

This document provides the full terms and conditions (these **Terms**) that apply to the BTC Raffle promotion as described herein below (the **Promotion**). These Terms should be read in conjunction with the specific details provided in the Promotion Invitation and the Promotion campaign page.

You are encouraged to invest responsibly. This Promotion is optional and should not influence your investment decisions. Only buy crypto if it's right for you. Do not trade more than you can afford to lose. By participating in this Promotion, your crypto isn't locked: you can sell or withdraw the crypto you buy for this Promotion at any time.

## What is this Promotion about?

- **What:** Revolut Digital Assets Europe Ltd (**RDAEL**) is offering eligible existing and prospective new retail customers the opportunity to receive one entry (the **Award**) into a prize draw to win 1 BTC (the **Prize**) by successfully completing certain required steps during the Promotion Period (as defined below) (the **Promotion**).
- **Who:** This Promotion is offered to existing and prospective new retail customers residing in Lithuania, Cyprus, France, Czech Republic, Greece and Slovakia (the **Eligible Markets**, each or any of them, an **Eligible Market**), who complete the required steps for eligibility as set out below and subject to the Disclaimers set out in these Terms (you).
- **When:** The Promotion will be available only during the Promotion Period (as defined below).
- **Further Details:** Full details of this Promotion can be found in these Terms and the Promotion Invitation (as defined below).

You may receive the invitation to the Promotion and the specific information relevant to this Promotion via the following means:

- (a) a tile on the Crypto tab of the Revolut app;
- (b) an inbox message in the Revolut app;
- (c) a push notification; or
- (d) an email,

each considered a **Promotion Invitation**.

If you are eligible for this Promotion, in order to claim the Award which will give you a chance to enter into a randomised draw for the Prize, all you will need to do is to accept these Terms and complete the steps set out herein and in the Promotion Invitation within the time period commencing on the date you received the Promotion

Invitation and opted in to the Promotion in-app) and ending on the date and time displayed to you in-app (the **Promotion Period**).

You must comply with these Terms, the [Revolut Personal Terms](#) that apply to your Revolut Personal Account (as defined below), and the [Revolut Crypto Terms](#) that apply to your Revolut Crypto Account at all times when participating in this Promotion.

## Eligibility and Required Steps

To gain an entry into all eligible participants must opt-in to the Promotion in-app, undertake a skill-based activity and complete a financial commitment requirement, in accordance with these Terms.

### Eligibility Criteria

To be eligible for participation in this Promotion, you must satisfy the following eligibility criteria (the **Eligibility Criteria**):

- (a) have a registered address in an Eligible Market;
- (b) be at least eighteen (18) years old;
- (c) not be a Revolut Related Party (as defined below);
- (d) be onboarded with RDAEL and hold an active cryptoasset account with RDAEL (**Revolut Crypto Account**), which requires you to maintain an active personal account with Revolut Bank UAB or its respective branch office (**Revolut Personal Account**) with no restrictions on either your Revolut Crypto Account or your Revolut Personal Account throughout the Promotion Period, at the time you claim the Award and, in case that you win, at the time the Prize is due to be credited;
- (e) not be categorised as a vulnerable customer, which includes but not limited to customers that have been flagged for safety reasons or those who have been identified by RDAEL (or any other Revolut group entity) as showing signs of financial distress or compulsive behavior; and
- (f) receive a Promotion Invitation inviting you to participate in this Promotion.

You are not eligible for this Promotion if you fall into any of the following categories, collectively referred to as a Revolut Related Party:

- **Revolut Group Personnel:** Any employee, officer, director, manager, agent, consultant, or representative of a Revolut group entity.
- **Family and Household of Personnel:** Any family member or individual residing with Revolut Group Personnel (as defined above). For this Promotion, 'family members'

include a spouse, mother, father, legal guardian, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren (including 'step' relatives).

By participating in the Promotion and attempting to complete and/or completing the Required Steps (as defined and set out below), you confirm and guarantee that you currently meet, and will continue to meet throughout the Promotion Period, all the above Eligibility Criteria and are permitted to participate in the Promotion.

## Required Steps

You must complete the following actions (the **Required Steps**) in the Revolut app before the end of the Promotion Period in order to claim your Award which will allow you to participate in the randomised draw for the Award (the **BTC Raffle Draw**):

- (a) successfully complete the "Crypto Basic" educational course in the 'Learn' section of the Revolut app (the **Course**) – completion requires passing a quiz (the **Skill-based Requirement**); and
- (b) upon verifiable successful completion of the Skill-based Requirement, complete (i) a purchase of any cryptoassets listed on the Revolut app, except for stablecoins, with a minimum aggregate amount of EUR 50 (or local currency equivalent) in a single transaction or across multiple transactions AND (ii) at least two (2) recurring buy instructions for any crypto-assets listed on the Revolut app, except for stablecoins, with a minimum amount of EUR 10 (or local currency equivalent) each (the **Financial Commitment Requirement**). The recurring buy requirement is satisfied once a total of two (2) qualifying transactions have successfully settled, whether via a single recurring instruction or multiple separate recurring instructions.

## Details of Required Steps

### A. Skill-based Requirement Details

This component is designed to introduce an element of skill and educational achievement as a barrier to entry into the BTC Raffle Draw.

- **Course Content:** The required Course is specifically designed to assess and ensure you possess a basic understanding of fundamental crypto concepts, inherent market risks, and the functionalities associated with crypto assets. Thus, completion of this step would be a genuine demonstration of an element of skill on your part.
- **Successful Completion:** Successful completion is strictly defined as you correctly answering all of the questions within the Course. Successful completion of the Course is a mandatory requirement for entry into the draw. If you fail to complete

the skill-based requirement you will not be eligible to participate in this Promotion, regardless of financial transactions performed.

- **Time Limit:** The Course must be completed within the Promotion Period from the date of activation.
- **Attempts:** You will be granted an unlimited number of attempts to successfully complete the Course within the overall Promotion Period.

#### B. Financial Commitment Requirement Details

This component requires a financial action as part of the qualification process.

- **Crypto Value Threshold:** The required crypto transaction must be for a minimum aggregate amount of EUR 50 (or local currency equivalent) in respect of a trade in a single transaction or across multiple transactions and for a minimum of EUR 10 (or local currency equivalent) in respect of each recurring buy, at the precise time the transaction is executed. The recurring buy requirement is satisfied upon the successful completion of at least two (2) recurring transactions, which can be achieved by: (i) one recurring buy that executes twice; or (ii) two separate recurring buys that execute once, provided that in each case, the minimum amount is at least EUR 10 (or local currency equivalent).
- Participation in the BTC Raffle Draw does not restrict your ability to sell or withdraw your cryptoassets at any time, subject to and in accordance with the [Revolut Crypto Terms](#). No withdrawal holds or minimum holding periods are imposed as a condition for eligibility in the BTC Raffle Draw.
- Completion of the financial commitment requirement does not guarantee entry into the BTC Raffle Draw; entry is strictly contingent upon passing the Skill-Based Requirement.
- **Exclusions:** The following types of transactions shall not count towards fulfilling the Financial Commitment Requirement: internal transfers between Revolut accounts, peer-to-peer transfers, deposits originating from other Revolut accounts, cancellations/reversals of previous crypto purchases and stablecoins trading.

#### Automatic Entry

- Once you have satisfied the Eligibility Criteria and successfully completed all Required Steps within the specified Promotion Period, the Award will automatically be made available to you and you will be entered into the BTC Raffle Draw. For the avoidance of doubt, each eligible participant is entitled to a maximum of one (1) Award, irrespective of the number or amount of transactions used to fulfill the Financial Commitment Requirement.

- There is no guarantee that completing all the Required Steps and obtaining the Award will result in you winning the Prize.

## Prize Draw Details and Mechanism

The Prize for this Promotion is fixed and consists of **one (1) Bitcoin (1 BTC)**. The value of the Prize will be subject to the market price of BTC at the time of crediting the award to the eligible winner who has claimed it.

### Draw Mechanism

**Procedure:** The final draw will be conducted using a random, verifiable, and fully transparent electronic mechanism, such as a certified random number generator or a provably fair algorithm.

**Timeline:** The draw will occur within 7 business days following the official end date of the Promotion Period.

**Verification:** The process will be auditable to ensure fairness and compliance with all relevant regulations.

### Winner Notification and Claim Process

**Notification:** The confirmed winner will be notified directly via an official message to their Revolut app inbox or via the registered email address within 7 business days from the draw date.

**Claim Requirement:** The notified winner must formally acknowledge and claim the Prize within 3 days of receiving the notification. To claim the Prize the winner needs to click on the 'Claim my BTC' or 'Claim my Prize' (or similar) pop-up that will appear on the app's screen upon being notified that they won the Prize in the draw. Failure to claim the Prize within this period may result in the forfeiture of the Prize, in which case RDAEL reserves the right to conduct a redraw to select an alternate winner.

### Prize Crediting

**Prize:** The Prize will be credited directly to the winner's verified Revolut Crypto Account within 5 business days after the winner has been successfully selected via the BTC Raffle Draw, satisfied all terms and formally claimed the Prize as described

above. We will purchase the Prize at the current market price once a winner is chosen and at the time of award.

## Legal bits and pieces

Legal Bit	Pieces
<p><b>Promotion abuse or misuse</b></p>	<p>We may suspend, change, or end the Promotion – for a specific participant or for everyone – if there are reasonable grounds to believe that it's being abused or manipulated or may negatively affect RDAEL's goodwill or reputation, or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the Promotion. We will not be liable for any loss if we do so.</p> <p>We may suspend, change, or end the Promotion – for a specific participant or for everyone – if there are reasonable grounds to believe that it's being abused or manipulated or may negatively affect RDAEL's goodwill or reputation, or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the Promotion. We will not be liable for any loss if we do so.</p>
<p><b>Changes or early end</b></p>	<p>If that happens, we will announce this in the same way the Promotion was announced and will try to give you notice in the same way we announced this Promotion (e.g. email, push, in-app).</p> <p>Don't worry – if you've already taken part in the Promotion in accordance with these Terms, any subsequent changes to the Terms won't affect your rights, unless the Promotion is suspended or ended.</p>
<p><b>Fraud or rule-breaking</b></p>	<p>If you breach the <a href="#">Revolut Personal Account Terms</a>, the <a href="#">Revolut Crypto Terms</a>, these Terms, or participate in</p>

Legal Bit	Pieces
	<p>the Promotion fraudulently, we may reverse any Award or receipt of the Prize and/or disqualify you from participating in this Promotion (as applicable).</p> <p>Notwithstanding the generality of the above, we reserve the right to reverse the Award or receipt of the Prize (as applicable) and/or disqualify you, if there are reasonable grounds to believe that you have not satisfied any of the Eligibility Criteria, or the Required Steps, as included in these Terms. We will consider the reversal of any Award to have been done with your consent and the payment, transfer or any other action taken to have been authorised by you.</p>
<p><b>Account closed or restricted</b></p>	<p>To receive the Award, you must have an active Revolut Personal Account and an active Revolut Crypto Account (not closed, suspended, or restricted) throughout the Promotion Period and/or at the time you are due to receive the Award and at the time the Prize is due to be credited. If you close your Revolut Crypto Account or your Revolut Personal Account or any of these accounts becomes suspended or restricted before the Prize is processed, you will lose your entitlement to it.</p>
<p><b>Taxes</b></p>	<p>By participating in this Promotion, you confirm that you understand that any benefit you receive as part of this Promotion may be subject to local income tax or other taxes in the country of your residence and/or in the local territory where you are tax resident. You're solely responsible for identifying, calculating, and paying any local taxes, levies, or duties that apply to your Award and receipt of the Prize. RDAEL doesn't accept any liability for tax obligations arising from your participation in this Promotion or</p>

Legal Bit	Pieces
	<p>receipt of the Prize or any other benefit as part of this Promotion. We strongly recommend that you seek independent specialised tax advice concerning participation in the Promotion and/or receipt of the Prize and any associated tax implications.</p>
<p><b>Data &amp; Privacy</b></p>	<p>RDAEL needs to process your personal data to perform our obligations under these Terms. For more information about how we handle personal data, see our <a href="#">Customer Privacy Policy</a>.</p>
<p><b>Exclusions</b></p>	<p>Revolut Related Parties are not eligible for this Promotion.</p>
<p><b>Language</b></p>	<p>These Terms are published in English, and any translation is a courtesy and unofficial translation only, unless otherwise mandated by local applicable laws. Subject to these Terms and any applicable mandatory local laws, participants of the Promotion cannot derive any rights from the translated version and the English language version of the Terms shall apply and prevail and be conclusive and binding. Subject to these Terms and any applicable mandatory local laws, the English version shall be used in any legal proceedings.</p>
<p><b>Disclaimer</b></p>	<p>RDAEL is not responsible for any issues with internet access or other interferences that affect your participation in the Promotion, including your ability to log in on time, receive notices, or communicate with RDAEL.</p> <p>Furthermore, RDAEL, any other Revolut group entity, or any person acting on its behalf, is not liable for any damage or loss you may incur due to, but not limited to, the following causes (whether or not specifically mentioned): acts of God, equipment failure, price fluctuations, terrorist acts, earthquake, war, fire, flood, epidemic,</p>

Legal Bit	Pieces
	<p>explosion, unusually severe weather, embargo, labor disputes, transportation interruptions of any kind, civil disturbances, or any action by a governmental, federal, state, or local authority.</p> <p>This Promotion is void in any jurisdiction where marketing is prohibited or restricted as a matter of applicable law, and therefore marketing is not directed at residents of those jurisdictions.</p>
<p><b>Severability</b></p>	<p>If any part of these Terms is deemed illegal, invalid, or unenforceable under the laws of Cyprus or any applicable local jurisdiction, the remaining parts will remain in full force and effect.</p>

## What other legal information should I know?

This Promotion is organised and offered to you by Revolut Digital Assets Europe Ltd, a crypto-asset service provider registered in the Republic of Cyprus, with company registration number HE430310 having its registered office at Omonoias, 13, SOHO OFFICE (EMBASSY), 3052, Limassol, Cyprus that provides you with your Revolut Crypto Account. If you have a complaint about this Promotion, you can raise it directly with them via the in-app chat. If you prefer, you can make your complaint using our [online form](#). Or you can email us at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com). For more information about how we handle complaints, see our [Complaints Handling Procedure](#).

## Choice of Law

The laws of the Republic of Cyprus apply to these Terms. By participating in this Promotion, you expressly accept that the laws of Cyprus govern these Terms.

## Enforcement

If you want to take legal action against RDAEL in connection with these Terms, the courts of the Republic of Cyprus can deal with any matter relating to any such action.

You can still also rely on the mandatory consumer protection rules and law of the EEA country where you live.

You will benefit from any mandatory provisions of the law of the country in which you are resident. Nothing in these Terms affects your rights as a consumer to rely on such mandatory provisions of local law. This means that you can always bring legal action against us in the courts of your home jurisdiction.