

INTRO AND GUIDE TO START YOUR NEXO ACCOUNT

(skip a step if you need – for questions join our NRGY [Telegramgroup](#))

INTRODUCTION

NEXO is an exchange (platform for buying and selling), wallet and bank in one.

We think NEXO will stay put when regular banks fall.

Before we start the tutorial, here's why Leo chose NEXO.

"Why did I choose Nexo? Even before I entered the world of Crypto, DeFi (Decentralised Finance) and NFTs at all, I did a lot of research on how it works. Gradually, I discovered how the whole crypto thing worked. Because of my background in terms of education, where I did a lot of programming, I quickly saw through the blockchain structure. This also made it clear why crypto (and what is related to it) is decentralised: the blockchain is on millions of computers and maintained by as many people. There is no central owner, like a bank. Similarly, Nexo then came my way.

But what is Nexo then? Nexo is a company dedicated to providing mainly crypto loans. A kind of bank, in other words. With this difference, that they use the blockchain. Through their website, like many others, you can use both the blockchain and their products. They have a wonderful mission statement that also appealed to me:

**Disrupting the financial system,
one bit at a time.**

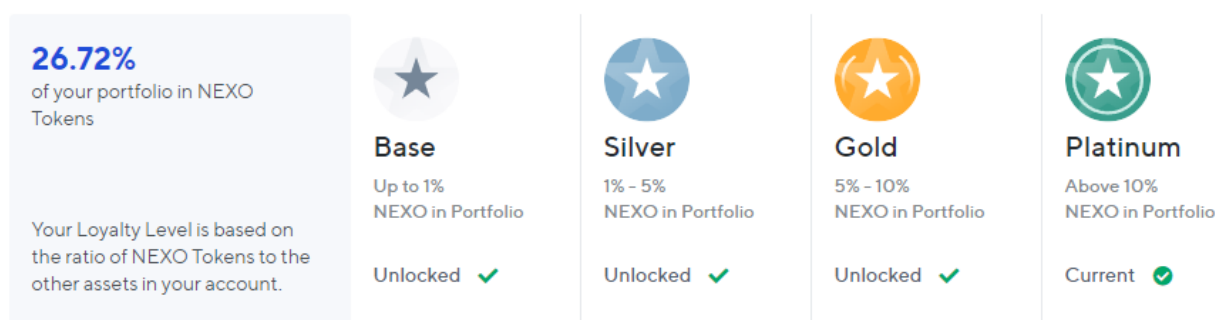
You can read all about Nexo on [their website here](#). When I created an account with Nexo, it was mainly because they would provide a debit card in the future, which is what I signed up for. I have since received this foreign debit card from Nexo and have already used it to withdraw cash from ATMs in the Netherlands. **So you can very easily turn your crypto into euros and bypass the system of banks.**

What appeals to me? Besides the debit card, Nexo was and is also interesting to me because they first did a lot to build up the company, giving it body and name recognition. In addition, they DO give interest on your balances and

these are credited to your account daily (!). They have linked a loyalty programme to the amount of interest to be received, allowing the user to decide how much interest they receive or pay. The more you invest in Nexo, the more beneficial it is for you

Nexo Loyalty Levels

The Nexo Loyalty program is a four-tier system, comprising Base, Silver, Gold, and Platinum levels, which extends benefits depending on the amount of NEXO Tokens you hold across your Portfolio Balance.



Borrow Benefits Interest Rate				
High LTV Interest Rate	13.9%	12.9%	8.9%	6.9%
Low LTV Interest Rate	-	-	1.9%	0%

I have invested maximum (a minimum of 10% of all funds are in Nexo coins), because I believe in this company and its growth potential in addition to its benefits. You only need to invest 10% of your 'assets' (total portfolio - total what you have in credit) in Nexo to get maximum benefit.

Not only do you then get more interest and pay fewer fees, **the more people invest in Nexo, the more the Nexo token increases in value and so the ratio of your investment automatically grows as well.** Currently, in my case, it has grown to more than 25% and here I can also pay with it if I wanted to.

In addition to being a wallet, Nexo is also directly a decentralised crypto exchange, a DEX (decentralised exchange). You can buy/exchange your Euros (EURX) or other (crypto) coins and tokens there for others. And since Nexo also has a **cashback policy**, you are rewarded for using your debit card and other promotions. Nexo also has a pro site for merchants, which I don't use. Nexo, unlike other exchanges, supports multiple platforms over which the coins and tokens can be traded.

By the way, I checked out which wallets also provide debit/credit card, besides the well-known big boys, a number of others were also mentioned, including Nexo. I want to add at least one more wallet with debit card, so that I can spread even more risk and my funds are spread in several places and no longer (like before) in 1 (savings) account."

Much love,

Leo & Hilleen

STEP BY STEP GUIDE HOW TO OPEN AN ACCOUNT WITH NEXO

[1 Use the BRAVE browser](#)

[2 Create an account](#)

[3 Verify your identity](#)

[4 Download the Nexo app downloaden on your smartphone](#)

[5 Transfer money to your NEXO account](#)

[6 Buy crypto](#)

1. USE THE BRAVE BROWSER

Out of safety, we advise to use the BRAVE browser for everything related to crypto and banking. Since you will be having a digital wallet soon, you want to decrease the risk of being scammed.

Go to: <https://brave.com>

After downloading, install the browser and follow the steps.

2. OPEN AN ACCOUNT

Go to: <https://nexo.io/ref/lq7nrxcgqe> [aff.link]

Click on **GET STARTED** right in the top



Use the email address that you want to use for banking.

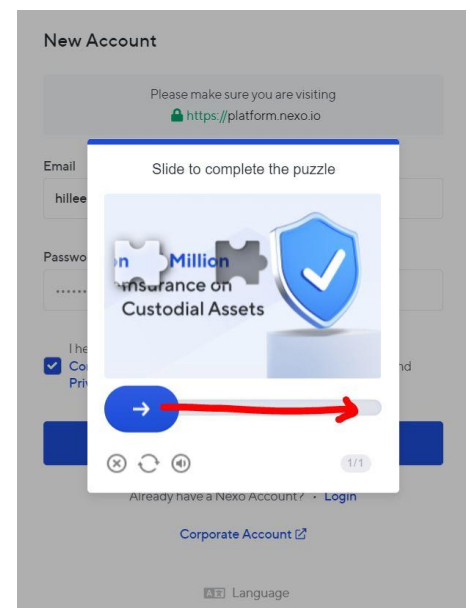
Choose a difficult password

Click the blue button: Create Account

NB: Don't use a password you already used. And store it at a safe place!!

The screenshot shows the 'New Account' registration page. At the top, it says 'Please make sure you are visiting https://platform.nexo.io'. Below this are input fields for 'Email' and 'Password'. A checkbox is present with the text 'I hereby confirm that I have read and agree to the Terms & Conditions, Wallet Terms, Earn Terms, Exchange Terms, and Privacy Policy of Nexo'. A large blue button labeled 'Create Account' is prominent. Below the button, there are links for 'Already have a Nexo Account? Login' and 'Corporate Account'. At the bottom, there is a language selection dropdown.

Slide the arrow to the right and make sure the piece of the puzzle is fitting and let go.



If done correctly, you'll get the confirmation to check your email.

The screenshot shows a confirmation page titled 'Verify your email'. It features an icon of an envelope with a checkmark. The text says 'Please verify your email address by clicking on the verification link in the confirmation email'. Below this, it says 'Resend email in 18s' and 'Logout'.

Go to your email and open the mail you received from NEXO.

Click **VERIFY Email**

Welcome to Nexo, the world's leading digital assets institution.

To activate your account and start enjoying the perks of our product suite, you need to confirm we've got the right email.

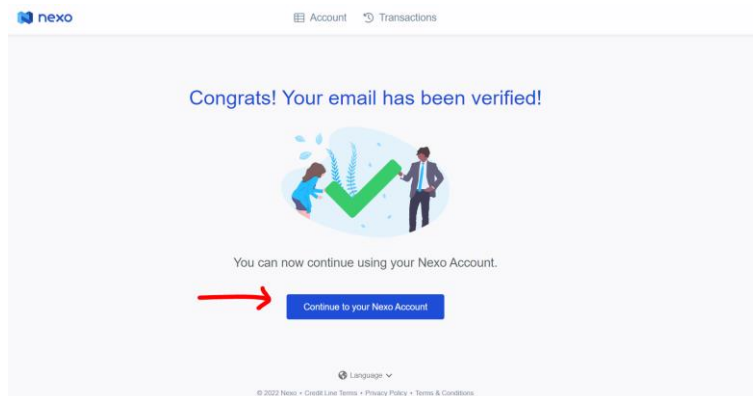


Once you do, you'll be able to:

- 1. Verify Identity**
Complete our easy verification process.
- 2. Top Up Assets**
Transfer assets to your Nexo Wallet.
- 3. Start Swapping**
Start using Nexo's full suite of products.

Now your email address is verified

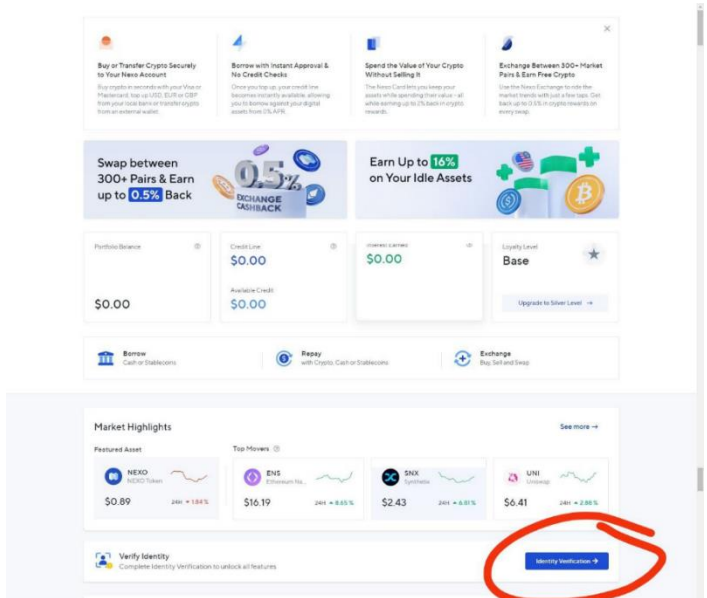
Press the blue button: **Continue to your Nexo Account**



3. VERIFY YOUR IDENTIFICATION

You are now at your account page and scroll down a little until you see the blue button with: **Identity Verification**

Click it



Now press the white button: **Start Verification**

Identity Verification
Complete Identity Verification to unlock all features

Verify Email
You already verified your email during the registration process
✓ Verified

Personal Info
Submit your personal information and add a mobile phone number
⚙ Not Verified

Identity Verification
Complete Identity Verification to unlock all features
⚙ Not Verified

Start Verification
Verify your identity and get access to all features of the Nexo platform, including buying and selling crypto. It will take just a few minutes.

Start Verification

Features that are unlocked with a successful Identity verification

- Transfer Assets**
Top ups and withdrawals
- Buy Crypto with Card**
Use any Visa or Mastercard to buy crypto
- Earn Interest**
Interest on your idle assets
- Nexo Card**
Spend cash instantly

Fill in your name and address

Personal Info
Submit your personal information and add a mobile phone number

Legal Name & Residential Address

First Name*
Last Name*

City*
Postal Code / ZIP*

Country*
Address Line 1*

Employment details

Nature of Business*
Please select

Employment Status*
Please select

Source of Funds*
Please select

Source of crypto*
Please select

Phone Number

Country Code*
Mobile Phone Number (without country code)*

Submit

At the second part: Employment details you randomly choose what you want, it does not have to be true:

Employment details

Nature of Business*
Retired

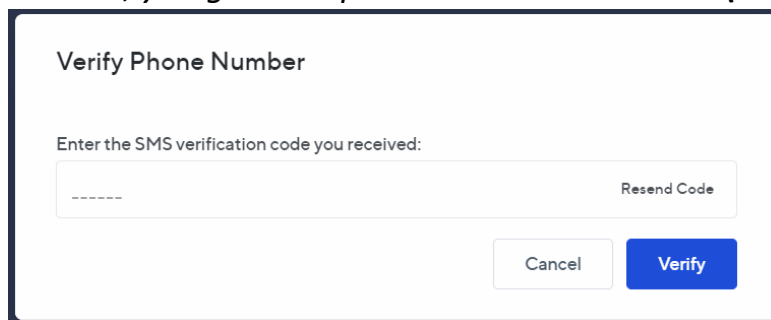
Employment Status*
Retired

Source of Funds*
Investments

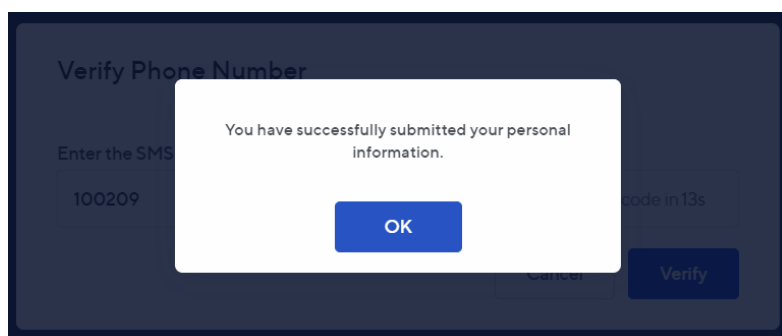
Source of crypto*
Mining

Lastly you fill in your mobile phone number and press **SUBMIT**

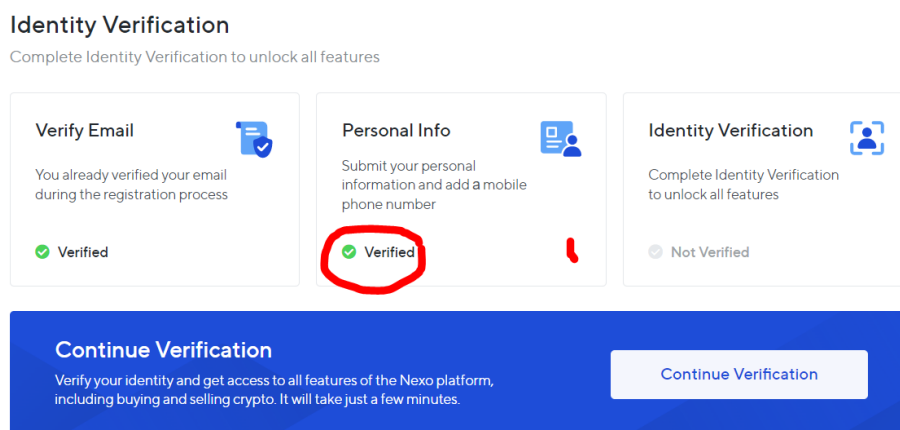
You will receive a text message with a 6 digit number. You have 1 minute to enter the code. Then press **VERIFY**
*If you didn't make it, you get the option to resend the code. (**RESEND**)*

A screenshot of the 'Verify Phone Number' screen. It features a title 'Verify Phone Number' at the top. Below it is a text prompt 'Enter the SMS verification code you received:'. There is a text input field with six dashes '-----' inside. To the right of the input field is a 'Resend Code' link. At the bottom, there are two buttons: a 'Cancel' button and a blue 'Verify' button.

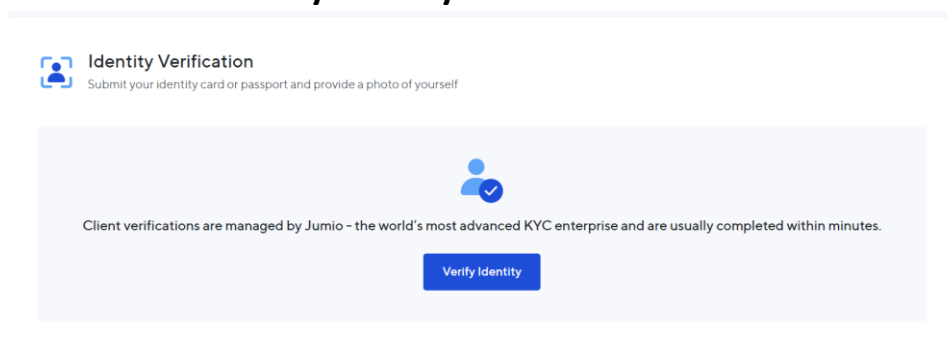
Then a confirmation of having submitted your personal information is shown. Press **OK**

A screenshot showing a confirmation dialog box overlaid on the 'Verify Phone Number' screen. The dialog box has a white background and a blue border. It contains the text 'You have successfully submitted your personal information.' and a blue 'OK' button at the bottom.

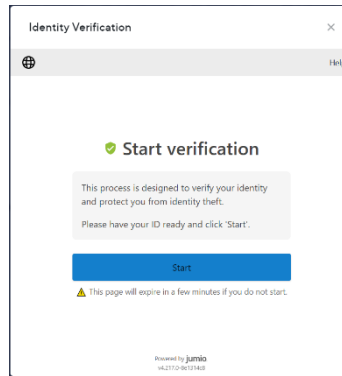
You now see that your personal information is verified (green check)
Press: **Continue Verification**

A screenshot of the 'Identity Verification' status screen. At the top, it says 'Identity Verification' and 'Complete Identity Verification to unlock all features'. Below this are three cards: 'Verify Email' (status: Verified), 'Personal Info' (status: Verified, with a red circle around the green checkmark), and 'Identity Verification' (status: Not Verified). At the bottom, there is a blue banner with the text 'Continue Verification' and a description: 'Verify your identity and get access to all features of the Nexo platform, including buying and selling crypto. It will take just a few minutes.' A white button labeled 'Continue Verification' is on the right side of the banner.

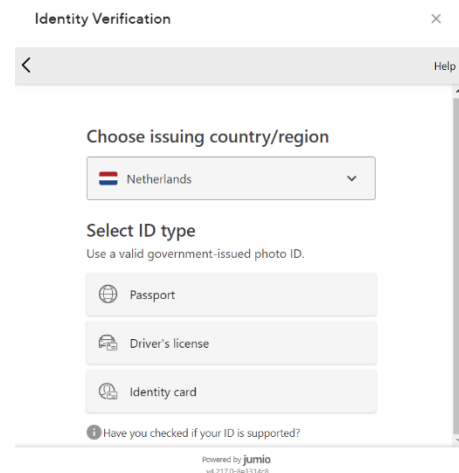
Now get your passport or ID-card.
Press the blue button **Verify Identity**

A screenshot of the 'Verify Identity' screen. It has a title 'Identity Verification' and a subtitle 'Submit your identity card or passport and provide a photo of yourself'. Below this is a large light blue area containing a blue icon of a person with a checkmark. Underneath the icon, it says 'Client verifications are managed by Jumio - the world's most advanced KYC enterprise and are usually completed within minutes.' At the bottom of this area is a blue button labeled 'Verify Identity'.

Press **START**

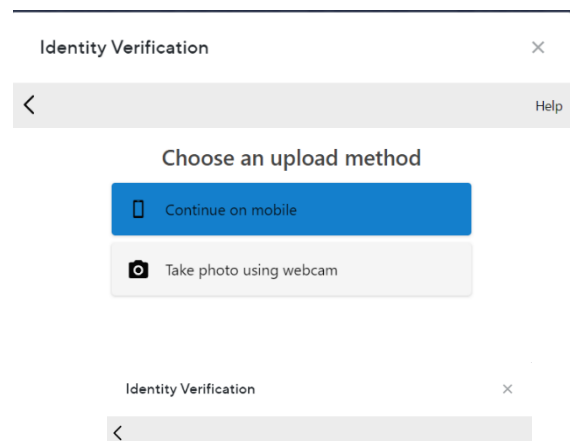


Check the country
And select your type of Identification:



Then choose if you are doing the upload
with your smartphone or webcam.

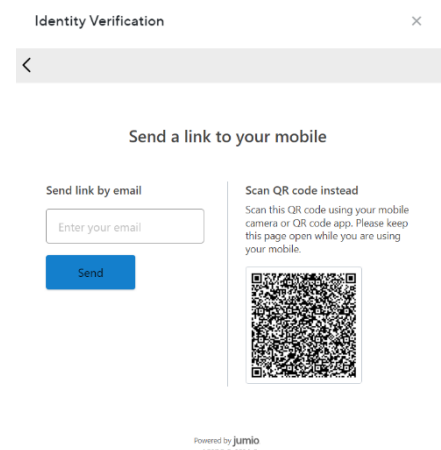
I choose webcam but had to switch back to smartphone
for the face recognition.



Now choose if you want to receive a link to
proceed by email or use the QRcode.

The QR code is the fastest option.

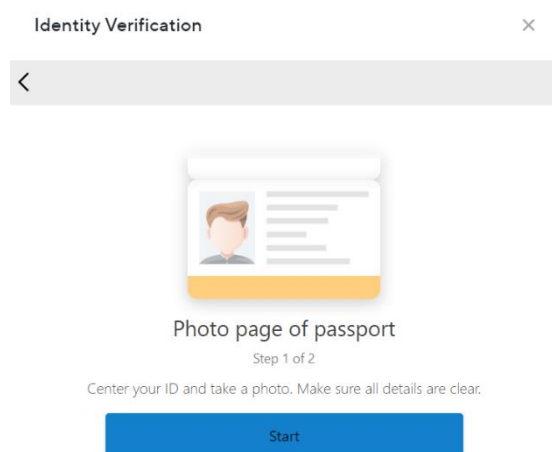
*(A QR-code only offers an easier way to go to a url.
So you don't have to type in any long codes)*



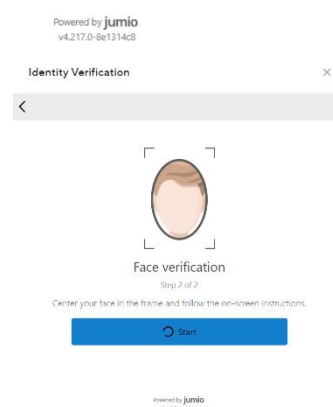
Get your ID and place it in front of the camera.

Take a picture when the card is in the right place.

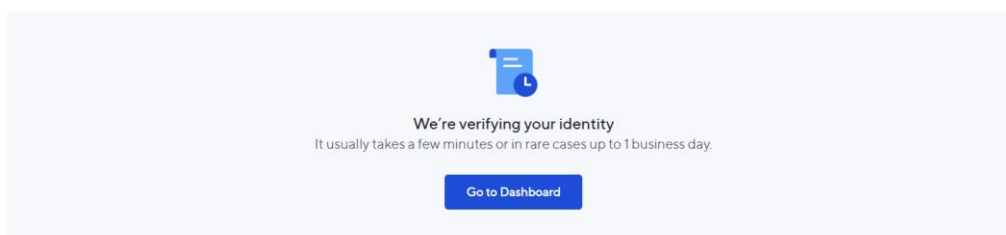
If you do this with the webcam make sure you switch the image by pressing the image switch option on the right



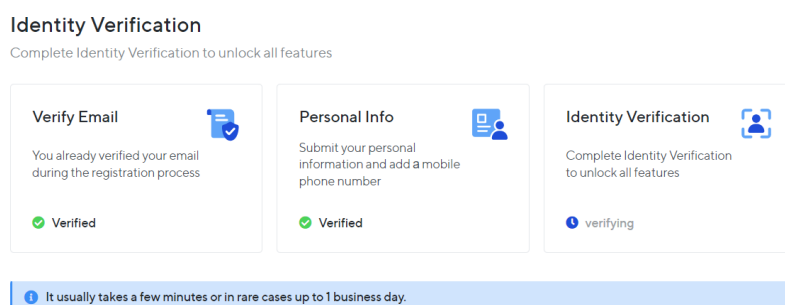
Next step is get your face recognized. You see the oval and place your face in there. You'll see some guidings like, move closer until your face is fully in.



After this is done you get the message that they are reviewing your identity. You can go back **to the dashboard** while they finish the process:



Under profile you can follow your status:



4. DOWNLOAD THE NEXO APP ON YOUR SMARTPHONE

We noticed it's not possible to transfer money through the desktop version. That's why you need the app as well... Of course it's also easy getting to your account wherever you are.

Choose if you have an Apple or Android phone and install the app:

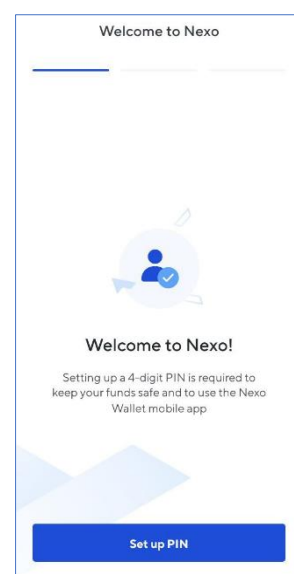


Open the app and login with your details

You now get the option to set up a PINCODE, for easier access.

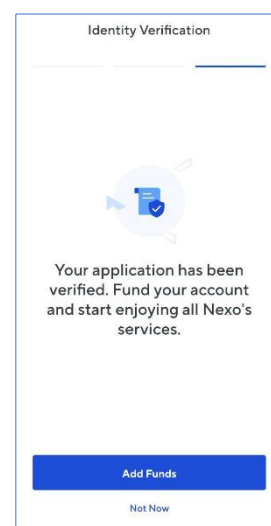
Press the blue button **Set up PIN**

Choose a non traceable PIN.



After setting a PINCODE you get the option to transfer money.

Press **Add Funds**



5. TRANSFERRING MONEY TO YOUR NEXO ACCOUNT

Nexo is not only very good for keeping your savings safe and get interest. You can also use it to buy crypto like USDC and ETH that enables you to buy NRGY or BNB (for DRIP).

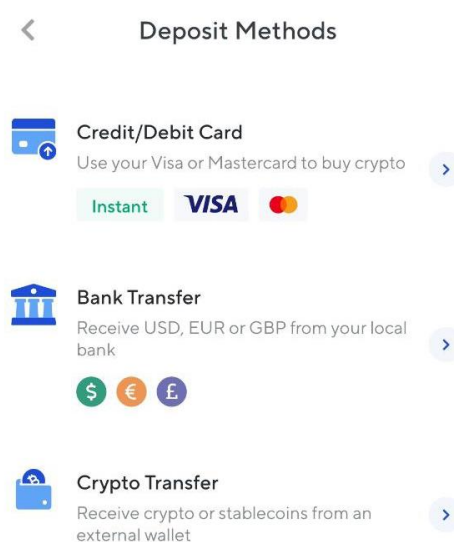
From Nexo you send it to your MetaMask Wallet.

HOWEVER... it all starts with transferring dollars, euro's or whatever currency is yours, to your NEXO bankaccount

Decide which Deposit Method suits you best:

You can add your Credit/Debit Card to your Nexo account. That way transferring money is done through your bank card.

We no longer have a Mastercard since the Rabobank withdrew it, because we no longer have a job. We chose **Bank Transfer**



First press the Blue Button at the bottom:
I Understand

8:50 PM

Top Up EUR

Asset

EUR (EURX)

Start earning up to 12% high-yielding interest per year with 100% Asset-Backed Guarantee. Nexo's Earn Product is currently restricted in the US

Please read the instructions below carefully:

Make sure the "Beneficiary Name" is Nexo, otherwise your transfer will be refunded.

Make sure the "Reference" provided on the next step is included in your bank transfer, as it identifies the transaction with your Nexo Account.

Please note that the transfer should come from a **bank account in your name**. We do not accept bank transfers from third parties.

Please note that you may be required to provide supporting documents to prove the origin of your funds.

- Processing: up to 1-3 business days after receipt of funds
- You can top up and withdraw EUR at any time
- Only SEPA transfer** is accepted
- Top up minimum: €1,000 / transfer (will be lowered soon)
- Top up maximum: €2,000,000 / transfer
- Top up fee: €0 (Nexo charges **no fee** for bank transfers, but your bank and their intermediary banks may apply a processing fee)
- Should you have any questions in regards to the bank transfer, contact our 24/7 Customer Support.

I Understand

Important Notes

Nexo's assets are audited in real-time

Then the page of details about your account appear:

You go to your regular bank account to transfer the wanted amount to Nexo.

Nexo works a little different:

The beneficiary is NEXO

And the IBAN is also from NEXO

However, what makes all the difference is what you see at REFERENCE. The Reference code is connected to your account.

When you need to fill in a description or something you fill in the code that you see at REFERENCE.

Thee BIC/Swift code we didn't need.

Top Up EUR

Asset

EUR (EURX)

Start earning up to 12% high-yielding interest per year with 100% Asset-Backed Guarantee.

Top up EUR to your Nexo Account using the instructions below:

Beneficiary

Nexo

IBAN

LT493780000005969227

Reference

NEXO 4F

You MUST include the Reference in your transfer

Additional Information

BIC/SWIFT

TRYULT21

Bank

Transactive Systems UAB

Bank Address

Jogailos St 9, 01103 Vilnius, Lithuania

Important Notes

Nexo's assets are audited in real-time

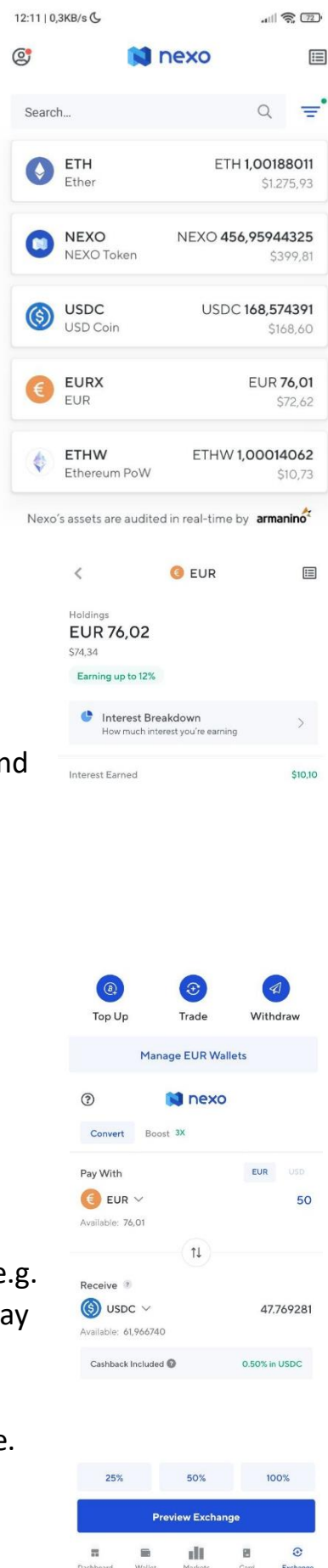
6 BUY CRYPTO

When the money is transferred (*depends on your bank how fast it appears - anywhere from 10 minutes to 1 day*) and follow the next steps.

Press the wallet icon in the screen and you'll see all assets (coins/tokens) that you have on your Nexo account. You probably only see EURX.

Click on the coin that you want to use to purchase crypto as ETH and USDC or USDT with. This could be USD or EURX or GBP, whatever currency you booked to Nexo.

After choosing the currency you see this screen and press **TRADE** at the bottom in the center.



Choose which coin/token you want to 'Receive' (e.g. USDC or ETH) and the one you want to swap at 'Pay with' (e.g. EURX or another currency).

You immediately see how much USDC you receive. Press the blue button: **PREVIEW EXCHANGE**

You see an overview of the transaction to check before approving:

What the current rate is,

How much you'll receive

What the fees are

And what you'll return as cashback (*Nexo also gives you a cash back bonus on every transaction – height depends on your level – see Leo's introduction*)

If you agree, press the Blue Button:

Exchange EURO - USDC

Preview Exchange

Receive
47,809540 USDC

Pay With
€ EUR 50,00 EUR

Exchange Rate EUR 1 = USDC 0.95143363 ↕

Fee (Withdrawal / Exchanger) USD 0,00

Operation Time ⚡ Instantly

Cashback Included (0.50%) 🎁 USDC 0.237858

Exchange EUR → USDC

Cancel

If you bought USDC to invest in NRGY or DRIP, it's now time to transfer it to your MetaMask Wallet.

If you want to buy PLCU, you need to transfer it to your Coinsbit wallet.

Click at the bottom on **WITHDRAW**

USD Coin

Wallet Market

Holdings
USDC 168,590574
\$168,59

Earning up to 12% 90% LTV

Interest Breakdown
How much interest you're earning

Credit Line \$151,73

Interest Earned \$28,30

Top Up Trade Withdraw

Manage USDC Wallets

Choose the network: Ethereum (ERC20) network

Select Transfer Network

Make sure the network matches the withdrawal address and the platform you are sending assets from supports it.

Ethereum (ERC20) network

Polygon (MATIC) network Fee-free

Copy your walletaddress from MetaMask or Coinsbit.

And paste it in the field with the arrow:

Fill in the number at AMOUNT

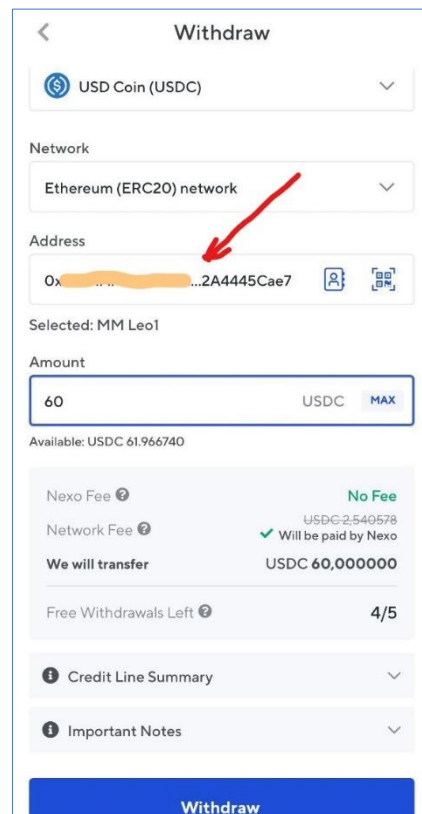
And check the fees etc.

ETH can have high fees. It can be smart to wait a little until it's lower (lower than 50 USDC).

Usually if America is awake, the fees are higher. If America sleeps, the fees are usually lower..

If you agree, press **WITHDRAW**

If not, cancel or close the screen.



After the tranfer, the money is no longer in your Nexo wallet, but visible in your MetaMask Wallet or your Coinsbit wallet.

>>By the way, it's also as easy to transfer money to a wallet of someone else. It doesn't have to be your own.

And from here you can follow the step by step guides we created for [NRGY](#) and [DRIP](#). [PLCU](#) has not guide yet. There are numerous [numerous tutorials in different languages on YouTube](#).

In the same way you bought USDC, you can also purchase NEXO. As stated by Leo in the introduction, it has benefits to transfer part of your euro's/savings to Nexo. You rank in level and pay less fees and get more interest and cash back!

If you have questions or need help, feel free to contact us personally ([see contact details here](#)). Or join the Telegram groups and ask it there: [NRGY](#), [DRIP](#) of [PLCU](#).