpanda's trading and, finally, (3) Bitpanda Custody, an FCA-registered, insured DeFi-ready crypto custody for institutions.

2.1 Bitpanda Investment Platform

The Bitpanda digital investment platform is our easy-to-use online platform offering retail users the opportunity to buy, sell or swap 2,600+ digital assets like crypto, stocks², precious metals, ETFs and crypto indices. It's available as both a web client (website) and via mobile applications for Android (Android app) and iOS (iOS app).

2.2 Bitpanda Custody

Bitpanda Custody is an FCA-registered, insured, DeFi ready crypto custody platform offering segregated wallets for institutional investors, service providers, token issuers, and corporate treasuries. The built in KYT and KYC controls ensure it can monitor all users and transactions for AML compliance and avoid receiving tainted crypto assets with included transaction risk ratings and counterparty cluster information.

2.3 Bitpanda Card

Bitpanda Card is an easy way to spend your cryptocurrencies, stocks, metals, fiat, and cash invested into Bitpanda Cash Plus. It's a debit card connected to the wallets in your portfolio, allowing you to pay with your assets directly. You can pay for a cup of coffee, for example, using gold or Bitcoin. Depending on your BEST VIP level, you can also enjoy several benefits like free ATM withdrawals, a reduced foreign exchange fee and cash-back in BTC.

² Bitpanda Stocks are not shares, but a contract which replicates the underlying stock or ETF (financial instruments pursuant to section 1 item 7 lit. d WAG 2018).

2.4 Bitpanda Technology Solutions

With Bitpanda Technology Solutions, third-party companies can leverage Bitpanda's trading and custody platform and give their users 24/7 access to stocks³, crypto and metals. By doing so, Bitpanda is able to onboard more users. Bitpanda Technology Solutions has been forging partnerships with various fintech players, expanding the accessibility of cryptocurrencies to a wider user base. Following collaborations with the French fintech Lydia in 2021 and then the Berlin headquartered N26 in 2022, Bitpanda has also partnered with Plum, Hype, iCard, Raiffeisen Landesbank and many more including Visa, Mambu and Coinbase. These partnerships have enabled a greater number of users to access Bitpanda's product portfolio. This is just the beginning, w. We expect to onboard many more partners in the coming months.

2.5 Technology

Driven by our vision to provide the best user experience possible, we've built a highly-scalable and open platform architecture upon which all Bitpanda services run. At Bitpanda, we develop technology by following our three technology principles:

- 1 State-of-the-art code** – We use leading open-source frameworks to develop scalable code for the platform continuously. It enables us to always have control over our whole code basis and helps us design it to best suit the needs of our users.
- 2 Security as a paradigm** – The Bitpanda architecture lets us store all digital assets in highly-secure cold storage facilities. We utilise innovative cold wallet technology and full hardware security solutions to empower users to store their digital assets securely.
- 3 Based on blockchain** – Our team of dedicated blockchain experts connect and integrate various blockchain technologies on our platform. It allows us to offer many digital assets on our platform.

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2.6 KYC & AML

At Bitpanda, regulation and security aren't just buzzwords. We strive for the highest possible standards to ensure complete trust in us as a company. As part of our efforts, Bitpanda fulfills financial services industry standards for KYC (Know Your Customer) and AML (Anti-Money Laundering) procedures and processes according to Austrian and European law standards. Our financial statements are audited regularly by the renowned international auditing firm KPMG.

We also implement the guidelines and recommendations from the Financial Market Authority of Austria and other European Financial Market Regulators, like the Financial Markets Authority of France (Autorité des marchés financiers (AMF)). Thanks to our business model (and the nature of our business area), we take custom safety precautions that aim to identify, prevent and eliminate money laundering and fraud cases. At Bitpanda, we screen all users in ways that aren't legally required but are crucial for effective fraud or crime prevention.

2.7 Team

Our team is an expert mix of product, software and blockchain developers and experienced professionals in their fields.

We've recruited professionals from several European regulators, leading law firms, banks, consultancy firms, fintechs and former entrepreneurs to comply with Bitpanda's future demand on the regulatory and business development side.

Our team shares the same vision and mission. We're driven to shape the future of the financial services industry. At Bitpanda, we try to foster a culture of innovation, one where we embrace new ideas and recognise achievements. As a result, we're growing rapidly and expanding our team. You can find all our open roles on the [Bitpanda career site](#).

Paul Klanschek, CO-CEO AND FOUNDER

Paul Klanschek first heard about Bitcoin back in 2010 and has been fascinated by the implications of blockchain technology ever since. He successfully finished his Master at the WU Wien in banking and finance. Paul is well established in the global crypto community and was involved in popular cryptocurrency projects like NXT, Waves, Lisk, Komodo, and more. Paul is also active in shaping the regulatory and political opinion on crypto-assets, i.e. through his appointment to the Fintech Advisory Council of the Ministry of Finance. Paul was nominated on the "Forbes 30 under 30" list of the most influential people under 30 years old.

Eric Demuth, CO-CEO AND FOUNDER

Eric Demuth is an entrepreneur with an eSports background. Whilst active in the financial industry in London and Vienna since 2009, he also founded his first company. Frustrated by how hard it was to buy and sell crypto-assets like Bitcoin, he co-founded Bitpanda. Before Bitpanda, Eric travelled the world on Hapag-Lloyd container ships while working as a ship mechanic, followed by economic studies at the Vienna University of Economics and Business and the London School of Economics & Political Science (LSE). Eric actively shapes the worldwide crypto community as an opinion leader in several fields.

Christian Trummer, CSO AND FOUNDER

Christian Trummer is a software developer and entrepreneur. After founding three software companies and being involved in the crypto community since 2012, he co-founded Bitpanda with Eric and Paul in 2014. As the CTO for nine years, Christian oversaw all aspects of development. In 2023, Christian became Bitpanda's first CSO (Chief Science Officer). As the Chief Scientist, Christian is leading our strategic tech "big bets", including our newest Bitpanda.ai division, and we'll be leveraging his deep technical knowledge, his curiosity and constant impulsion to spearhead our breakthroughs as we continue to challenge the status quo.

CHAPTER 3



3. Bitpanda Ecosystem Token [BEST]

3.1 General introduction to BEST

BEST (Bitpanda Ecosystem Token) was issued in August 2019 through Europe's most successful Initial Exchange Offering (IEO), where BEST saw an investment of more than €43 million. Issued on the Ethereum blockchain as an ERC20 token, 1 billion BEST were created (never to be increased) and 500,000,000 offered during the IEO, while Bitpanda held the remainder as company reserves. The funds raised in the IEO are being used to achieve Bitpanda's vision of democratising investments, to further grow the platform and to fuel our expansion plans.

As Bitpanda grew into a multi-billion dollar company in 2021, BEST grew into a billion-dollar token in the same year, having reached a market cap of over €1 billion.

3.2 Value of BEST for Bitpanda users

Holding BEST is the simplest way to get the most out of the Bitpanda ecosystem. We want to give back to our most loyal users and add direct value to their Bitpanda experience. So we created the Bitpanda Loyalty Programme, which offers substantial benefits and perks to engaged Bitpanda users. Holding BEST enables you to participate in the Bitpanda Loyalty Programme.

3.3 BEST 2.0 - Claim more Rewards and Benefits than ever before

Now with the introduction of BEST 2.0, we're offering even more exclusive new perks and benefits to our most loyal users. The concept of our new Bitpanda Loyalty Programme is based on the following pillars, features and benefits:

- 1 **BEST VIP levels** (as outlined in [3.3.1](#))
- 2 **BEST Rewards** (as outlined in [3.3.2](#))
- 3 **Instant Trade Bonus** (as outlined in [3.3.3](#))
- 4 **Bitpanda Staking** (as outlined in [3.3.4](#))
- 5 **Bitpanda Card benefits** (as outlined in [3.3.5](#))
- 6 **BEST Stimulus Programme and Burn** (as outlined in [3.3.6](#))
- 7 **Bitpanda Spotlight** (as outlined in [3.3.7](#))
- 8 **Bitpanda Cash Plus** (as outlined in [3.3.8](#))
- 9 **Bitpanda Club** (as outlined in [3.3.9](#))

- 10 **Lower deposit fees with BEST** (as outlined in [3.3.10](#))
- 11 **Platform engagement features** (as outlined in [3.3.11](#))
- 12 **Exclusive new feature access** (as outlined in [3.3.12](#))
- 13 **Bitpanda Launchpad** (as outlined in [3.3.13](#))
- 14 **BEST Partner Benefits** (as outlined in [3.3.14](#))
- 15 **BEST VIP asset votes** (as outlined in [3.3.15](#))

3.3.1 BEST VIP Levels – Get the most out of Bitpanda

BEST is for everyone. To offer the lowest entry barrier and grow the largest possible BEST community, BEST VIP level 1 starts when you hold just 10 BEST. In doing so, we not only ensure more benefits per level but also allow more users to be VIPs in our loyalty programme – giving everyone access to tremendous BEST VIP perks.

Every user's VIP journey begins by holding only 10 BEST. Please find below a snapshot of our BEST VIP levels including their thresholds, perks and benefits:



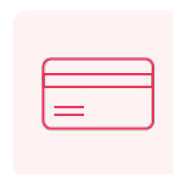
Rewards

Earn up to 15% weekly rewards in BEST



Instant Trade Bonus

Earn up to 0.25% of your trading volume in BEST



Bitpanda Card

Earn up to 2% cashback on every purchase you make



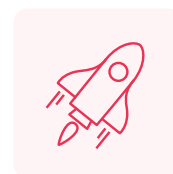
Staking

Increase your staking rewards by up to 12.5% more



Bitpanda Cash Plus

Increase your Bitpanda Cash Plus yields by up to 12.5% more



Bitpanda Spotlight

Get x5 giveaway tokens for Bitpanda Spotlight projects

3.3.2 BEST Rewards – Collect more than 15% of additional BEST every year

A loyalty programme exclusively offered by Bitpanda called BEST Rewards gives you the chance to collect more BEST over time. All you have to do is hold at least 10 BEST in your Bitpanda wallet and make at least one weekly trade. The higher your BEST VIP level and the more you trade, the more BEST you may be entitled to collect.



How to participate in BEST Rewards?

- Have an active and verified Bitpanda account
- Hold at least 10 BEST on your Bitpanda wallet
- Actively claim BEST Rewards once a week on Bitpanda
- Accept the Bitpanda loyalty programme [terms & conditions](#)
- Trade any digital asset at least once a week on Bitpanda (this can also be a trade from a savings plan)

You can find the terms of the Bitpanda Loyalty Programme [here](#). Only these terms legally govern the loyalty programme.

How to maximise potential BEST Rewards?

Users who fulfill the above requirements are entitled to collect 0.10% of their BEST holdings per week via our Base-Rewards feature. But you can collect even more BEST. In addition to the weekly 0.10%, you can receive additional BEST depending on your VIP level:

BEST VIP Level	VIP level bonus
Level 2	+0.025% per week
Level 3	+0.05% per week
Level 4	+0.075% per week
Level 5	+0.10% per week

Besides boosting your BEST Rewards via your VIP level, you can collect up to an additional 0.075% per week, depending on your total amount traded in the previous week.

⁵ Bitpanda Stocks are not shares, but a contract which replicates the underlying stock or ETF (financial instruments pursuant to section 1 item 7 lit. d WAG 2018).

- Weekly trading volume at least (\geq) €1,000: +0.01% per week
- Weekly trading volume at least (\geq) €3,000: +0.025% per week
- Weekly trading volume at least (\geq) €10,000: +0.05% per week
- Weekly trading volume at least (\geq) €30,000: +0.075% per week

The indicated volumes above hold for the following classes of digital assets on Bitpanda: Cryptocurrencies and Metals.

- Weekly trading volume at least (\geq) €3,000: +0.01% per week
- Weekly trading volume at least (\geq) €10,000: +0.025% per week
- Weekly trading volume at least (\geq) €30,000: +0.05% per week
- Weekly trading volume at least (\geq) €100,000: +0.075% per week

The indicated volumes above hold for the following classes of digital assets on Bitpanda: Stocks⁶.

Overall, if stocks⁶ and other digital asset classes are bought or sold, i.e. a user invests in crypto and stocks⁶, the eligible amount for BEST Rewards will be defined by Bitpanda, based on the exact proportions.

By maximising your BEST Rewards, you can be entitled to collect 0.275% (0.10% via Base-Rewards + 0.10% via VIP level bonus and + 0.075% via trading volume bonus) of your BEST holdings every single week, which translates into a potential yearly increase of your BEST holdings by over 15%!

At the end of every week, (i) a user's respective BEST holdings, (ii) BEST VIP level and (iii) weekly trading volume are determined via a snapshot. This event will always take place every Sunday at 23:59:59 CET. The BEST Rewards⁷ are added to the respective Bitpanda BEST wallet on the following Monday for the previous week (e.g. on any Monday, users receive the BEST Rewards for last week).

But that is not all.

Bitpanda now allows you to supercharge the BEST Rewards you are entitled to collect via the new Instant Trade Bonus feature – so you can even surpass the 15% threshold!

How does that work?

⁶ Bitpanda Stocks are not shares, but a contract which replicates the underlying stock or ETF (financial instruments pursuant to section 1 item 7 lit. d WAG 2018).

3.3.3 Instant Trade Bonus

With the Instant Trade Bonus, you can earn up to 0.25% (depending on the traded asset) of your trade volume in BEST – credited instantly after every trade. The amount you are eligible to receive is adjusted according to your VIP level. The higher your BEST VIP level, the more instant BEST you may be entitled to receive.

Snapshot of the eligible Instant Trade Bonus per BEST VIP level and across asset classes:

Asset class	VIP level 1	VIP level 2	VIP level 3	VIP level 4	VIP level 5
Crypto	0.05%	0.10%	0.15%	0.20%	0.25%
Metals	0.05%	0.10%	0.15%	0.20%	0.25%
Stocks ⁸	0.005%	0.010%	0.015%	0.020%	0.025%

A higher BEST VIP level not only increases your BEST Rewards and your Instant Trade Bonus, but your Bitpanda Staking rewards too.

3.3.4 Bitpanda Staking

Staking allows you to earn rewards by participating in transaction validation on Proof of Stake blockchains. You can stake your coins and tokens in a single tap and earn weekly rewards automatically.

BEST VIP Level	Staking rewards
No BEST VIP Level	-
Level 1	2.5% boost over total staking rewards
Level 2	5% boost over total staking rewards
Level 3	7.5% boost over total staking rewards
Level 4	10% boost over total staking rewards
Level 5	12.5% boost over total staking rewards

A higher BEST VIP level not only increases your BEST Rewards and your Instant Trade Bonus, but your Staking Rewards too.

⁸Bitpanda Stocks are not shares, but a contract which replicates the underlying stock or ETF (financial instruments pursuant to section 1 item 7 lit. d WAG 2018).

⁷Disclaimer: Please keep in mind that Bitpanda may at any time terminate the BEST Rewards and may decide not to pay them out. BEST Rewards, as any other feature within the Bitpanda Loyalty Programme, do not represent a claim on or against Bitpanda or any of its affiliates and shall not be deemed legally binding. See also [Bitpanda Loyalty Programme Terms](#) for more details.

3.3.5 Bitpanda Card benefits

Higher BEST VIP levels enjoy several additional benefits like free ATM withdrawals, a reduced foreign exchange fee and cashback in various digital assets (i.e. currently Bitcoin (BTC) available, with many more to come).



BEST VIP Level	Bitpanda Card benefits
No BEST VIP Level	2.50% FX fee No further Bitpanda Card benefits available
Level 1	2.50% FX fe No further Bitpanda Card benefits available
Level 2	2.50% FX fe No further Bitpanda Card benefits available
Level 3	0.50% cashback in BTC 1 ATM withdrawal per month 1.75% FX fee
Level 4	1.00% cashback in BTC 5 ATM withdrawals per month 1.00% FX fee
Level 5	2.00% cashback in BTC Unlimited ATM withdrawal per month 0.25% FX fee

The above-introduced rewards increase the supply of BEST, Bitpanda therefore takes adequate deflationary measures to preserve the intrinsic value of BEST.

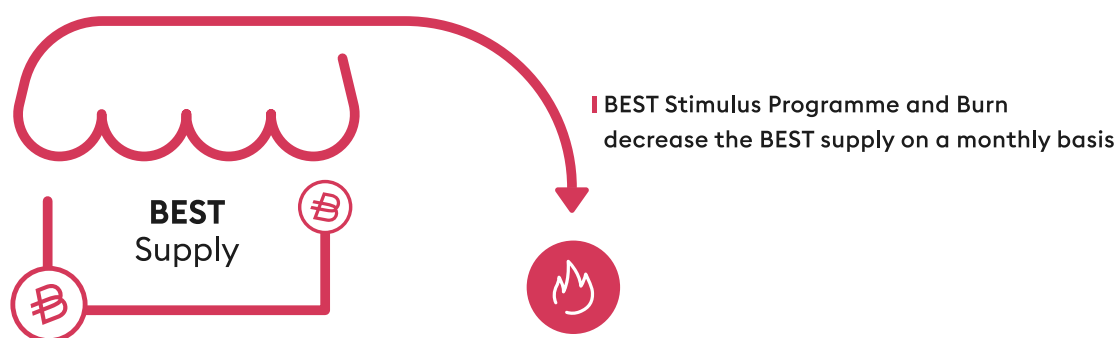
⁸Bitpanda Stocks are not shares, but a contract which replicates the underlying stock or ETF (financial instruments pursuant to section 1 item 7 lit. d WAG 2018).

3.3.6 BEST Stimulus Programme and Burn

With the introduction of the BEST Stimulus Programme, Bitpanda takes and burns BEST in the amount of up to 25% of collected trading premiums by BEST holders with VIP Level. This burning process will be repeated monthly until a maximum of 75% of the total BEST supply (out of 1 billion BEST originally issued) has been burned.

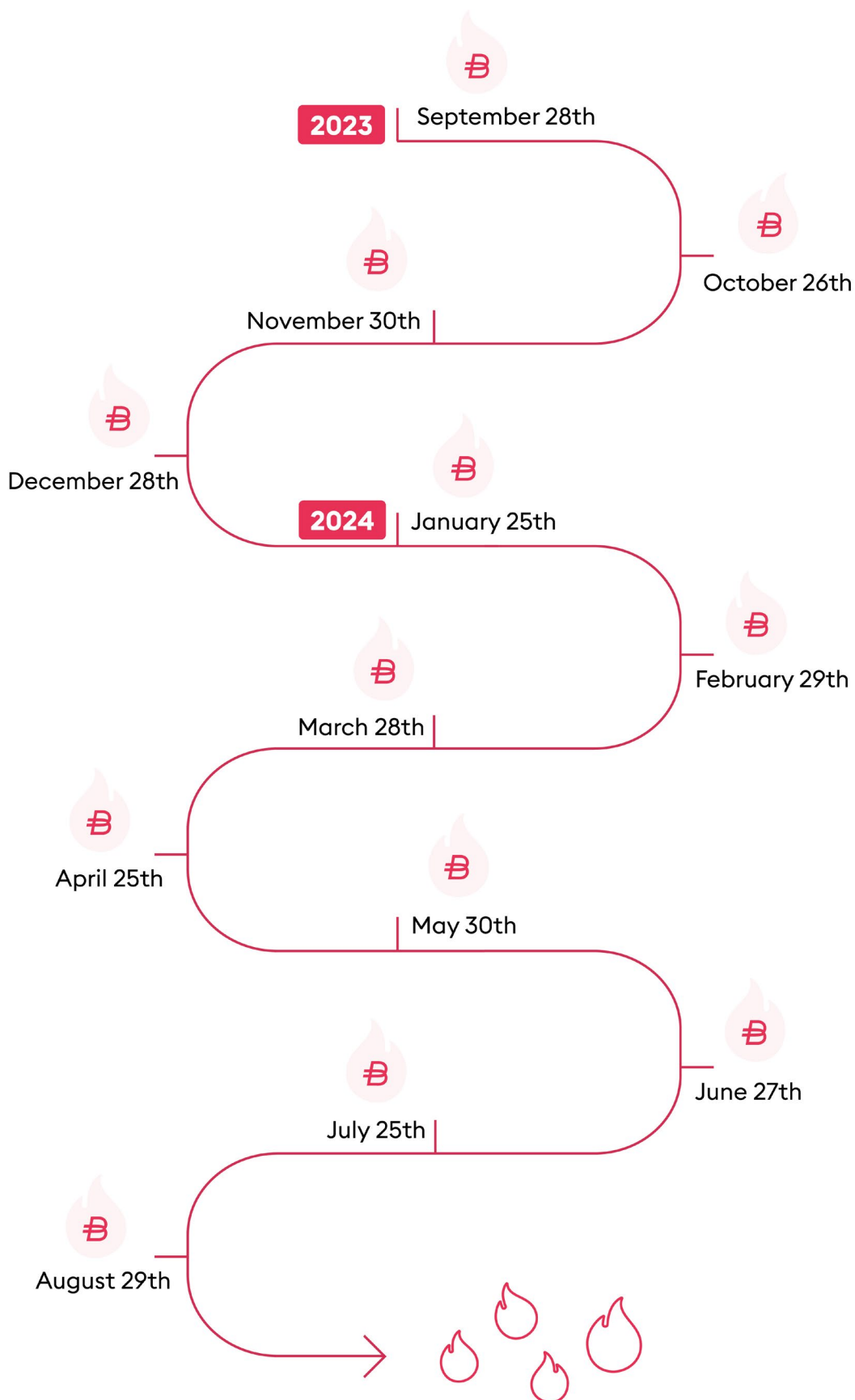


How does the process look?



At the end of every month, Bitpanda will publicly disclose the number of BEST collected. This will happen alongside the BEST token burn via a blog post, as up to 25% of the collected BEST will be burned on a monthly basis. Starting with BEST Burn #30, every BEST Burn will be 2.5M or above.

In the case of tokens, a decrease in the supply means that there are fewer tokens in circulation, consequently rendering those tokens left after the token burn more valuable. To get an overview of the exact burn dates, please look at the graphic below:



To stay updated about how much BEST is still in existence, you can follow this [link to Etherscan](#) and check the “Max Total Supply” of BEST there directly.

How does a Token Burn work?

Bitpanda has a function implemented directly in the [BEST smart contract](#) to burn BEST. So, BEST is not sent to an inaccessible address. Instead, the total number of BEST is minimised by removing them from circulation forever.

3.3.7 Bitpanda Spotlight

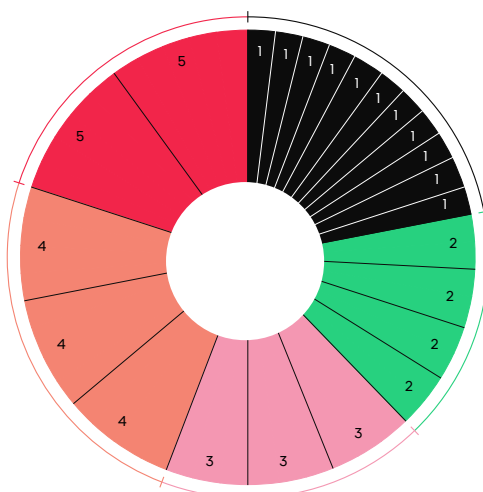
Bitpanda Spotlight gives you access to new, hard to find and fast-moving crypto projects on a highly regulated and secure platform.

- **Get exclusive coins:** Bitpanda Spotlight showcases crypto coins and early-stage projects that are hard to find on other platforms, with new projects being added regularly
- **Even better with BEST:** BEST VIPs can earn up to 5x free tokens on top of your BEST Rewards, depending on your VIP level
- **Regulated investing:** All new projects are subject to our vetting process, so you can invest in fast-moving coins and tokens with low market caps on a highly regulated platform.

Earn more rewards and tokens with BEST

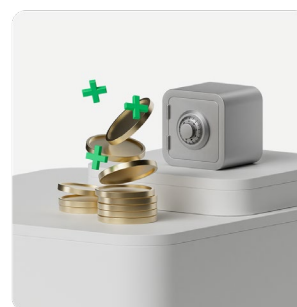
As a BEST VIP, you can earn free tokens on top of your BEST Rewards, depending on your VIP level.

Example distribution of 50 giveaway tokens








3.3.8 Bitpanda Cash Plus

With Bitpanda Cash Plus we're revolutionising savings with high-yield returns and 24/7 availability for EUR, GBP, and USD.



- Earn bank-beating returns on EUR, GBP and USD with Bitpanda Cash Plus.
- All funds invested in Bitpanda Cash Plus are completely flexible and available any-time, 24/7. At any given time you can withdraw or invest your Bitpanda Cash Plus funds.
- We believe you shouldn't be limited in how you benefit from Bitpanda Cash Plus. That's why you can invest up to 10m EUR.
- Yields will be immediately adjusted with central bank interest rate changes - there is no limited offer period on Bitpanda Cash Plus.
- Depending on your BEST VIP level, you can earn higher yields compared to users without BEST, with the relative yield increase being:

VIP Levels	Relative Yield Increase
Level 5	+12.5% 
Level 4	+10.0% 
Level 3	+7.5% 
Level 2	+5.0% 
Level 1	+2.5% 
No BEST VIP	n.a.

- Every working day any unused cash in your wallet is automatically invested into Bitpanda Cash Plus money market funds. Returns are paid out monthly and will land in your account earning you extra yield

3.3.9 Bitpanda Club



As a BEST VIP level 4 or 5, you are automatically eligible for the Bitpanda Club. Bitpanda Club is exclusively available to our most valued customers. Get additional benefits like enhanced support, dedicated success managers and access to our early adopter programmes, depending on your membership level. Please find the full list of perks below:

- Gold and Silver Members of Bitpanda Club will get **enhanced support** via our Concierge Service, online form, live chat, and callback services.
- Gold members of Bitpanda Club will be assigned a **dedicated success manager** who will provide regular reviews of your trading activity to help you make the most of your investments.
- Gold members will also get **early access to new products and features**, enabling the members to stay ahead of the curve when it comes to investing in the latest crypto and digital assets.
- As a Gold member, get the inside track on all things Bitpanda with **exclusive events and webinars** with members of the team and our leadership.

3.3.10 Lower deposit fees for credit card & Sofort

Save fees on the Bitpanda investment platform by becoming a BEST VIP.

Starting from BEST VIP level 4 onwards, you can enjoy 20% lower fees for credit card payments and 25% lower fees for SOFORT transfers when depositing funds on Bitpanda.

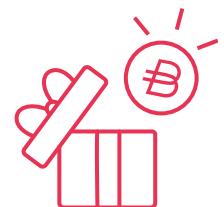


More to come soon.

The features below are currently in Bitpanda's product pipeline and waiting to be released to our loyal BEST community. This way Bitpanda ensures that today's and tomorrow's BEST holders get the most out of the Bitpanda ecosystem.

3.3.11 Platform engagement features

Bitpanda aims to integrate BEST further into the Bitpanda investment platform by giving away BEST as incentives. No matter what you invest in on Bitpanda, you can soon earn BEST with everything you do.



For example, soon Bitpanda users will benefit from instant payouts of BEST as rewards when completing certain actions, such as setting up a savings plan, or inviting friends to sign-up on Bitpanda. These engagement features with BEST will ultimately be available for a vast range of Bitpanda products and offerings.

3.3.12 Exclusive new feature access

Be among the first to get your hands on new features around investing, earning and spending on the Bitpanda platform.

Examples of such may include (but not be limited to):

- Pre-sale access to IEOs of token projects on the Bitpanda Launchpad (more under 3.3.13)
- Access to and testing of beta versions of many exciting products, which are already in Bitpanda's project pipeline
- And more to come

BEST VIPs will be first in having the unique opportunity to exclusively test and try out Bitpanda's latest offerings.

3.3.13 Bitpanda Launchpad



The Bitpanda Launchpad is a tool to enable companies to acquire capital as well as to offer unique investment opportunities to Bitpanda users (i.e. investments in real estate, fan tokens, ecosystem tokens) through an Initial Exchange Offering (IEO).

The Bitpanda Launchpad will be user-friendly, to guide investment opportunities and companies through a simple, legally compliant issuing process and successful launching of their individual token offering. Bitpanda will provide hands-on consultancy for full spectrum IEO creation and launch needs.

What are the benefits with regards to the Bitpanda Launchpad?

BEST VIPs will get the opportunity to take part in pre-sales of token offerings on the Bitpanda Launchpad. Thus, these VIPs are amongst the first to get access to the most exciting, new token projects.

In addition, BEST will also be used as one of the primary currencies to convert third party tokens against. Consequently, BEST / 'third party token' will be one of the most popular trading pairs on the Bitpanda Launchpad.

3.3.14 BEST Partner Benefits

As a BEST VIP, you are entitled to receive exclusive access to perks and benefits from company partners and leaders in their respective industries, i.e. in data and analytics, taxation and fund security.

- These benefits may include (but are not limited to):
- Discounts on company partners' products

- Complementary company partners' products even entirely free of charge
- Early access to partners' products and services
- Get BEST for performing certain one-time actions, such as improving your Bitpanda account security via a company partner
- Depending on your BEST VIP level, Bitpanda partner rewards may become more significant and more exclusive.

3.3.15 BEST VIP asset votes

From BEST VIP level 2 onwards, you get to have a say in important decisions at Bitpanda, such as helping us decide which digital assets, i.e. cryptocurrencies, stocks or metals, to add to Bitpanda next.

How does the process look?

Bitpanda holds asset votes on a regular basis. Once a new asset vote goes live, our users will be informed via social media or via push notification. In order to participate in the subsequent poll, you simply need to log in to your Bitpanda account. All necessary details will be provided there.

3.4 How to get BEST and become a BEST VIP

At Bitpanda, you can buy BEST easily, quickly and securely. The following steps are all that is required:

- 1 Sign up to Bitpanda:** Create a Bitpanda account and confirm your email address.
- 2 Verify and deposit funds:** Confirm your identity with one of our trusted verification partners and deposit funds.
- 3 Accepting our terms:** Accepting our terms and conditions is the last step before you can start.
- 4 Start buying, selling and swapping Bitpanda Ecosystem Token:** You're all set! You're now able to invest in BEST and over 2,600 other assets, such as precious metals like gold, as well as fractional shares of stocks and ETFs (Bitpanda Stocks).



BEST is also available to trade on other exchange platforms, however, it is worth noting that you can only get the most out of BEST by keeping your holdings on Bitpanda.



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