

CRYPTO LOANS USER GUIDE



PayBitoPro

How Do PayBitoPro Crypto Loans Work?

PayBitoPro many loanable and collateral assets, including BTC, ETH, USDT, BUSD, BNB, and more. You can check the latest list of supported assets and interest rates on the [PayBitoPro Loans](#) page.

There are two types of PaBbitoPro loans: flexible and stable. However, the interest rates and borrowing limits depend on the crypto asset you intend to borrow and whether you are a VIP or regular user. Interest is also calculated hourly or annually.

The two loan types have conditions that appeal to different users based on how much you intend to borrow and the interest rate.

Flexible Rate Loan

This isolated, overcollateralized, open-term loan product allows you to borrow cryptocurrencies without committing to a specific loan term using your crypto assets as collateral. There is interest on borrowed cryptocurrencies with this loan option, and the interest rate is determined by the type of cryptocurrency being borrowed and the current market conditions. Interest is accrued every minute and is added to the total outstanding loan balance. You can repay your loans at any time without penalty.

You can also use borrowed cryptocurrencies for various purposes, such as trading, margin trading, or staking.

Stable Rate Loan

This loan type allows you to borrow USDT or BUSD against your cryptocurrency holdings. The loan is collateralized, meaning you must provide PayBitoPro with an equivalent cryptocurrency. The interest rate for a stable loan is fixed and based on the loan-to-value (LTV) ratio—the percentage of the collateralized loan. For example, if the LTV ratio is 50%, you must provide PayBitoPro twice as much crypto as you are borrowing.

This loan type is a good option if you need access to cash quickly and have crypto holdings that you are willing to use as collateral. The fixed interest rate makes it easy to budget for repayments, and the LTV ratio ensures you stay within budget.



How Does Collateral Work On PayBitoPro?

PayBitoPro allows you to borrow as much as ten times your assets and up to 65% of the value of your collateral. Although the amounts you can borrow or put as collateral varies according to the crypto asset.

The collateral is held as security for the crypto assets you borrow.

However, if the current loan value-collateral value exceeds what was borrowed-pledged, PayBitoPro reserves the right to claim the collateral

The current loan value-collateral value, or LTV, can exceed the liquidation LTV if the borrowed assets' worth rises or the collateral's value drops.

How to Get a PayBitoPro Crypto Loan

Before borrowing a crypto loan from PayBitoPro, you should be aware that the exchange requires collateral, and there is a minimum amount you can borrow, depending on the asset you need to process your loan. Here's how you can borrow a crypto loan on PayBitoPro:

1. Create and verify your PayBitoPro account if you don't already have one
2. On the PayBitoPro homepage, hover over Other Features and click on Loans.
3. Choose a loan type (stable or flexible) and enter the amount you wish to borrow. Then, choose a collateral asset. Based on the initial LTV, the system will instantly calculate the collateral amount. You will also see the annualized and net-annualized interest rates, estimated minute interest, and liquidation price
4. Make sure you read and agree to PayBitoPro Loan Service Agreement and Simple Earn Service Agreement before you check the box next to it and click Start Borrowing.
5. You will see a pop-up confirming the loan. Click Confirm to complete the process

Here are some tips you should keep in mind before diving into a PayBitoPro crypto loan:

1. **Wisely choose your loanable coin and collateral:** PayBitoPro has a wide range of crypto assets as collateral and loanable coins, which you should carefully review. The collateral and loan amount is determined by the initial loan-to-value (LTV) ratio, which is the percentage of the



loan amount divided by the collateral value. So, the higher the LTV, the higher the risk of liquidation.

2. **Monitor your LTV ratio:** Your LTV ratio changes according to the market price of your collateral and loanable assets. If your LTV ratio reaches or exceeds 90%, your collateral will be liquidated automatically to repay your loan.
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How to Repay a PayBitoPro Crypto Loan

You can repay your PayBitoPro crypto loan by following these steps:

1. Log in to your PayBitoPro account, hover over Other Feature and click on Loans.
2. Click on Active Loan.
3. Under Ongoing Orders, Click Repay next to the order you wish to repay.
4. Enter the repayment amount (or click on MAX beside the coin), or select a repayment ratio if you want to pay in bits. If you want to keep the collateral in the order, check the box. Go over the details and then click Confirm Repayment.
5. After the payment has been processed, you will get a confirmation message.

