

Moneychanger

Can be found in towns and cities (see [Settlements](#)).

Loans

See [Loans](#).

Converting coinage

There is a 3% for converting coins from one type to another.¹⁾

¹⁾

PHB 35

From:

<https://old.demonidol.com/> - **Demon Idol**

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Last update: **2025-08-08 02:54**

