

# EARN INTEREST USER GUIDE




# Earn Interest:

Here you can invest in crypto and earn interest.

### Paybito Earn Interest

*You may sleep, but your cryptos won't! Make your cryptos work for you.*

✔ The same number of tokens deposited to Earn Interest will be returned to you along with the interest paid out in the same token.




Asset	Investment Duration (days)						Est. APR(%)	Action
BTC	Flexible							<a href="#">Earn Interest</a>
ETH	Flexible							<a href="#">Earn Interest</a>
BCH	15	30	60	90	120	Flexible		<a href="#">Earn Interest</a>
LTC	15	30	60	90	120	Flexible		<a href="#">Earn Interest</a>
HCK	15	30	60	90	120	Flexible		<a href="#">Earn Interest</a>
ETC	15	30	60	90	120	Flexible		<a href="#">Earn Interest</a>
ZEC	15	30	60	90	120	Flexible		<a href="#">Earn Interest</a>
XRP	15	30	60	90	120	Flexible		<a href="#">Earn Interest</a>

## Earn Interest:

1st select Investment Duration then click on the 'Earn Interest' button enter the amount under the investment plan, and then click on the 'Earn Interest' button.

Three types of investment plans are available here.



Earn Interest on  LTC

Duration (Days) :

15

30

60

90

120

If you choose to redeem early, your assets will earn the corresponding flexible product interest. Redeeming means moving assets from your Earn Wallet to your Spot Wallet.

How much would you want to invest? Choose one of the three amount options described below.

Invest One-time (no Auto-invest)

Enter the amount for one-time investment into this lock-in period

This amount will be moved from your spot wallet to your earn wallet immediately and invested at the next UTC 12:00 AM to earn interests into this lock-in period for only one-time. Upon expiry, your assets will automatically earn the corresponding flexible product interest.

Auto-invest amount to the same lock-in period upon expiry of lock-in period

Enter the amount you would like to auto-invest now and at the end of every expiry.

This amount will be moved from your spot wallet to your earn wallet at the next UTC 12:00 AM and then at the end of every expiry to be invested to earn interests into this lock-in period. The previous invested amount and interest earned on that amount will move into flexible product interest. You can turn this auto-invest feature off from your Earn Wallet.

What happens when this auto-invest feature is turned off?

(1) It will stop auto-investing for you.

(2) Your already invested assets will continue to earn interest as per the lock-in period interest rate until expiration of the lock-in period.

(3) Upon expiration of the lock-in period, your assets will remain in your earn wallet and automatically earn the corresponding flexible product interest.

Auto-invest to this lock-in period with your full wallet balance

Enable Auto-invest with your full wallet balance

Your full wallet balance will be moved from your spot wallet to your earn wallet at the next UTC 12:00 AM and then at the end of every expiry to be invested to earn interests into this lock-in period. You can turn this auto-invest feature off from your Earn Wallet.

What happens when this auto-invest feature is turned off?

(1) It will stop auto-investing for you.

(2) Your already invested assets will continue to earn interest as per the lock-in period interest rate until expiration of the lock-in period.

(3) Upon expiration of the lock-in period, your assets will remain in your earn wallet and automatically earn the corresponding flexible product interest.

Available balance :5 LTC

Earn Interest

## 1. Invest One-time (no Auto-invest):

This amount will be moved from your spot wallet to your earn wallet immediately and invested at the next UTC 12:00 AM to earn interests into this lock-in period for only one-time. Upon expiry, your assets will automatically earn the corresponding flexible product interest.

## 2. Auto-invest amount to the same lock-in period upon expiry of lock-in period:

This amount will be moved from your spot wallet to your earn wallet at the next UTC 12:00 AM and then at the end of every expiry to be invested to earn interests into this lock-in period. The previous invested amount and interest earned on that amount will move into flexible product interest. You can turn this auto-invest feature off from your Earn Wallet.



What happens when this auto-invest feature is turned off?

- (1) It will stop auto-investing for you.
- (2) Your already invested assets will continue to earn interest as per the lock-in period interest rate until expiration of the lock-in period.
- (3) Upon expiration of the lock-in period, your assets will remain in your earn wallet and automatically earn the corresponding flexible product interest.

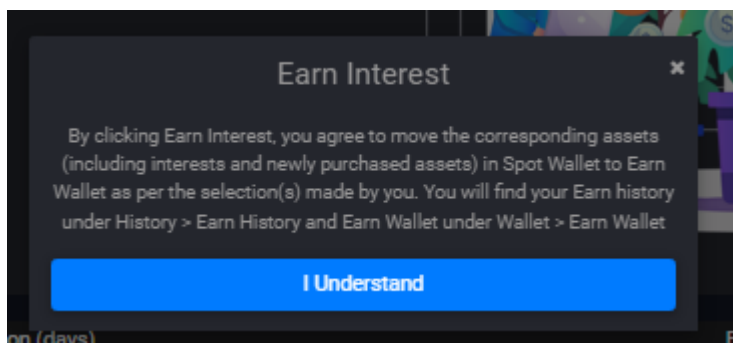
### 3. Auto-invest to this lock-in period with your full wallet balance:

Your full wallet balance will be moved from your spot wallet to your earn wallet at the next UTC 12:00 AM and then at the end of every expiry to be invested to earn interests into this lock-in period. You can turn this auto-invest feature off from your Earn Wallet.

What happens when this auto-invest feature is turned off?

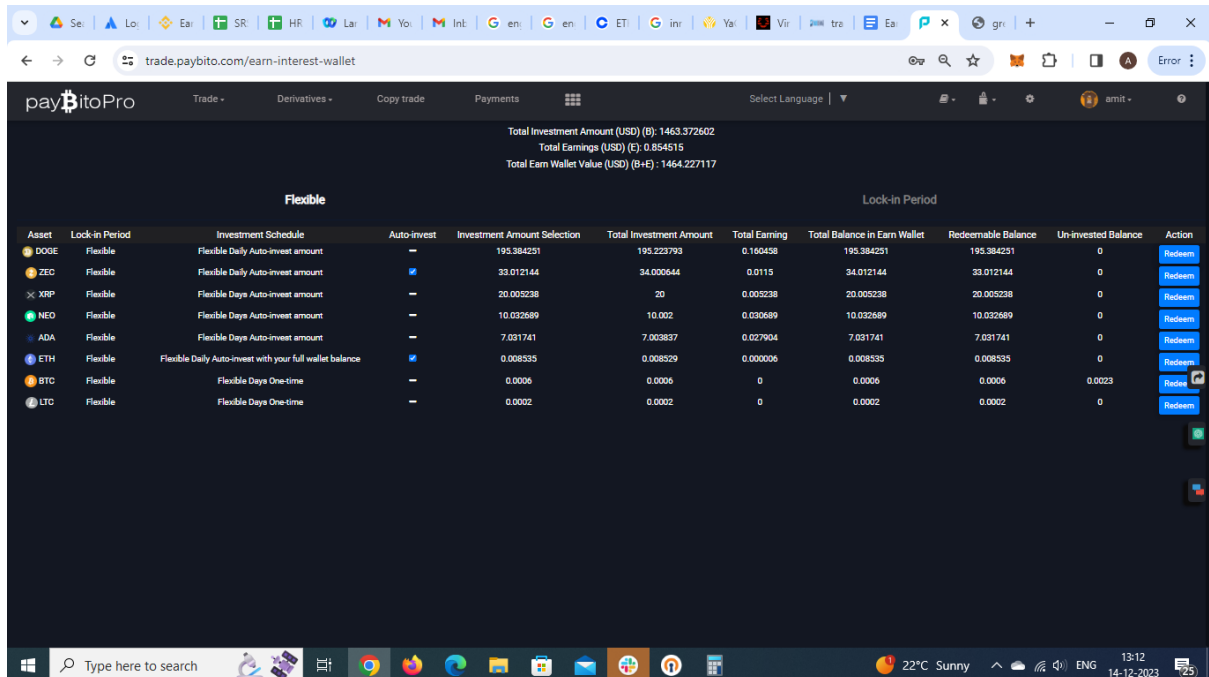
- (1) It will stop auto-investing for you.
- (2) Your already invested assets will continue to earn interest as per the lock-in period interest rate until expiration of the lock-in period.
- (3) Upon expiration of the lock-in period, your assets will remain in your earn wallet and automatically earn the corresponding flexible product interest.

Then click on the 'I Understand' button. The funds were successfully allocated with the success message and the amount will be sent to your spot wallet to the earn wallet.



# Earn Wallet:

Two types of earn wallet data are displayed here, users can redeem balances from here.



The screenshot shows the 'earn-interest-wallet' page on the payBitoPro website. At the top, summary statistics are displayed: Total Investment Amount (USD) (B): 1463.372602, Total Earnings (USD) (E): 0.854515, and Total Earn Wallet Value (USD) (B+E): 1464.227117. Below this, a table titled 'Flexible' lists various assets and their investment details. The table includes columns for Asset, Lock-in Period, Investment Schedule, Auto-invest, Investment Amount Selection, Total Investment Amount, Total Earning, Total Balance in Earn Wallet, Redeemable Balance, Un-invested Balance, and Action. Assets listed include DOGE, ZEC, XRP, NEO, ADA, ETH, BTC, and LTC. Each row has a corresponding 'Redeem' button. The interface is viewed in a browser window with a Windows taskbar visible at the bottom.

Asset	Lock-in Period	Investment Schedule	Auto-invest	Investment Amount Selection	Total Investment Amount	Total Earning	Total Balance in Earn Wallet	Redeemable Balance	Un-invested Balance	Action
DOGE	Flexible	Flexible Daily Auto-invest amount	-	195.384251	195.223793	0.160458	195.384251	195.384251	0	Redeem
ZEC	Flexible	Flexible Daily Auto-invest amount	✓	33.012144	34.000644	0.0115	34.012144	33.012144	0	Redeem
XRP	Flexible	Flexible Daily Auto-invest amount	-	20.005238	20	0.005238	20.005238	20.005238	0	Redeem
NEO	Flexible	Flexible Daily Auto-invest amount	-	10.032689	10.002	0.030689	10.032689	10.032689	0	Redeem
ADA	Flexible	Flexible Daily Auto-invest amount	-	7.031741	7.003837	0.027904	7.031741	7.031741	0	Redeem
ETH	Flexible	Flexible Daily Auto-invest with your full wallet balance	✓	0.008335	0.008329	0.000006	0.008335	0.008335	0	Redeem
BTC	Flexible	Flexible Daily One-time	-	0.0006	0.0006	0	0.0006	0.0006	0.0023	Redeem
LTC	Flexible	Flexible Daily One-time	-	0.0002	0.0002	0	0.0002	0.0002	0	Redeem

## Redeem:

Users can redeem balances from here. Enter redeem amount then click on submit.



**Redeem**

Available Redeemable Balance 33.012144

Total Balance in Earn Wallet 34.012144

Redeem this amount

\* Your requested Redeem amount exceeds your Un-invested Balance. You will stop earning Flexible interests on your asset from this point on.

\* You are about to redeem your Earn Wallet balance to your Spot Wallet. You will stop earning interests on your asset from this point on.

\* If your Auto-invest feature is on, it will continue to move your assets from Spot Wallet to Earn Wallet as per your selected Investment Schedule and Investment Amount Selection.

**Submit**

Then click on 'Ok' . amount will send your earned wallet to the spot wallet.

**Redeem**

You are about to redeem the Total Balance in your Earn Wallet to your Spot Wallet. You will stop earning interests on your asset from this point on.

**Ok** **Cancel**

## Earn History:

Flexible and Lock-in Period history is displayed here, the user can also filter data by Event, by Asset and Date.

Flexible

Lock-in Period

Select Event





















Select Asset

From Date

To Date

Search

Export

Investment Id	Timestamp	Event	Asset	Amount	Lock-in Period	Investment Schedule
677	14-DEC-2023 07:52:01	Partially Redeemed [moved from Earn to Spot Wallet]	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
1009	14-DEC-2023 07:51:10	Turned on Auto-invest by you.	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	14-DEC-2023 00:00:00	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	14-DEC-2023 00:00:00	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	13-DEC-2023 00:00:01	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	13-DEC-2023 00:00:01	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	12-DEC-2023 00:00:01	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	12-DEC-2023 00:00:01	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	11-DEC-2023 00:00:01	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	11-DEC-2023 00:00:01	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	10-DEC-2023 00:00:00	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	10-DEC-2023 00:00:00	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	09-DEC-2023 00:00:00	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	09-DEC-2023 00:00:00	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	08-DEC-2023 00:00:07	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	08-DEC-2023 00:00:07	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	07-DEC-2023 00:00:01	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	07-DEC-2023 00:00:01	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount
684	06-DEC-2023 00:00:01	Auto-Invested by Platform	 ETH	0	Flexible	Flexible Daily Auto-invest with your full wallet balance
677	06-DEC-2023 00:00:01	Auto-Invested by Platform	 ZEC	1	Flexible	Flexible Daily Auto-invest amount

<

1

2

3

4

5

6

>

< 1 2 3 4 5 6 >

