



WEALTH MANAGEMENT FOR CRYPTO

## BlockFi Interest Account

Many crypto investors store their digital assets on exchanges or in cold storage for long-term safe keeping. However, this strategy means missing out on investment income and growing wealth. The BlockFi Interest Account enables HODLers to earn interest in crypto on their crypto held at BlockFi.

### Launch

- Launching in beta in January 2019 and to the public in early March 2019
- Initial 6% annual interest rate, paid monthly in kind and compounding. For example, if you deposit 1 BTC then your account will have 1.062 BTC a year later

### How Does it Work?

- BlockFi generates interest on crypto by lending it to high quality institutional and corporate borrowers
- Loans to borrowers are secured by collecting collateral above the value of the loan. Typically, BlockFi collects around \$120 in USD or stablecoin as collateral on every \$100 of crypto loaned
- BlockFi's automated risk management system monitors positions 24/7, with the ability to issue margin calls and buy crypto with the USD collateral if needed
- BlockFi has the ability to terminate a borrow in a timely fashion and also manages reserve balances to facilitate customer withdrawals from Interest Accounts

### Launch Terms

- Minimum deposit balance of 1 BTC or 25 ETH
- This minimum is to ensure the product's stability as we test our infrastructure
- Minimums will be updated as the program develops

Creating a BlockFi Interest Account is fast and easy. To sign-up, visit the URL in your beta welcome email to create an account. After completing the KYC process via Onfido, you can begin depositing your crypto and earning interest on your account balance.



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