

These terms will apply to you from and including 18 November 2025 if you are:

- (i) a new client of us who has onboarded on or after 18 November 2025; or*
- (ii) an existing client who has onboarded with us prior to 18 November 2025.*

If you are an existing client, you can see the previous version of these terms which apply to you prior to 18 November 2025 [here](#).

Revolut X Terms

1. The Basics

Why this information is important

These terms and conditions (the **"Terms"**) govern the relationship between you and us and apply when you access the Revolut Crypto Exchange Web Terminal (**"Revolut X"**). You may use Revolut X to:

- Buy and sell cryptoassets for money (and vice versa).
- Deposit and withdraw cryptoassets.
- Hold cryptoassets.

We call the above services our **"Revolut X Services"**. Our Revolut X Services, or certain features of our Revolut X Services, may only be available in certain geographic locations.

To use our Revolut X services, you must create an account (the **"Revolut X Account"**). Your Revolut X Account is a 'virtual' account that can hold cryptoasset balances, which you can use to buy or sell cryptoassets on Revolut X.

By using our Revolut X Services, you agree to the [Trading Rules](#). These Terms and [Trading Rules](#) form a legal agreement (the **"Agreement"**) between you and Revolut Digital Assets Europe Ltd (**"We"**, **"Us"**).

We are a company registered in Cyprus with registration number HE430310, authorised by the Cyprus Securities and Exchange Commission (**"CySEC"**) as a crypto-asset service provider under Regulation (EU) 2023/1114 (**"MiCA"**) to provide crypto-asset services, including without limitation operation of a trading platform for

crypto-assets and custody and administration of crypto-assets on behalf of clients.

You can access a copy of these Terms through one of our support agents and the Revolut X website. These Terms should also be read in conjunction with our Community Standards.

Relationship to other services

Revolut X is a standalone platform, independent from the Revolut retail app, that gives you access to the Revolut X Services. While the Revolut retail app supports equivalent services to the Revolut X Services, these Terms apply exclusively to trading and transfers of cryptoassets made through the Revolut X platform.

These Terms do not govern any crypto services provided to you by us or another Revolut group company under the [Cryptocurrency Terms](#) or [Crypto for Business Terms](#) (as applicable). If there is any inconsistency between these Terms and the [Cryptocurrency Terms](#) or [Crypto for Business Terms](#) (as applicable), these Terms will apply.

These Terms do not govern payment or other regulated services related to your payment account with any other company in the Revolut group (a **"Revolut Bank Account"**).

Depending on where you live, the company which provides you with your Revolut Bank Account and payment services may be Revolut Bank UAB, or Revolut Bank UAB through its branch office (we call this company your **"Revolut Bank Account Offering Entity"**).

2. Risks

Cryptoassets are not like the money in your Revolut Bank Account. Cryptoassets are high risk investments, and in Cyprus they are regulated by CySEC only for the purposes of anti-money laundering and counter-terrorist financing.

You should not invest in cryptoassets unless you're prepared to lose all the money you invest, and understand the following risks:

- Unlike normal money, when you buy, sell or transfer cryptoassets you are dealing with something digital, not something tangible. This means that, like any other digital system, cryptoassets are at risk of being hacked or affected by technical

problems. This could result in you losing your cryptoassets or delay your ability to sell, transfer or spend it.

- The regulation of cryptoassets and crypto service providers can change at any time. Any change is likely to affect the value of cryptoassets.
- The value of cryptoassets can fall (and is more likely to do so than normal money is). This could happen if, for example, a new, better cryptoasset is created, software developers make unexpected changes to how the cryptoasset works, or there is a change in cryptoasset regulation.
- The price or value of cryptoassets can rapidly increase or decrease at any time. It may even fall to zero. This could happen if, for example, a new, better cryptoasset is created, software developers make unexpected changes to how the cryptoasset works. No bank or government can stabilise the value of cryptoassets if it changes suddenly.
- When you use our Revolut X Services, you will not be protected by the Cyprus Investor Compensation Fund or any other scheme, and if you have a complaint it is not likely to fall within the scope of the jurisdiction of the Financial Ombudsman of the Republic of Cyprus.

You can check our [Crypto Risk Summary](#) for more information about the risks of investing in cryptoassets.

3. Eligibility

To create a Revolut X account you must:

- If you are a natural person, be 18 years of age or older and reside in a country in which the Revolut X Services are accessible.
- Have a Revolut Bank Account.
- Have onboarded to receive crypto services in the Revolut retail app and agreed to the [Cryptocurrency Terms](#) or [Crypto for Business Terms](#) (as applicable). The cryptoasset account held via the Revolut retail app is defined as your **"Cryptoasset Account"**.

4. Revolut X Account balance and withdrawals

Cryptoassets

If you are a retail user, your cryptoassets are held in a common virtual account, which you can access from either the Revolut Cryptoasset Account or your Revolut X Account. There is no distinction between cryptoassets held in or accessed through Revolut X or the Revolut retail app. The cryptoasset balance displayed in your Revolut X Account represents your total cryptoasset balance and is available for use across both the Revolut retail app and Revolut X.

If you are a business user, you can top-up your Revolut Cryptoasset Account with the cryptoassets held in your cryptoasset pocket in the Revolut retail app. We may only support top-ups of certain cryptoassets, which may change at any time and without notice. You can also withdraw cryptoassets from your Revolut X Account to your Cryptoasset Account in the Revolut retail app. Any cryptoasset balance in your Revolut X Account can only be used for Revolut X Services. Additionally you may also withdraw cryptoassets from or to an external wallet. You will not be able to use the cryptoassets in your Revolut X Account for any other crypto services we may provide to you under the [Crypto for Business Terms](#) (as applicable) such as, transferring cryptoassets to other Revolut customers, buying and selling cryptoassets using the Revolut retail app, spending cryptoassets, or staking cryptoassets. You will need to withdraw the cryptoassets from your Revolut X Account to your Cryptoasset Account in order to use these services.

Limits

We may impose limits or minimums on the amount of cryptoassets that you can withdraw from your Revolut X Account. We will tell you the amount of any limit or minimum on Revolut X.

Liability

We won't be liable for any losses resulting from any delay or failure in processing any deposit or withdrawal of cryptoassets to or from your Revolut X Account (for example, any change in the value of cryptoassets that occurs between the time cryptoassets are transferred from your Cryptoasset Account to any external wallet).

5. Trading cryptoassets

The Revolut X Services allow you to:

- Buy cryptoassets in exchange for money or cryptoassets in your Cryptoasset Account (or Revolut X Account if you are a business user); or
- Sell cryptoassets in your Revolut Cryptoasset Account (or Revolut X Account if you are a business user) in exchange for money.

We may only support certain cryptoasset and fiat currency trading pairs, which may change at any time and without notice.

When you buy or sell a cryptoasset in exchange for money, we will work with the Revolut Account Offering entity to make a payment into or out of your Cryptoasset Account (or Revolut X Account if you are a business user).

By confirming a purchase order, you give us permission to instruct your Revolut Bank Account Offering Entity to transfer an amount of money equivalent to the value of your order from your Revolut Bank Account without any further instruction from you. This permission will be applicable to all ways of buying cryptoassets set out below. In case of insufficient balance in your Revolut Bank Account, your order will be rejected.

Orders

You can buy or sell cryptoassets by placing an order of the type permitted under the [Trading Rules](#). Depending on your geographic location, certain order types may not be available to you, or may be subject to additional terms and conditions made available to you through Revolut X. Order types may be limited to certain cryptoassets, and not all cryptoassets may be available for every order type.

You cannot cancel any order you have placed unless we tell you otherwise in these Terms or the [Trading Rules](#). We may refuse any cancellation request at our sole discretion where you have the opportunity to request cancellation of an order before it is Executed. If we allow a cancellation request, that doesn't mean we will allow the same or similar cancellation request in the future.

If the value of the cryptoassets you are selling is less than 0.01 of your account base currency (i.e. less than EUR 0.01) we will not be able to provide any fiat currency in exchange for your cryptocurrency sale. Such transactions are minimal and do not meet our minimum thresholds for conversion into fiat currency.

Due to our internal processes, we will hold title to your cryptoassets on your behalf, pending completion of our treasury sweeps. During this time, you will not have any rights in relation to the cryptoassets you have sold.

Market price

Any market price displayed for buying or selling cryptoassets on Revolut X is dynamic, and estimated based on the open orders in the order book at a specific time. This means it is constantly changing, and may depend on a combination of factors, including the type of cryptoasset, market liquidity, and market volatility. The market price for purchasing cryptoassets may not be the same as the market price for selling cryptoassets, and may vary depending on order type.

We do not guarantee the availability of any market price, for any order type. Any market price indicated on Revolut X may only be valid for a specific period and/or for a specific volume of cryptoassets, and may differ from market prices displayed on third party cryptoasset exchanges or platforms.

Execution

A trade is "Executed" when an order you submit is successfully matched with one or more opposite orders within our order book in accordance with our [Trading Rules](#).

We will make reasonable efforts to Execute your order in accordance with your instructions, however we can't guarantee:

- The order will be Executed at a particular time, or at all.
- The order will be Executed at the particular price shown to you at the time you place your order.
- The order will be Executed in whole or in part, including if your order is set to Execute only at a certain price or if other conditions are met.

We will not be liable for any losses you suffer as a result of the actual price at which your order is Executed being different to the current market price or the market price indicated by the Revolut X Services at the time you placed your order.

All Executed orders are final and non-reversible, unless otherwise specified in these Terms or the [Trading Rules](#).

We may stop you from placing an order, cancel an open order, or refuse to Execute an order in our sole discretion, but the reasons why we might do this include:

- There is not enough liquidity available in the market.
- There are not enough cryptoassets or money in your Cryptoasset Account (or Revolut X Account if you are a business user) to place or Execute the order, or to pay any applicable fees.
- We have good reason to suspect that your order is for illegal purposes (for example, to commit fraud).
- Your use of the Revolut X Services breaches these Terms or the [Trading Rules](#) (for example, we have good reason to believe that you have engaged in market manipulation, or abusive use of the Revolut X Services).
- We have good reason to believe that your order could negatively affect our reputation or goodwill.
- Our Revolut X Services, or another third party we work with to provide our Revolut X Services, are not available (for example, as a result of a service or network impact incident).
- We are required to do so to meet our regulatory obligations.
- We may also stop you from placing an order, cancel an open order, refuse to Execute an order, or reverse any successfully Executed order when we reasonably believe a serious technical error has occurred (for example, as a result of a service or network impact incident) resulting in an order being placed or Executed, in a way not contemplated by these Terms or the [Trading Rules](#), or in a way that has an obvious error with respect to price, volume, or other parameters. When this happens, you instruct and authorise us to take all reasonable steps to restore you, and any other user of the Revolut X Services affected by the error, to the position they would have been in had the error not occurred.

Limits

We may limit the amount of cryptoassets you can buy or sell, or the number or type of orders you can place. We will tell you the amount of any limit on Revolut X.

Liability

We won't be liable for any losses that result from us stopping you from placing an order, cancelling an open order, refusing to Execute an order, reversing a successfully Executed order, or from imposing limits or restrictions on the amount of cryptoassets you can buy or sell, or the number or type of orders you can place.

6. Fees

We will charge a fee on any successfully Executed orders. Fees are estimated, applied, and charged in accordance with the [Trading Rules](#).

Applicable fees are set out in the Revolut X [Fees Page](#), which forms part of this Agreement. We may update our fees at any time and without notice.

7. Depositing and withdrawing cryptoassets

You may deposit cryptoassets from external accounts and withdraw cryptoassets to an external wallet in accordance with the [Cryptocurrency Terms](#).

8. Holding cryptoassets

The cryptoassets held by us within Revolut X are held in accordance with the [Cryptocurrency Terms](#) or [Crypto for Business Terms](#) (as applicable), which govern how we safeguard your holdings.

9. Available cryptoassets

Our Revolut X Services are available only in connection with the supported cryptoassets displayed in Revolut X. We may add support for new cryptoassets at any time and without notice. From time to time, we may have to delist a cryptoasset.

When we announce that a cryptoasset is going to be delisted:

- You may no longer be able to buy that cryptoasset on Revolut X, and we may cancel any open orders you have placed to buy that cryptoasset.
- We may give you the opportunity to sell that cryptoasset, or to withdraw that cryptoasset to an external wallet (if you are a retail user) or your Cryptoasset Account in the Revolut retail app, where you may be able withdraw it to an external wallet (if you are a business user), if we support withdrawals for that cryptoasset in your geographic location, before the delisting takes effect.

On the day the delisting takes effect, the cryptoasset will be removed from Revolut X. If you still hold any cryptoassets in your Revolut X Account being delisted on that date, you agree that we may, and instruct us to:

- Cancel any open orders for that cryptoasset.
- Withdraw that cryptoasset from your Revolut X Account to your Cryptoasset Account in the Revolut retail app, where they may be converted (if you are a

business user) or convert that cryptoasset into the base currency of your Revolut Bank Account at the exchange rate that applies at the time the conversion is made.

10. Staking

If you are a retail client, you may stake your assets within the Revolut X platform in accordance with the Cryptoasset staking section of the [Cryptocurrency Terms](#).

11. Access

When we may suspend or terminate your access to the Revolut X Services

We will try to give you two months' notice if we need to end the Revolut X Services. However, we may immediately, and without notice, suspend or terminate your access to Revolut X and use of the Revolut X Services, if any of the following apply:

- Your Revolut Bank Account with your Revolut Bank Account Offering Entity has been suspended or terminated.
- We suspect that you are behaving fraudulently or otherwise criminally.
- You haven't given us information we need, or we believe that information you have provided is incorrect or not true.
- Your use of the Revolut X Services breaches these Terms or the [Trading Rules](#) (for example, we have good reason to believe that you have engaged in market manipulation, or abusive use of the Revolut X Services).
- We've suspended or terminated your access to our crypto services provided in accordance with the [Cryptocurrency Terms](#) or [Crypto for Business Terms](#) (as applicable).
- If you are a natural person, you have died.
- You've been declared bankrupt or insolvent (or the equivalent in the country you live in).
- We have good reason to believe that your use of the Revolut X Services could damage our reputation or business, or negatively affect us or any of our services.
- We have to do so by law.

What happens if we suspend or terminate your access to the Revolut X Services?

If we suspend or terminate your access to our crypto services for any of the reasons above, this may result in your access to the Revolut X Services, or crypto services we offer under the [Cryptocurrency Terms](#) or [Crypto for Business Terms](#) (as applicable), being blocked in future.

If you are a business user and your access to the Revolut X Services is terminated, you instruct and authorise us to withdraw the cryptoasset balances from your Revolut X Account to your Cryptoasset Account in the Revolut retail app.

12. Changes to these Terms

We can change these Terms, but we'll only do it for the following reasons:

- To make them easier to understand or more helpful to you.
- To reflect the way our business is run, including to reflect our appetite to risk or our internal processes, or changes in the way a financial system or technology is provided.
- To reflect legal or regulatory requirements that apply to us.
- To reflect changes in the cost of running our business.
- Because we are changing or introducing new services or products that affect our existing services or products covered by these Terms.

If we add a new product or service that doesn't change our existing Terms, we may add it immediately and let you know before you use it. We will do our best to give you advance notice (usually within 30 days) before we make any changes, unless the change is for your benefit, in which case we will give you notice but we may apply this change sooner.

However, we do not guarantee that we will always be able to notify you in advance of the changes we make in an emergency (for example, where there is a sudden change in applicable laws and regulations). If you don't like the changes, you can end your Agreement with us. We'll assume you're happy with the changes unless you tell us otherwise once we notify you of the changes.

13. Personal Data

We process your personal data to provide Revolut X Services to you, and may share it with companies in the Revolut group for financial crime prevention purposes. For more information about how we process your personal data, please see our [Customer Privacy Notice](#).

14. Service and Network Impact Incidents

What happens if there is a service impact incident?

A service impact incident is any event that affects the operation or availability of the Revolut X Services. We will do our best to let you know in advance of a service impact incident taking place. For example, sometimes we'll suspend the Revolut X Services to perform scheduled maintenance (for example, so that we can make technical changes, add new features, and make sure the service runs smoothly or improve its security). We'll try to keep any suspension as short as possible.

We'll try do our best to let you know in advance of a service impact incident taking place, although we might not be able to do so in an emergency, for example when there is an unexpected system failure or outage affecting the Revolut X Services, or any third party we work with to provide the Revolut X Services. When a service impact incident occurs, we'll take any appropriate action provided for in these Terms or the [Trading Rules](#).

What happens if there is a fork?

A fork is a sudden change in how a cryptoasset works. A fork may seriously change the function, value or even the name of a cryptoasset. If this happens, we'll speak to our partnered cryptoasset exchanges and work out the best approach for our customers.

Unfortunately, for reasons beyond our control, a fork may cause one cryptoasset to be split into two cryptoassets. If this happens, the following may apply, as we see fit:

- You may get a balance in one of those two cryptoassets that our partnered exchanges decide to support as the main cryptoasset.
- You may not get any or all of the two new cryptoassets (for example, if we decide not to support those cryptoassets).

A fork can also affect the exchange rate of your cryptoasset.

What happens if there is an airdrop?

A cryptoasset airdrop is the practice of sending bonus cryptoasset to existing users in order to promote awareness of the currency in question. This could affect the price or value of the cryptoasset. An airdrop can also affect the exchange rate.

If an airdrop and/or a fork occurs we will make a decision as to whether or not to support it based on technical, compliance and regulatory considerations. We do not guarantee that we will support an airdrop and/or a fork, and you will forfeit any entitlement to cryptoassets that we don't support.

What happens if there is a "buyback-and-burn"?

In most "buyback-and-burn" cryptoasset models, a network generates income in one cryptoasset token and uses the proceeds to "buy-back" and "burn" its own native token. The intent is to increase the value of the cryptoasset by reducing its supply as income grows. Reducing the supply may increase the value of this cryptoasset token but it may also affect its availability. A "buyback-and-burn" can also affect the exchange rate.

What happens if there are other types of network impact incidents?

Cryptoassets are software based. This means they are prone to bugs, viruses, and security or other network impact incidents like any other piece of software. These might impact our ability to provide the Revolut X Services too. If they do, we'll take any appropriate action provided for in these Terms or the [Trading Rules](#).

15. Liability

We'll do as much as reasonably possible to make sure that the Revolut X Services are not interrupted, are secure and virus-free, and are accessible at a reasonable speed. However, we can't promise that this will always be the case.

We will only be responsible for foreseeable losses

If we don't meet our obligations under these Terms, we will not be responsible for any loss that we couldn't have thought you'd suffer at the time we entered into the Agreement with you. We will not be responsible for any losses you suffer as a result of a service or network impact incident that we have let you know about in advance (for example, scheduled maintenance), or that incident taking longer to resolve than we told you it might.

We shall not be liable for any loss to the extent that such loss arises as a consequence of:

- your breach of these terms and /or applicable law;
- a risk which you have accepted (including those set out in our [risk summary](#)) materialising, or for which we have otherwise explicitly excluded responsibility;
- you using our services in relation to any cryptoasset we do not support;
- you giving us any incorrect, incomplete or out of date information;

Nothing in these Terms removes our liability for:

- loss of cryptoassets held in our custody arising as a result of an incident that is attributable to us or any third party with whom we have entrusted the custody of cryptoassets; or
- death or personal injury resulting from our negligence or for fraud or fraudulent claims and statements.

Our liability for loss of cryptoassets held in our custody shall be capped at the market value if the cryptoasset that was lost, at the time the loss occurred.

Are we liable for events outside of our control?

Although we do our best to provide our crypto services to you, there is a risk of events that are not attributable to us. These are events that occur independently of the provision of the Revolut X Services or our operations. These could impact the Revolut

X Services or cause you loss. We are not liable for any direct or indirect loss if this happens. For example, this could happen when there is:

- A service or network impact incident (see some non-exhaustive examples above).
- A change in law or regulatory requirements.
- Technical problems or errors with the Revolut X Services or the systems of any third parties we work with to provide Revolut X Services, which are outside of our control.
- Any other event beyond our control.

Will we let you know if certain events are affecting your cryptoassets?

We will try to provide you with information on any events impacting your cryptoassets. However, we don't guarantee that we will. It is your responsibility to make yourself aware of, and consider how to deal with, any events that may affect your cryptoassets in any way.

You should do this before using our Revolut X Services, and at regular intervals while you're holding crypto products (remember, the market can go down, as well as up, very quickly).

Please consider whether you should get independent financial or legal advice before investing in cryptoassets.

When you might be responsible for our losses

You may be responsible to us for certain losses. If you break these Terms or the [Trading Rules](#), and this causes us to suffer a loss, the following will apply:

You will be responsible for any losses we suffer as a result of your action (we will try to keep the losses to a minimum).

If your actions result in us losing profits, you may also be responsible for those losses, unless this would mean that we are compensated twice for the same loss.

You will also be responsible for any reasonable legal costs that arise in connection with our losses.

16. Complaints

We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us and we'll try to put things right.

Complaints about Revolut X Services that relate to cryptoassets (for example, services that allow you to buy, sell, and withdraw cryptoassets using your Revolut X Account) can be made by one of the following methods:

1. Online form

The most efficient way to make a complaint is to use this online [form](#).

2. By email

You may also submit a complaint to us by sending an email to the following email address: formalcomplaints@revolut.com either by filing [this form](#) or as a free form email.

We'll look into your complaint and respond to you by email.

We will communicate with you in English, or in the language in which you filed your complaint, provided that it is one of the official languages of the EEA.

We are only responsible for dealing with complaints about our crypto services. If you have a complaint about a service provided to you by a different Revolut group company, you will need to contact that company instead. But don't worry, if you use this online form, tell us the country where your Revolut X Account is registered, and the service your complaint relates to, it will get sent to the right place.

17. Disclaimers

Data

The market data we provide (e.g. pre-trade bid/offer prices and post-trade execution data) is published in accordance with applicable regulations, including MiCA.

Any additional or indicative data we make available to you via Revolut X is provided for informational purposes only. We do not guarantee the accuracy, completeness, or timeliness of such data, and we shall not be liable for any losses resulting from your reliance on it.

Tax

Your use of the Revolut X Services (including to buy or sell cryptoassets) may give rise to tax liability. We are not responsible for assessing your tax liability, collecting tax from you, making any payments on your behalf, or providing any reports relating to tax. If you require advice on your tax liability arising from your use of our crypto services, consult an independent tax advisor.

No advice

We do not provide any investment advice relating to our Revolut X Services. You should carefully consider whether your personal situation and the financial risks you are willing to take mean that you should not buy cryptoassets. You may want to speak to an independent financial adviser.

To make sure you have safe access to our crypto services, download any updates for your device or the Revolut retail app as soon as they become available.

18. Legal bits and pieces

Disclosures

Because of the way we structure and provide our Revolut X services, we or one of our other customers may have some form of interest in business being transacted for you. We take steps to manage conflicts of interests, but wanted to make sure you are on the same page as us when it comes to conflicts of interests. Please see our [Conflicts of Interest disclosure](#) for more details.

Our Agreement with you

Only you and we have any rights under this Agreement. This Agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

Our right to transfer

We will only transfer any of your and our rights or obligations under this Agreement if we reasonably think that this won't have a significant negative effect on your rights under these Terms, or we need to do so to keep to any legal or regulatory requirement.

When we transfer rights and obligations we call this 'novation'. When we only transfer rights, we call this 'assignment'.

Cypriot law applies

The laws of Cyprus apply to this Agreement. You will benefit from any mandatory provisions of the law of the country in which you are resident or domiciled. If you are a natural person, nothing in these Terms affects your rights as a consumer to rely on such mandatory provisions of local law.

The English version of this Agreement applies. If these Terms are translated into another language, the translation is for reference only.

Our right to enforce the Agreement

If you have broken this Agreement and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date. This is also the case if we have any legal rights that we don't enforce straight away.

Taking legal action against us

If you want to take legal action against us in the courts, only the courts of Cyprus can deal with any matter relating to these Terms. If you live in another country, you may be able to take other action in the courts where you live.