Binance Interest Rebate Program for Institutional Loan — June 2026

Key Updates:

- **Open Interest (OI) and Net Asset Value** added as rebate qualification criteria.
- BTC and U added as eligible borrowing currencies for rebate.
- Tier structure simplified — three intermediate tiers (2M, 4M, and 8M) removed.
- **Spot Maker** volume thresholds reduced.
- **Futures Maker** and **Futures Taker** thresholds updated.
- All updates take effect June 1, 2026.

Criteria 1: Volume-Based Target

To qualify for the interest rebate program under criteria 1, accounts must achieve an incremental increase in their share of total exchange monthly trading volume relative to the Baseline Period.

Meeting or exceeding the target in any single metric qualifies the account for the corresponding loan tier. Meeting multiple targets does not entitle the account to additional benefits beyond the applicable tier.

Note: Incremental increase (%) refers to the absolute increase in an account's share of total exchange monthly trading volume against the Baseline Period.

Tier	**Interest Free Loan Amount in USDT value**	**Incremental % of Exchange Spot Taker Volume (Monthly)**	**Incremental % of Exchange Spot Maker Volume (Monthly)**	**Incremental % of Exchange Futures Taker Volume (Monthly)**	**Incremental % of Exchange Futures Maker Volume (Monthly)**
1	1M	0.0100%	0.0200%	0.0050%	0.0150%
2	3M	0.0300%	0.0500%	0.0100%	0.0400%
3	5M	0.0500%	0.1500%	0.0200%	0.0700%

4	10M	0.1200%	0.3000%	0.0500%	0.2000%

Criteria 2: OI and Net Asset Value Target

To qualify for the interest rebate program under Criteria 2, accounts must meet either the Incremental Net Asset Value or Incremental Open Interest target for the corresponding tier.

Meeting either threshold is sufficient to unlock the corresponding interest-free loan amount. Meeting multiple targets does not entitle the account to additional benefits beyond the applicable tier.

Note: Incremental Net Asset Value and Incremental Open Interest are each calculated as the monthly daily average during the Assessment Period minus that of the Baseline Period.

Eligibility: Applications are now open to all KYB-verified users. However, access to this offering is subject to a formal eligibility review. To get started, please reach out to your account manager, who will evaluate your eligibility and guide you through the application.

Tier	**Interest Free Loan Amount in USDT value**	**Incremental Net Asset Value (Monthly Daily Average)**	**Incremental Open Interest (Monthly Daily Average)**
1	1M	10M	10M
2	3M	30M	30M
3	5M	50M	50M

Program Details:

Max Interest Rebate Borrowing Limit	Up to 10M in USDT value across all borrowing currencies
Interest Rebate Borrowing Currencies	USDT, USDC, BTC, U
Assessment Period	Each calendar month is an “Assessment Period” Binance reviews trading volumes on the first day of each month. No performance assessment occurs during the first Assessment Period (the calendar month in which the loan is issued). Assessments commence from the second Assessment Period onward. If the performance target is met in the second Assessment Period, the user will receive a rebate for both the first and second Assessment Periods in accordance with the Interest Rebate Mechanism.
Baseline Period	The “Baseline Period” shall be the calendar month immediately prior to the calendar month in which the loan is first issued.
Interest Free Period	The interest-free period remains in effect until further notice, subject to the account meeting the applicable performance targets outlined in this program.
Interest Rebate Mechanism	If the performance target is met, Binance will refund the full amount of interest paid for that Assessment Period (for the corresponding loan tier) in USDT/USDC/BTC/U to the eligible account before the 15th day of the calendar month following the relevant Assessment Period. Meeting or exceeding the performance target in any one metric qualifies the account for the corresponding loan tier. Meeting multiple targets does not entitle the account to additional benefits beyond the applicable tier.
Interest Charging	If performance in any Assessment Period (other than the first) falls below the required threshold for the current loan tier but exceeds the threshold for a lower tier, only the portion of the loan corresponding to the lower tier shall be eligible for an interest rebate, and any interest paid on the remaining portion shall be retained by Binance. If none of the applicable performance targets are met in any Assessment Period (other than the first), no rebate

	will be issued for that period, and any interest already paid shall be retained by Binance.
Trading Pair Exclusions	Pairs included on the Spot 0 fee promotion list (as published on the Binance website and updated from time to time) will be excluded from the volume calculation.
Eligibility	Criteria 1 – Volume-Based Target: Automatically applied to all currently participating in Institutional Loan with a loan balance exceeding USD 1,000,000. No application required. Criteria 2 – OI and Net Asset Value Target: Requires a formal application and successful completion of the eligibility review process.

Calculation formula:

[% of Exchange Spot Taker Volume (Monthly)] = [Spot+Margin Taker Volume] of each account in the Assessment Period/ [Binance Total Spot and Margin Taker volume in the Assessment Period]

[% of Exchange Spot Maker Volume (Monthly)] = [Spot+Margin Maker Volume] of each account in the Assessment Period/ [Binance Total Spot and Margin Maker volume in the Assessment Period]

[% of Exchange Futures Taker Volume (Monthly)] = [USDs-M Futures +Coin-M Futures Taker Volume of each account in the Assessment Period/ [Binance Total USDs-M Futures +Coin-M Futures Taker Volume in the Assessment Period]

[% of Exchange Futures Maker Volume (Monthly)] = [USDs-M Futures +Coin-M Futures Maker Volume of each account in the Assessment Period/ [Binance Total USDs-M Futures +Coin-M Futures Maker Volume in the Assessment Period]

[Incremental % of Exchange Spot Taker Volume (Monthly)]= user’s [Incremental % of Exchange Spot Taker Volume (Monthly)] of the Assessment Period - user’s [Incremental % of Exchange Spot Taker Volume (Monthly)] in the Baseline Period

[Incremental % of Exchange Spot Maker Volume (Monthly)]= user’s [Incremental % of Exchange Spot Maker Volume (Monthly)] of the Assessment Period - user’s [Incremental % of Exchange Spot Maker Volume (Monthly)] in the Baseline Period

[Incremental % of Exchange Futures Taker Volume (Monthly)]= user’s [Incremental % of Exchange Futures Taker Volume (Monthly)] of the Assessment Period - user’s [Incremental % of Exchange Futures Taker Volume (Monthly)] in the Baseline Period

[Incremental % of Exchange Futures Maker Volume (Monthly)]= user’s [Incremental % of Exchange Futures Maker Volume (Monthly)] of the Assessment Period - user’s [Incremental % of Exchange Futures Maker Volume (Monthly)] in the Baseline Period

[Incremental of Net Asset Value (Monthly Daily Average)] = User's [Daily Average Net Asset Value under parent account and all sub-accounts for the Calendar Month] during the Assessment Period − User's [Daily Average Net Asset Value under parent account and all sub-accounts for the Calendar Month] during the Baseline Period

[Incremental of Open Interest (Monthly Daily Average)] = User's [Daily Average Open Interest under parent account and all sub-accounts' futures accounts for the Calendar Month] during the Assessment Period − User's [Daily Average Open Interest under parent account and all sub-accounts' futures accounts for the Calendar Month] during the Baseline Period

Terms and Conditions:

- Trading performance assessment will commence at the first day of the calendar month following the month in which the loan is first delivered to the user's account.
- Any Spot and margin volumes from 0 fee trading pairs will be excluded from the calculation of your trading volume. To be eligible for interest rebates on Margin Loans under these Terms & Conditions (the “**Interest Rebate Program**”), you must be verified, be from an eligible region and meet the corresponding trading volume requirements (as set out in the table above).

- If the Loan account belongs to any Designated Account Group, the performance review for both the Baseline and Assessment Periods will be conducted on a group basis.
- The Interest Rebate Program is only available to users who are enabled for Binance Margin and Binance Futures Services, and may not be available or may be restricted in certain jurisdictions or regions, or to certain users, depending on legal and regulatory requirements. Binance reserves the right to exclude any user from this promotion at any time.
- For the purposes of interest rebate assessment, any user who borrows funds, repays such funds in full or in part, and subsequently re-borrows within any timeframe shall not be considered a new client. The assessment period & baseline shall not reset, pause, or defer upon re-borrowing. Instead, the assessment shall commence immediately upon each re-borrowing event and shall be calculated on a pro-rata basis, taking into account all prior borrowing, repayment activity and previous baseline.
- You are responsible for informing yourself about and observing any restrictions and/or requirements imposed with respect to the access to and use of Margin Services in each country or jurisdiction from which the services are accessed.
- Binance reserves the right to disqualify any participants showing any signs of fraudulent behavior immediately (including, without limitation, wash trading, bulk account registrations, self dealing, or market manipulation).
- Binance reserves the right to exclude any trading volumes that are transferred between multiple accounts held by the same user if such activity is detected.
- Binance reserves the right to disqualify any participants who tamper with Binance program code, or interfere with the operation of Binance program code with other software.
- Binance reserves the right to determine and/or amend or vary these Terms & Conditions, its eligibility terms and criteria, the selection and number of participants, and the timing of any act to be done if it is justified due to important reasons, including but not limited to:
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    - obligations arising out of law or decisions issued by common courts or public administration;
    - anti-money laundering or combating financing terrorism rules;
    - technical issues beyond our control;
    - steps that may be necessary to protect users from potential losses;
    - steps that may be necessary to protect Binance from the loss of reputation; or
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