

Attachment 1 / Příloha 1

What Is Binance Earn and How to Use It

2020-11-04 13:02

Binance Earn offers a suite of products for you to grow your crypto holdings easily.

The screenshot shows the Binance Earn interface. At the top, there is a navigation bar with the Binance logo, a menu icon, and links for 'Buy Crypto', 'Markets', 'Trade', 'Derivatives', and 'Finance'. On the right side of the navigation bar, there are links for 'Wallet', 'Orders', a user profile icon, a bell icon, 'Download', and 'English | USD'. Below the navigation bar, the main heading is 'Binance Earn' with the subtext 'Simple & Secure. Search popular coins and start earning.' There is a search bar with a dropdown menu showing 'Popular Coins (BTC, ETH, BNB, USDT, BUSD)' and a 'Search Coins' button. Below the search bar, there are two tabs: 'Guaranteed' (selected) and 'High Yield'. A yellow banner with a megaphone icon and the text 'Principal Guaranteed' is displayed, with a subtext: 'Stablecoins offer predictable returns for crypto temporarily locked up. New to crypto? Start your crypto investments with stablecoins.' Below the banner is a table of investment products.

Coin	Product	Est. APY	Duration	Action
ETH	ETH 2.0 Staking	4.90%~21.60%	Fixed	Stake
USDT	Fixed Savings	7.00%	90 Days	Transfer
BUSD	Fixed Savings	6.66%	30 Days	Transfer
USDT	Flexible Savings	5.79%	Flexible	Transfer

Flexible Savings, Launchpool, BNB Vault, and more opportunities are available on the platform. Binance will regularly launch high-quality products for Binance Earn, so make sure to check them out regularly.

How to use Binance Earn?

Log in to your Binance account and click **[Finance]** - **[Binance Earn]** to view all the products.

The screenshot shows the Binance Earn interface. At the top, there is a navigation bar with the Binance logo and various menu items: Buy Crypto (ZAR), Markets, Trade, Derivatives, Finance, Wallet, Orders, a user profile icon, a notification bell with '99+', Download, and English | CNY. The main header area features the 'Binance Earn' title and a search bar for 'Popular Coins' (BTC, ETH, BNB, USDT, BUSD). A dropdown menu is open under 'Finance', highlighting 'Binance Earn' (One-stop Investment Solution) and listing other options: 'Binance Pool' (Mine more rewards by connecting to the pool), 'Binance Visa Card' (New) (Convert and pay with crypto worldwide), 'Crypto Loans' (Get an instant loan secured by crypto assets), and 'Liquid Swap' (New) (Become a liquidity provider & earn double). Below the header, there are two tabs: 'Guaranteed' and 'High Yield'. A yellow banner reads 'Principal Guaranteed' with the text: 'Stablecoins offer predictable returns for crypto temporarily locked up. New to crypto? Start your crypto investments with stablecoins.' Below this is a table of investment products.

Coin	Product	Est. APY	Duration	Action
BNB	BNB Vault	8.28%	Flexible	Stake
ETH	ETH 2.0 Staking	4.90%~21.60%	Fixed	Stake
USDT	Fixed Savings	7.00%	90 Days	Transfer
BUSD	Fixed Savings	7.00%	90 Days	Transfer

Currently, Binance Earn offers 2 types of earnings - **Guaranteed** and **High Yield**. Users can choose to invest their crypto in stablecoins for predictable returns, or high-yield staking coins that provide higher than average gains but with corresponding risks to your invested principal. Please only invest what you can afford to risk, regardless of how high the potential rates of return are.

1. Guaranteed

If you are new to crypto, you can get started with the products listed under **[Guaranteed]**. These products have relatively more stable yields and you can get back your principal after the locking period.

Guaranteed

High Yield

Principal Guaranteed

Stablecoins offer predictable returns for crypto temporarily locked up. New to crypto? Start your crypto investments with stablecoins.

Coin	Product	Est. APY	Duration	
BNB	BNB Vault	8.28%	Flexible	Stake
ETH	ETH 2.0 Staking	4.90%~21.60%	Fixed	Stake
USDT	Fixed Savings	7.00%	90 Days	Transfer
BUSD	Fixed Savings	7.00%	90 Days	Transfer
USDT	Flexible Savings	5.79%	Flexible	Transfer
BUSD	Flexible Savings	5.05%	Flexible	Transfer
BTC	Flexible Savings	1.20%	Flexible	Transfer
ETH	Flexible Savings	0.87%	Flexible	Transfer

To search for crypto to invest, click on the drop-down menu to find your desired crypto, or click **[Popular Coins]** or **[Best for Beginners]** to see our suggested lists. Click **[Search Coins]** to search.

The screenshot shows the Binance Earn interface. At the top, there is a navigation bar with the Binance logo and various menu items: Buy Crypto (HKD), Markets, Trade, Derivatives, Finance, Wallet, Orders, a user profile icon, a notification bell, Download, and English | USD. Below the navigation bar is a large banner for "Binance Earn" with the text "Simple & Secure. Search popular coins and start earning." In the center, there is a search bar with a dropdown menu open, showing options: Popular Coins (BTC, ETH, BNB, USDT, BUSD), Best for Beginners, BNB, 1INCH, and ADA. A yellow "Search Coins" button is located to the right of the search bar. Below the search bar, there is a table of investment products. The table has columns for "Est. APY", "Duration", and "Action". The products listed are: ADA (4.90%~21.60%, Fixed, Stake), USDT (7.00%, 90 Days, Transfer), BUSD (6.66%, 30 Days, Transfer), and USDT (5.79%, Flexible, Transfer). A yellow notification banner is visible in the background, stating "temporarily locked up. New to crypto? Start your crypto investments with stablecoins." A chat icon is located in the bottom right corner.

	Est. APY	Duration	Action
ADA ETH 2.0 Staking	4.90%~21.60%	Fixed	Stake
USDT	7.00%	90 Days	Transfer
BUSD	6.66%	30 Days	Transfer
USDT	5.79%	Flexible	Transfer

If you are looking for specific Binance Earn products, scroll down and click **[View More]** to enter the respective pages.

Don't just HODL your crypto. Grow it.

Compound your cryptocurrency holdings. Discover options to make the most of what you hold.



Savings

- ✓ Stable earnings
- ✓ Zero fees

Benefit from competitive interest rates. Stake and earn popular cryptocurrencies, from BTC to BNB and more.

[View More](#)



Locked Staking

- ✓ Low entry barrier
- ✓ High yield

Start staking with only 10 USDT worth of assets and reap higher rewards and additional benefits.

[View More](#)



Launchpool

- ✓ Simple & secure
- ✓ Latest tokens

Stake your crypto and earn attractive returns in the form of new tokens.

[View More](#)



BNB Vault

- ✓ Yield aggregator
- ✓ Flexible

Earn combined returns on your BNB. Leverage the best assets of Launchpool, Savings, and DeFi Staking.

[View More](#)



ETH 2.0 Staking

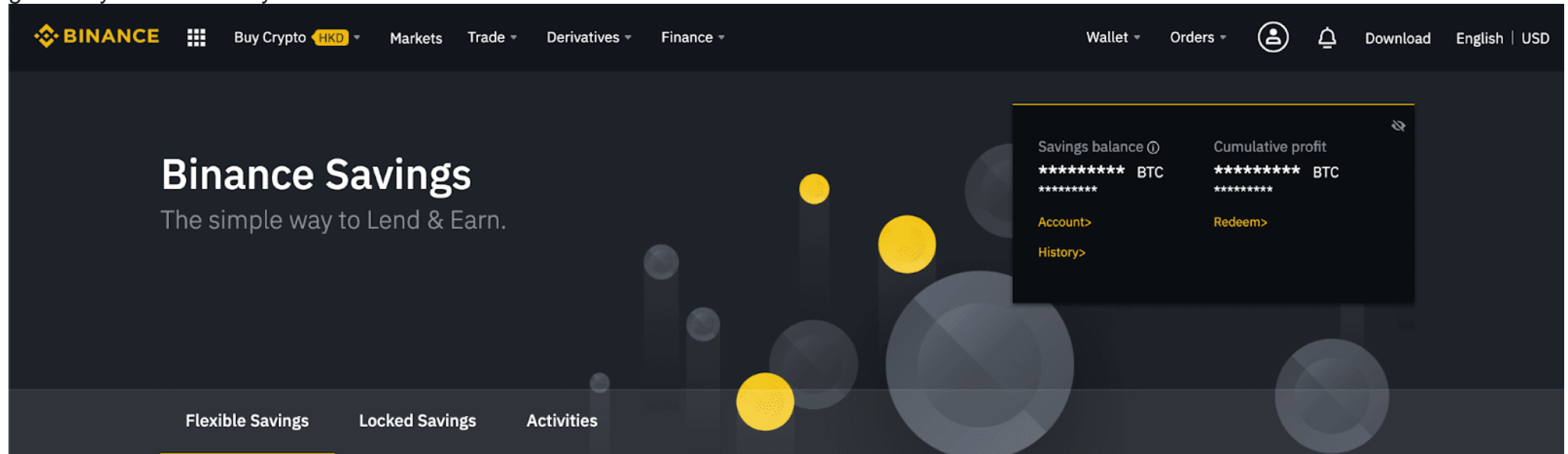
- ✓ Less risk
- ✓ High yield

Join Ethereum 2.0 staking with minimum investment and low risk, hassle-free.

[View More](#)

1.1 Savings

Savings offers two types of products - Flexible Savings and Fixed Savings. Similar to a bank's demand deposit, you can deposit your crypto and gain daily interest from your dormant funds.













Flexible Savings allows you to redeem your assets whenever you need, while **Fixed Savings** requires you to deposit your assets for a fixed period and in return, you earn a higher return than Flexible Savings. Please note that if you withdraw your funds in advance from Fixed Savings, you will also lose the interest gained.

Flexible Savings

Flexible to Transfer and Safe to Earn




[Interest Calculation Rule](#)[Flexible Savings timeline](#)

Coin	7-Day APY	Yesterday's Flexible APY & Trend	Flexible Interest Per Thousand	Auto Transfer	
 FIL	3.07%	2.23% 	0.0611 FIL	<input type="checkbox"/>	Transfer
 BTC	1.20%	1.20% 	0.03288 BTC	<input checked="" type="checkbox"/>	Transfer
 BUSD	5.05%	5.05% 	0.13854 BUSD	<input type="checkbox"/>	Transfer
 USDT	5.79%	5.80% 	0.1589 USDT	<input type="checkbox"/>	Transfer
 1INCH	3.29%	3.29% 	0.09034 1INCH	<input type="checkbox"/>	Transfer

[Expand all 58 Flexible Savings products](#) 






Locked Savings

Flexible deposits, higher profits

Coin	Annualized Interest Rate	Duration (days)	Interest Per Lot	
 USDT	6.31%	<input checked="" type="radio"/> 7 <input type="radio"/> 14 <input type="radio"/> 30 <input type="radio"/> 90	0.1209 USDT	Transfer
 BUSD	6.31%	<input checked="" type="radio"/> 7 <input type="radio"/> 14 <input type="radio"/> 30 <input type="radio"/> 90	0.1209 BUSD	Transfer
 USDC	5.31%	<input checked="" type="radio"/> 7 <input type="radio"/> 14 <input type="radio"/> 30 <input type="radio"/> 90	0.1018 USDC	Transfer
No more Locked Savings products				

Activities are high-yield staking opportunities offered jointly by Binance and various projects. You can lock the corresponding assets into the platform to obtain higher returns. Subscriptions will be closed once they reach the maximum limit. Please follow [Binance Announcement](#) for details on new Activities.

Activities Limited supply, higher demand

Activity name	Annualized Interest Rate	Duration (days)	Subscription progress	Status
 COS 14D (13%)	13.00%	14	74.89% 14,979,500 COS / 20,000,000 COS	Accruing interest Ended
 CTSI 14D (20%)	20.00%	14	22.47% 5,618,000 CTSI / 25,000,000 CTSI	Accruing interest Ended
 NKN 21D (20%)	20.00%	21	100.00% 10,000,000 NKN / 10,000,000 NKN	Accruing interest Ended
 RIF 21D (30%)	30.00%	21	100.00% 5,000,000 RIF / 5,000,000 RIF	Accruing interest Ended
 BTC 90D (5%)	5.00%	90	100.00% 300 BTC / 300 BTC	Accruing interest Ended

[Expand all 184 activity products](#) 

1.2 Launchpool

When users stake their crypto assets in DeFi projects, such as by providing liquidity to a liquidity pool, they will get rewards. By reinvesting these rewards, users can start a process known as **Yield Farming**.

Launchpool is the perfect option for users to farm new assets. You can acquire newly launched tokens as rewards when you stake BNB, BUSD, and other crypto assets. You can withdraw your deposited assets at any time, and rewards are distributed every hour.

← Homepage


Launchpad



Launchpool



Binance Launchpool

A secure way to farm new assets.

Completed (17)

**TLM**
A Simulated Economy Where Players Compete with NFTs
Total Rewards: **150,000,000.0000**
Farming Period: **30 day/s**
Session end date: 2021-05-07

**BUSD Pool**
Stake BUSD, Earn TLM

APY: **13.85%**
Participants: **277088**
Total Staked: **1,828,303,920.0542 BUSD**

**BNB Pool**
Stake BNB, Earn TLM

APY: **7.57%**
Participants: **524378**
Total Staked: **10,276,390.6385 BNB**



1.3 BNB Vault

BNB Vault is a capital-guaranteed investment product to help you maximize the income potential of your BNB.

By investing in the Vault, BNB HODLers can easily invest in both centralized and decentralized finance products in just one easy step, with maximize yields and benefits from multiple opportunities available in the Binance ecosystem.

The screenshot displays the BNB Vault interface with a dark theme. At the top, the title "BNB Vault" is centered, followed by the subtitle "One-click to Earn Multi-benefit with BNB". Below this, a summary card shows the "Current Est. APY" as **0.67%** and includes a descriptive text: "As a BNB yield aggregator, BNB Vault will combine Flexible Savings, BNB DeFi Staking, and Launchpool to give you the best APY returns." The interface is divided into two main columns. The left column, titled "My Shares", features a BNB coin icon, a value of **0.0000** Staked BNB, and an "Auto Transfer" toggle switch. Below these are three buttons: "Login", "Buy BNB to Stake >", and "Join Launchpad >". The right column, titled "My Rewards", includes a "Distribution History" link and a note: "All Rewards will be distributed to spot wallet." It lists three reward categories: "Savings Rewards" with a BNB icon, a value of **0.00000000**, and an "Est. APY" of **0.67%**; "Launchpool Rewards" with a value of **-** and an "Est. APY" of **0.00%**; and "Other Rewards" with a value of **-** and an "Est. APY" of **0.00%**. A chat icon is visible in the bottom right corner.


BNB Vault

One-click to Earn Multi-benefit with BNB

Current Est. APY
0.67%

As a BNB yield aggregator, BNB Vault will combine Flexible Savings, BNB DeFi Staking, and Launchpool to give you the best APY returns.

My Shares


0.0000
Staked BNB

Auto Transfer

Login


Buy BNB to Stake >

Join Launchpad >

My Rewards

[Distribution History](#)






All Rewards will be distributed to spot wallet.

Savings Rewards	 BNB	Est. APY 0.67%
Launchpool Rewards	-	Est. APY 0.00%
Other Rewards	-	Est. APY 0.00%

1.4 Locked Staking

You can gain rewards through **Locked Staking** by staking crypto assets on the blockchain. You can redeem these assets after you successfully subscribed, but please note that redemption requires a certain unlocking period. This locking period differs based on the product chosen.

Locked Staking

Token	Est. APY	Duration (days) ⓘ	Minimum Locked Amount	
 NEAR	10.79%	<input type="text" value="30"/> <input type="text" value="60"/> <input type="text" value="90"/>	1NEAR	Stake Now
 BNB	8.49%	<input type="text" value="30"/> <input type="text" value="60"/> <input type="text" value="90"/>	0.1BNB	Sold out Check
 OGN	7.49%	<input type="text" value="30"/> <input type="text" value="60"/> <input type="text" value="90"/>	10OGN	Stake Now
 SOL	14.49%	<input type="text" value="30"/> <input type="text" value="60"/> <input type="text" value="90"/>	1SOL	Stake Now
 MATIC	11.34%	<input type="text" value="30"/> <input type="text" value="60"/> <input type="text" value="90"/>	50MATIC	Stake Now

[Expand all 45 Locked Staking products](#) ▾

1.5 ETH 2.0 Staking

Binance launched the **ETH 2.0 Staking** service to provide everyone with an accessible **Ethereum 2.0** staking. Get started in a few clicks with just 0.1 ETH, and Binance will cover all validator operating expenses and bear the risk of on-chain penalties. All on-chain staking rewards will be distributed to users.

2. High Yield

Besides “Guaranteed”, Binance offers users a series of high yield products with relatively higher risks. Please **DYOR** before getting started.

2.1 DeFi Staking

DeFi (Decentralized Finance) provides decentralized financial services through smart contracts on a blockchain. Binance introduced **DeFi staking** to help proxy users participate in related decentralized projects. You can now access the world of DeFi easily on Binance, without having the need to manage private keys, acquire resources, make trades, or perform other complicated tasks required for DeFi Staking participation. Earn the highest possible returns in the most simple and safest way.

Please note that DeFi products must be locked for a fixed period. If you need to withdraw your assets in advance, you may lose your corresponding rewards. Please read the product rules for more details before you participate.

DeFi Staking






 [Video Guide >](#)

[DeFi Staking timeline](#)



Risk Warning

Binance strives to offer its users only the best DeFi Mining projects. However, Binance only acts as a platform to showcase projects and provide users with related services, such as accessing funds on behalf of the user and distributing earnings, etc. Binance does not assume liability for any losses incurred due to project on-chain contract security issues.

Token	Est. APY	Duration (days) ⓘ	Minimum Locked Amount	
 BTC	7.49%	Flexible Lock	0.01BTC	Sold out Check
 BNB	8.49%	Flexible Lock	10BNB	Sold out Check
 BUSD	12.49%	Flexible Lock	100BUSD	Sold out Check
 USDT	12.49%	Flexible Lock	100USDT	Sold out Check
 DAI	8.79%	Flexible Lock <input type="text" value="7"/> <input type="text" value="30"/>	100DAI	Stake Now

2.2 Dual Investment

Dual Investment lets you deposit a single cryptocurrency and earn yield based on two assets. You can commit your crypto holdings and lock in a savings yield, but you will earn even more if the market price of their committed holdings increases. Dual Investment provides you with much more control over your risks.

The return on your savings will depend on how the crypto market has moved since the day you invested your crypto into Binance Dual Investment. When the product expires, you may choose to settle with one of the assets from the two options (such as BTC or BUSD). It offers non-guaranteed floating earnings, you can obtain the highest possible earnings while satisfying your digital asset risk management needs.

On the expiry date, the final settlement currency is determined by comparing the settlement price and the strike price. If the market price on your crypto holdings increases and your earnings exceed the savings rate, you'll get the higher amount. If the market price on your crypto holdings dips or your earnings is below the savings rate, you'll still get the yield from your savings. The bottom line is that your return will always be allocated to your benefit.

However, please note that your order cannot be redeemed in advance.

Home Statistics Workers Earnings **Dual Investment** Pool Savings Sell Crypto Main Account Bill



BTC Zone

Invest BTC Get BTC or BUSD Excess earnings

Annualized rate of return	Strike price	Limit	Subscription cut-off time	Delivery date	Progress	Operation
30.00%	\$62000	120 BTC	2021-05-06 12:00:00	2021-06-04	<div style="width: 57%;"></div> 57%	Ended
25.00%	\$62000	120 BTC	2021-05-06 12:00:00	2021-05-21	<div style="width: 99%;"></div> 99%	Ended
65.00%	\$58000	120 BTC	2021-05-06 12:00:00	2021-05-14	<div style="width: 66%;"></div> 66%	Ended



USDT Zone

Invest USDT Get BTC or USDT Excess earnings

Annualized rate of return	Strike price	Limit	Subscription cut-off time	Delivery date	Progress	Operation
35.00%	\$50000	2000000 USDT	2021-05-06 12:00:00	2021-06-04	<div style="width: 50%;"></div> 50%	Ended



2.3 Binance Liquid Swap

Binance Liquid Swap embraces the principles of **liquidity pools**. It combines the advantages of centralized and decentralized financial services, allowing users to obtain high annual returns by providing liquidity to liquidity pools on Binance.

You can also swap cryptocurrencies in the liquidity pool and enjoy the benefits of low slippage and low handling fees, or remove assets at any time, but you will need to pay a handling fee if you swap only a single asset in the pool.

The screenshot displays the Binance Liquid Swap interface. At the top, the title "Binance Liquid Swap" is centered, with the subtitle "Trade Instantly & Pool Tokens to Earn Rewards". Below the title, there are navigation tabs: "Liquidity" (selected), "Swap", "My Share", and "Swap History". A "Tutorial" button is located in the top right corner.

The main content area shows a grid of liquidity pools. The "Stable" category is expanded, showing the following pools:

Pair	Total yield
BTC/WBTC	6.5710%
BUSD/DAI	11.2131%
BUSD/USDT	9.5122%
USDC/USDT	9.4582%

The "Innovation" category is also visible, showing:

Pair	Total yield
EUR/BUSD	5.5596%
GBP/USDT	7.9299%
WBTC/ETH	7.7142%

The detailed view of the "Liquidity" section for the BNB/BUSD pool is shown below. It includes the following information:

- Liquidity** (with an information icon and a refresh icon)
- Buttons for "Add" and "Redeem"
- Select Pool**: BNB/BUSD with "Extra Rewards" (indicated by a BNB icon)
- Options to "Add BNB + BUSD" (0 Fee), "Add BNB", or "Add BUSD"
- Amount**: Input field with "At least 0.1", "MAX", and "BNB" (with a dropdown arrow). Available amount: 0.00000000 BNB.
- Disclaimer: "The final amount is determined by the price at the time of order."
- Current pool size**: 101,283.92 BNB + 26,077,191.01 BUSD

Ready to start earning passive income? Click [\[Finance\]](#) - [\[Binance Earn\]](#) to explore the products today.



Get started on Binance Earn today

[Check Now](#)