

Margin USDC Fixed Rate Interest Program One-Pager (Nov 2025)

How It Works

- When you reach certain incremental volume target tiers, you will be eligible for a fixed USDC interest rate. Please check the table below for tiers.
- You can qualify by meeting either the maker or taker volume target. If you focus on one side, please keep your volume on the other side at the same level as before.
- This program is also available for the institutional loan product. However, you must choose between the [interest-free program](#) and the fixed rate interest program on the onboarding day or the first day of the new calendar month, as these two cannot be combined.

Performance Target Criteria- Absolute Gain-Based

- Target Incremental % means the absolute increase in the user's share of total exchange monthly trading volume compared to the Baseline Period (e.g., from 0.1% to 0.3% = +0.2% share gain).
- 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.

To enjoy a 3% USDC Annualized Interest Rate:

Tier	Loan Amount in USDC	Incremental % of Exchange Spot Taker Volume (Monthly)	Incremental % of Exchange Spot Maker Volume (Monthly)
1	1M	0.007%	0.021%
2	2M	0.014%	0.042%
3	3M	0.021%	0.063%
4	4M	0.028%	0.084%
5	5M	0.035%	0.105%
6	8M	0.070%	0.210%
7	10M	0.084%	0.252%

Fixed Rate Interest Program Details:

Max Borrowing Limit	Up to 10m USDC
Performance Criteria	Incremental % is the increase in your monthly trading volume share compared to the Baseline Period (e.g., from 0.1% to 0.3% = +0.2%).

Assessment Period	<p>Each calendar month is an “Assessment Period”. Binance reviews trading volumes on the first day of each month.</p> <p>The incremental percentage of trading volume share shall be measured in each Assessment Period by comparing the user’s performance during that Assessment Period against the Baseline Period.</p> <p>No performance assessment shall occur during the first calendar month in which the loan is issued (i.e. the first Assessment Period). Performance assessments will commence in the second Assessment Period.</p>
Baseline Period	The “Baseline Period” shall be the calendar month immediately prior to the calendar month in which the loan is first issued.
Interest Charging	The fixed rate will be assigned to the sub-account UID you provide and will remain unchanged for the 30-day period.
Eligibility Requirement	If you fail to meet the performance targets you selected during two consecutive assessment periods, Binance will review your account and may revoke both your borrowing limit and the special fixed rate.
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.

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]

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 fixed interest on Margin Loans under these Terms & Conditions (the “**Fixed Rate Interest Program**”), you must be verified, be from an eligible region and meet the corresponding trading volume requirements (as set out in the table above).
- The Fixed Rate Interest 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.

- 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:
 - changes in applicable regulations or policies;
 - 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; or
 - steps that may be necessary to protect Binance from the loss of reputation.
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