If you are a client in the EEA, these terms will only apply to you if you:
(i) are in the process of being off-boarded onto Revolut Digital Assets Europe Ltd; or
(ii) maintain a restricted crypto account with Rev Ltd due to technical issues.
These T&C's do ***not*** *apply to any EEA clients who have terminated their crypto accounts but continue to be Revolut's clients for other products.*

1. The Basics

Why this information is important

The Revolut X app and website (the **"Revolut X Interface"**) allows you to access different crypto-related products, services and features, including the "Revolut X Services" (as defined below).

The **"Revolut X Services"** are the following cryptoasset services provided through the Revolut X Interface:

- Buying and selling cryptoassets for e-money (and vice versa).
- Depositing and withdrawing cryptoasset balances
- Top-up and withdraw e-money balances

When you are buying and selling cryptoassets using the Revolut X Services, your orders are placed on the order book and matched with orders submitted by other users in accordance with the Trading Rules. This means that:

- You are transacting with other users of the Revolut X Services.
- We operate an order book but do not act as counterparty to trades executed through the Revolut X Services.

The Revolut X Services are governed by these terms and conditions (the "**Terms**") and the Trading Rules. These Terms and Trading Rules form a legal agreement (the "**Agreement**") between you and Revolut Ltd ("**We**", "**Us**").

Other products, services and features which may be accessible through the Revolut X Interface are governed by separate terms and conditions, as further described in these Terms and/or on the Revolut X Interface.

Our Revolut X Services, or certain features of our Revolut X Services, may only be available in certain countries. To use our Revolut X Services, you must reside in a country in which Revolut X Services are accessible.

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

Your accounts

To use our Revolut X Services, you must open and maintain the following accounts by completing the onboarding process and accepting the relevant terms and conditions:

- a bank account with another company in the Revolut group, which is used to hold your money (the "**Revolut Bank Account**");
- if you are a retail user, a cryptoassets account with Revolut Ltd, which is used to hold your cryptoassets through either the Revolut X Interface or the Revolut retail app (the "**Cryptoassets Account**"); and
- if you are a business user, a cryptoassets account with Revolut Ltd, which is used to hold your cryptoassets through the Revolut business app (the "**Business Crypto Account**") and a cryptoassets account with Revolut Ltd, which is used to hold your cryptoassets through the Revolut X Interface only (the "**Revolut X Account**").

If you are a retail user, any cryptoassets you hold, buy, sell, transfer or stake will be held in your Cryptoassets Account and can be accessed through either the Revolut X Interface or the Revolut retail app, and displayed as a single balance.

If you are a business user, your Revolut X Account and your Business Crypto Account are separate accounts that hold separate cryptoasset balances.

If you do not already have a Cryptoassets Account (or a Business Crypto Account if you are a business customer), we will automatically open your Cryptoassets Account (or your Business Crypto Account if you are a business customer) as part of the onboarding process through the Revolut X Interface. If you already have a Cryptoassets Account (or a Business Crypto Account if you are a business customer), you will only need to accept these Terms and complete any required onboarding steps before accessing the Revolut X Services and other services that may be available through the Revolut X Interface.

Sub-Accounts

You may open one or more additional trading accounts within the Revolut X Interface (each a "**Sub-Account**") to isolate funds and trading activity, for example for a specific trading strategy or API Key. You may open more than one Sub-Account up to a maximum number that we set and make available to you through the Revolut X Interface. Each Sub-Account holds its own cryptoasset and money balances, which are recorded separately and are legally isolated from the balances of your Cryptoassets Account or Revolut X Account if you are a business user (in each case, as applicable, your "**Main Revolut X Trading Account**") and your other Sub-Accounts.

Sub-Account balances are held in custody by us, and are safeguarded and segregated from our own assets, in the same way as your other cryptoasset balances (see section 8 'Holding cryptoassets'). Before you create a Sub-Account, you will be asked to accept these Terms as they apply to Sub-Accounts.

Relationship to other services

The Revolut X Interface allows you to access the Revolut X Services and other crypto-related products. However, These Terms apply only to the Revolut X Services.

The Revolut X Services are different from the services provided on the Revolut retail app, Revolut business app or other crypto-related products provided through Revolut X Interface . While these services may each allow you, for example, to buy, sell, hold, transfer or stake cryptoassets, those services may work differently depending on how you access them, how transactions are executed and which terms and conditions apply.

These Terms apply only to the Revolut X Services. All other crypto services provided to you by Us or another Revolut group company are governed by separate terms and conditions, including the Cryptocurrency Terms or Crypto for Business Terms (as applicable).

If you wish to use a crypto-related product, service or feature accessible through the Revolut X Interface that is governed by separate terms and conditions, those separate terms and conditions will apply to your use of that product, service or feature instead of these Terms or the Trading Rules.

If there is any inconsistency between these Terms and the Cryptocurrency Terms or Crypto for Business Terms (as applicable), these Terms will apply regarding your use of Revolut X Services.

Relationship to banking services

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

You can use the money held in your Revolut Bank Account in certain supported currencies to make and receive payments required as part of our Revolut X Services. We will work with the Revolut Bank Account Offering Entity to make a payment from or into your Revolut Bank Account.

Save for the limits and restrictions set out in these Terms or the Trading Rules, the e-money in your Cryptoassets Account or your Revolut X Account is governed by the Personal Terms or Business Terms (as applicable) of your Revolut Bank Account Offering Entity. If there is any inconsistency between these Terms and the Personal Terms or Business Terms (as applicable) of the Revolut Bank Account Offering Entity, these Terms will apply with respect to your use of your Cryptoassets Account or your Revolut X Account.

2. Risks

Cryptoassets are not like the money or e-money in your Revolut Bank Account. Cryptoassets are high risk investments, and in the United Kingdom they are regulated by the Financial Conduct Authority 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 (or lack of regulation) of cryptoassets and crypto service providers can change at any time. Any change is likely to affect the value of cryptoassets.
- 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 Financial Services Compensation Scheme (“**FSCS**”) and if you have a complaint it is not likely to fall within the scope of the jurisdiction of the Financial Ombudsman Service (“**FOS**”).

You can check our Crypto Risk Summary for more information about the risks of investing in cryptoassets.

3. Eligibility

To create a Cryptoassets Account or 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 mobile application (“**Revolut app**”), and agreed to the Cryptocurrency Terms or Crypto for Business Terms (as applicable).

4. Revolut X top-ups and withdrawals

Cryptoassets
Retail users
If you are a retail user, you can access your cryptoasset balance from either the Revolut retail app or the Revolut X Interface. There is no distinction between cryptoassets held in or accessed through the Revolut X Interface or the Revolut retail app.

Your access to the same cryptoasset balance through the Revolut X Interface does not mean that any of the crypto-related features available through the Revolut retail app form part of the Revolut X Services or are governed by these Terms.

Business users
If you are a business user, you can top-up your Revolut X Account with the cryptoassets you hold in your Business Crypto Account directly through the Revolut X Interface.

We may only support top-ups of certain cryptoassets, which may change at any time and without notice. If you try to deposit an unsupported cryptoasset or use an unsupported blockchain network, your transfer will be subject to the separate *'Automated Screening and Return of Unsupported Deposits'* process detailed in the Cryptocurrency Terms.

You can also withdraw cryptoassets from your Revolut X Account to your Business Crypto Account. Any cryptoasset balance displayed 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) but you can withdraw the cryptoassets from your Revolut X Account to your Business Crypto Account in order to use these services.

Your cryptoasset balance is held by us in accordance with the paragraph titled "Holding cryptoassets" in these Terms.

E-money

You can top up your Revolut X pocket with the e-money held in your Revolut Bank Account. We may only support top-ups of e-money in certain fiat currencies (for example, US Dollars), which may change at any time and without notice. You can also withdraw e-money from your balance on the Revolut X Interface to your Revolut Bank Account.

Any e-money balance on the Revolut X Interface can only be used for Revolut X Services. You will not be able to use your e-money available through the Revolut X Interface for any of the payment or other regulated services related to your Revolut Bank Account provided to you by your Revolut Bank Account Offering Entity. This includes changing money from one currency to another, transferring e-money to other Revolut accounts, or making payments and withdrawing cash using your Revolut Card. You will need to withdraw the e-money from your Revolut X pocket to your Revolut Bank Account in order to use these services. Subject to the foregoing restrictions, e-money balances in your Revolut X pocket are governed by the Personal Terms or Business Terms (as applicable) of your Revolut Bank Account Offering Entity.

Limits

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

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

Sub-Accounts
You can move cryptoassets and money between your Main Revolut X Trading Account and your Sub-Accounts through the Revolut X Interface. The ways in which you can move cryptoassets and money to, from and between separate Sub-Accounts, and whether a currency conversion is available, may depend on your account and features we make available through the Revolut X Interface from time to time. Where a transfer is between balances held in different currencies, a currency conversion may apply, where supported, at the rate available to us at the time. You cannot transfer cryptoassets or money directly between a Sub-Account and any third party or external wallet; to do so, you must first transfer them to your Main Revolut X Trading Account.

5. Trading cryptoassets

The Revolut X Services allow you to:

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

We may only support certain cryptoasset and e-money currency trading pairs, which may change at any time and without notice. When you buy or sell a cryptoasset in exchange for e-money, we will work with the Revolut Bank Account Offering Entity to make a payment into or out of your Revolut Bank Account.

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 the Revolut X Interface. 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.

Market price
Any market price displayed for buying or selling cryptoassets on the Revolut X Interface 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 the Revolut X Interface 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
When you place an order, you instruct and authorise us to execute your order in accordance with the Trading Rules and the specifications of your order.

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.

Restrictions

We may stop you from placing an order, cancel an open order, or refuse to execute an order in accordance with these Terms and the Trading Rules, including where:

- There is not enough liquidity available in the market.
- There are not enough cryptoassets or e-money in your Revolut cryptoasset pocket (or Revolut X pocket 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 or a formal request from a competent authority.

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 through the Revolut X Interface.

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 as part of the Revolut X Services. Fees are estimated, applied, and charged in accordance with the Trading Rules.

Applicable fees are set out in the Fees Page, which forms part of this Agreement. We may update our fees at any time and without notice.

7. Convert Feature

The Revolut X Interface may provide you with access to the “Convert” functionality that allows you to buy or sell cryptoassets for money or exchange one cryptoasset for another cryptoasset in the same way as is available through the Revolut retail app (the “**Convert Feature**”).

Transactions executed through the Convert Feature are concluded directly between you and Us, meaning that We act as your counterparty to the transaction. Your orders submitted through the Convert Feature will not be matched with orders of other clients of the Revolut X Services.

The Convert Feature does not form part of the Revolut X Services and is not subject to these Terms or the Trading Rules. The Convert Feature and all transactions submitted and completed as part of it are governed by the Cryptocurrency Terms, as will be shown to you when you access this feature through your Revolut X Interface. Access to the Convert Feature through your Revolut X Interface, and its description in these Terms, are provided for convenience only.

8. Depositing and withdrawing cryptoassets

You may deposit cryptoassets from external accounts and withdraw cryptoassets to an external wallet, if applicable, in accordance with the Cryptocurrency Terms or Crypto for Business Terms (as applicable).

9. Holding cryptoassets

The cryptoassets that you can access through the Revolut X Interface are held in accordance with the Cryptocurrency Terms or Crypto for Business Terms (as applicable), which govern how we safeguard your holdings.

10. Available cryptoassets

Our Revolut X Services are available only in connection with the supported cryptoassets displayed on the Revolut X Interface. 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 the Revolut X Interface, 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 pocket in the Revolut 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 the Revolut X Interface. If you still hold any cryptoassets being delisted in your Cryptoasset Account or your Revolut X Account 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 Business Crypto Account, 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 (if you are a retail user).

We will do our best to give you advance notice of a delisting, although this might not always be possible where, for example:

- There is a sudden change in laws or regulations that impacts the regulatory status of a cryptoasset, or which means we can no longer support that cryptoasset.
- A cryptoasset changes the way it functions or its name.
- The third parties we work with to provide Revolut X Services stop supporting the cryptoasset.

In addition to those above, there can be many different reasons for a delisting, such as:

- The available liquidity for the cryptoasset breaches our requirements, or otherwise presents risk to us, our users, or other third parties we work with to provide Revolut X Services.
- The cryptoasset can be susceptible to price manipulation because, for example, it has very low value or liquidity.
- The cryptoasset has security vulnerabilities, or is the subject of fraud or other abuse.

Where you hold the delisted cryptoasset, or open orders for it, in any of your Sub-Accounts, the steps set out above (including cancelling open orders and withdrawing or converting balances) apply across all of your Sub-Accounts as well as your Main Revolut X Trading Account.

11. Revolut X API

This section applies when you use our Application Programming X Interface (“API”) to access the Revolut X Interface. All use of the Revolut X Interface via the API is subject to the same requirements as when the Revolut X Interface is accessed directly. If there is any inconsistency between this section and the rest of these Terms regarding use of the API, this section applies.

API Access and Permitted Use
Your access to the API is conditional upon compliance with these Terms and any additional restrictions we may impose from time to time.

You may use the API solely to:

- Retrieve information related to the exchange configuration, including but not limited to supported assets and trading pairs;
- Submit, edit or cancel orders; and
- Retrieve order details.

You must not:

- Use the API in any unlawful, unauthorised, fraudulent, disruptive or harmful way;

- Store, use, or share API data beyond what's permitted;
- Transmit sensitive data via insecure channels or conceal your identity when accessing the API;
- Misuse our brand, suggest false endorsements, or use API data for marketing; and
- Refuse to provide verification when required.

We may limit or suspend access to the API in cases of misuse, market abuse or breach of these Terms.

API Key Registration and Security

- In order to use the API, you must create and manage API Keys ("**Keys**") via the Revolut X Interface.
- When creating API Keys, you'll be asked to provide only the public Key. You must keep your private Key safe and never share it with anyone.
- If you set a list of trusted IP addresses, then only requests from these addresses will be accepted by the respective API Keys associated with them.

We are not responsible for unauthorised access resulting from compromised credentials.

An API Key may be associated with a specific Sub-Account, in which case that Key can only access and trade with that Sub-Account. This association is fixed at the time of key creation and cannot be modified; if you need to associate your credentials with a different Sub-Account, you must delete the existing API Key and generate a new one. You are solely responsible for all orders, transactions and instructions submitted using your Keys, and for all resulting losses, including where they are generated by any trading bot, algorithm or automated strategy you connect, or result from your Keys being lost, misused or compromised.

If you believe an unauthorised person has gained access to your account or security code, please immediately report the incident to Revolut support to temporarily freeze trading activity on your account.

Third-Party AI Tools
You may choose to utilise third-party artificial intelligence interfaces, agents, or model Context Protocols that are accepted by Revolut ("**Third-Party AI Tools**") to interact with the API. If you choose to connect your Keys to such Third-Party AI Tools, you do so entirely at your own risk. Any instruction, order, or transaction submitted to the API

using your credentials will be deemed authorized and executed by you. You are solely responsible for maintaining the confidentiality and security of your Keys when using them across external platforms.

Revolut does not endorse, control or guarantee the accuracy, reliability or safety of any Third-Party AI Tools. Artificial intelligence models are subject to unexpected behaviors, errors in logic, misinterpretation of prompts and hallucinations. Revolut assumes no responsibility and accepts no liability for any financial losses, missed opportunities or erroneous trades resulting from your use of Third-Party AI Tools. You are strictly responsible for reviewing and confirming all aspects of an order before authorizing the AI tool to execute it via the API.

All API usage via Third-Party AI Tools is subject to Revolut's API rate limits and acceptable use policies. We reserve the right to immediately throttle, suspend or permanently revoke your API access without prior notice if we detect excessive request volumes, looping behaviors, or any activity that we, in our sole discretion, determine threatens the stability, security, or performance of the Revolut X Services or the Revolut X Interface.

Order Execution
We do not guarantee order execution or confirmation of orders submitted using the API and we will not be liable for any direct or indirect losses.

Orders submitted via the API are subject to market conditions, latency, system interruptions and the Trading Rules.

Data Usage and Limitations

- Market data provided through the API is intended for your personal use or internal business operations only. Any distribution of this data is strictly prohibited.
- We may impose limits on your use of the API. This may include restrictions on the frequency of API calls or other usage parameters in order to maintain the stability and reliability of our services.

Updates
We reserve the right to modify, suspend, or terminate the API, either entirely or partially, at any time and without prior notice. Compatibility with future API versions is not guaranteed.

Intellectual property

All intellectual property rights to the API are owned or licensed by us. Your use of this API is subject to a limited, non-exclusive, non-transferable license. This license does not grant you any ownership or rights to any intellectual property, and we may suspend or terminate it without notice. Use of the Revolut X trademarks without prior written approval is strictly prohibited.

The API may include or rely on third-party software or content, which is subject to separate license terms and intellectual property protections.

You may not copy, modify, distribute, reverse-engineer, or create derivative works based on the API unless explicitly allowed by us.

Suspension and termination
Suspension or termination of API access may affect the functionality of the Revolut X Interface, the delivery of the Revolut X Services, or integration with features available through the Revolut X Interface.

12. Staking

If you are a retail client, you may stake your assets within the Revolut X platform in accordance with the Cryptocurrency Terms.

13. 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 and use of the Revolut X Services, if any of the following applies:

- Your account with your Revolut Bank Account Offering Entity has been suspended or terminated.
- We suspect that you are behaving fraudulently or otherwise criminally.
- You have made, or tried to make, a deposit or withdrawal that was blocked, frozen, or returned to us or the source (excluding any deposit returns processed under the '*Automated Screening and Return of Unsupported Deposits*' section of the Cryptocurrency Terms, unless we suspect fraud, financial crime, or a violation of applicable sanctions).
- 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 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.
- Your access to any services offered by other companies in the Revolut group being blocked, suspended or terminated immediately.

If your access to the Revolut X Services is terminated, you instruct and authorise us to:

- if you are a retail user, convert any remaining cryptoassets held on your Cryptoassets Account into a supported fiat currency using the prevailing market rates available to us at the time of conversion. The conversion will be subject to the applicable fees set out in our Fee Pages. You hereby waive any right to direct the method, timing or execution venue of the liquidation and acknowledge that such liquidation may occur without prior notice. You also acknowledge that this mandatory conversion may result in you making a gain or loss compared to the last traded price and you accept that we will not be responsible for any losses you experience as a result.
- if you are a business user, withdraw the cryptoasset balances from your Revolut X Account to your Business Crypto Account.

These steps apply across all of your Sub-Accounts. On suspension, termination or liquidation, we may cancel all open orders in every Sub-Account and move (aggregate) the balances held in your Sub-Accounts to your Main Revolut X Trading Account so that they can be sold or returned in accordance with this section.

14. 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 of 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.

15. 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.

16. 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. Unfortunately, for reasons beyond our control, a fork may cause a 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).

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 market price. If an airdrop 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.

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.

17. 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.

Nothing in these Terms removes our liability for death or personal injury resulting from our negligence or for fraud or fraudulent claims and statements.

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 outside of our control occurring. These could impact the Revolut X Services or cause you loss. We are not liable 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.

We will not be liable for any direct or indirect losses you suffer as a result of events outside of our control that affect cryptoassets in any way (e.g. name, value, function, legality or availability). We will also not be liable for any direct or indirect losses you suffer as a result from technical problems or errors with the Revolut X Services or the systems of any third parties we work with to provide Revolut X Services.

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).

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

If you are a business user and you allow your personnel or other authorised users to access or operate a Sub-Account under permissions you grant them, you are fully responsible and liable for all actions taken, and all orders and transactions placed, by those users using those permissions.

18. 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 Cryptoassets Account through the Revolut X Interface) can be made via this online form. We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise.

Complaints about Revolut X Services that relate to e-money (for example, services that allow you to top-up, withdraw, and hold e-money balances through the Revolut X Interface) are governed by the Personal Terms or Business Terms (as applicable) of your Revolut Bank Account Offering Entity. Please refer to the Personal Terms or Business Terms (as applicable) that apply to your Revolut Bank Account for more information about how to make a complaint, and how you can refer the matter to the Financial Ombudsman Service if you are unhappy with how we deal with your complaint.

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 Bank Account is registered, and the service your complaint relates to, it will get sent to the right place.

19. Disclaimers

Registration
We are a UK company registered with the Financial Conduct Authority to offer cryptoasset exchange and custodial services under the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017. Our firm reference number is 900562 and our company number is 08804411.

Data
Any market data we make available to you via Revolut X is indicative and subject to change without notice. We do not guarantee that any market data made available to you is free of errors, uninterrupted, or timely. You must make your own assessment of the relevance, timeliness, accuracy, adequacy, commercial value, completeness and reliability of any market data made available to you. We won't be liable for any direct or indirect losses you suffer as a result of you acting on any market data, or other estimate, indications, or information made available through Revolut X.

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.

20. Legal bits and pieces

Change in location

If at any time you tell us in the Revolut app, or we have reasonable grounds to believe, that your country of domicile has changed to a country where Revolut X Services are offered by Revolut Digital Assets Europe Ltd (previously RT Digital Securities Cyprus Ltd) ("**RDAEL**"), you agree that we will automatically:

- novate your Agreement with us to RDAEL without notice;
- vary clause 16 of this Agreement to replace references to the laws and courts of "England and Wales" with "Cyprus";
- vary clauses 2 and 15 as appropriate to reflect local regulatory disclaimers and registration information.

We will give you a copy of the novated Agreement, and assume that you are happy with this change unless you tell us that you wish to end the Agreement.

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'.

English law applies
The laws of England and Wales apply to this Agreement. You will benefit from any mandatory provisions of the law of the country in which you are 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 England and Wales 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.