



Membership Level	Feature	Preferred	Elite	Black	Reserve
Annual Membership Fee \$	\$299	\$799	\$1499	\$10,000	\$50,000
Fee - Currency Load WeChat/Alipay/ChinaUnionPay/Bank Transfer	3.00%	2.75%	2.50%	2.25%	2.00%
Fee- Currency Load- V/MC	5.95%	5.75%	5.50%	5.25%	5.00%
Fee- Currency Unload / Payment	3.50%	3.00%	2.00%	1.25%	1.00%
FX Fee (Cross Currency)	3.50%	3.00%	2.00%	1.75%	1.50%
Expedite Funding/ Payment Fee	2.50%	2.00%	1.00%	0.50%	0.25%
Virtual Assistant	Included- Chat/Email	Included- Chat/Email	Included- Chat/Email	Included- Chat/Email	Included- Chat/Email
Crypto to Fiat Liquidation Fee	2.00%	1.50%	1.00%	0.85%	0.60%
Max Load Limit Per Annual	\$10,000/Annual	\$50,000/Annual	\$100,000/Annual	\$2mm/Annual	Unlimited
Fiat Account to Account Fee	1.50%	1.00%	0.50%	0.20%	0.15%
Crypto Wallet Activation and Enrollment	Free	Free	Free	Free	Free
Inbound	0.30%	0.20%	0.00%	0.00%	0.00%
Outbound- outside of ONYX/AU wallet holders	0.75%	0.5%	0.25%	0.25%	0.20%
Internal Transfer to another Swan member	0.30%	0.20%	0.00%	0.00%	0.00%
Personal Travel Discount	Up to 40%	Up to 50%	Up to 60%	Up to 60%	Up to 60%
Levels of Upline Payout On Travel Earnings	2	3	4	4	4
Cards: Virtual/Plastic	Plastic/Virtual	Plastic/Virtual	Plastic/Virtual	Black Stainless Steel/Virtual	18K Gold/Virtual
Annual Enrollment and Activation Fee, card shipping included	\$199	\$199	\$199	\$199	\$199
ATM Fee 1% or \$1.95 whichever is greater	2.00%	1.50%	1.00%	1.00%	1.00%
Balance Inquiry	\$1.00	\$1.00	\$1.00	\$.50	\$.50
Card Replacement Fee	\$60	\$60	\$60	\$4000	\$25,000
Chargeback Fee	\$40	\$35	\$30	\$25	\$25
ATM Withdrawal limit	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000

LQD8 Block Program					
Units of block per year	100	250	500	2500	10,000
Monthly Loan Interest	10%	10%	10%	10%	10%
Early Termination Fee	2%	2%	2%	2%	2%

Luxury Lifestyle Benefits					
White Glove Concierges Service	X	X	X	X	X
Request 24/7 365 Days A Year	X	X	X	X	X
Unlimited Access and Requests	X	X	X	X	X
World Wide Coverage	X	X	X	X	X
Personalized Concierge Service			X	X	X
Personal Consultation				X	X
Enhanced Reward Benefits				X	X
Personalized custom travel/itinerary planning				X	X

Personal					
Personal Shopping	X	X	X	X	X
VIP Dining Experiences	X	X	X	X	X
Private Event and Party Consultant		X	X	X	X
Event Management		X	X	X	X
Luxury Product Procurement	X	X	X	X	X

Travel					
Preferred Hotel and Cruise Rates World Wide	X	X	X	X	X
Corporate and Group Travel Specialist	X	X	X	X	X
Negotiated Rates on First and Business Class Airfare; Private Aviation.			X	X	X
Car Rentals	X	X	X	X	X
Exotic Car Rentals		X	X	X	X
Black Car Airport Transfers	X	X	X	X	X
Discount Lounge access worldwide		X	X	X	X

Lifestyle					
VIP Event Access	X	X	X	X	X
High Fashion Events	X	X	X	X	X
Sporting Events	X	X	X	X	X
Music Festivals and Concerts	X	X	X	X	X
Movie Premiers	X	X	X	X	X
Nightlife	X	X	X	X	X