What are the key risks?

You could lose all the money you invest

- The performance of most cryptoassets can be highly volatile, with their value dropping as quickly as it can rise. Cryptoasset prices are often determined in the absence of transparent mechanisms. You should be prepared to lose all the money you invest in cryptoassets.
- There is a risk of losing money or any cryptoassets you purchase due to risks such as cyber-attacks, financial crime and firm failure.
- Staking cryptoassets involves a risk of slashing: A potential penalty (loss of assets) due to validator non-compliance.

You should not expect to be protected if something goes wrong

- The Investor Compensation Fund (“ICF”) doesn’t protect this type of investment – in other words, this type of investment isn’t recognised as the sort of investment that the ICF can protect.
- Protection from the Financial Ombudsman Service ("FOS") does not currently cover complaints received against cryptoasset service providers.

You may not be able to sell your investment when you want to

- There is no guarantee that investments in cryptoassets can be easily sold at any given time or without significant losses. The ability and the price at which a cryptoasset may be sold depends on various factors, including the supply and demand in the market at that time.
- Operational failings such as technology outages and cyber-attacks could cause unwanted delay and you may be unable to sell your cryptoassets at the time you want.
- Staking of some cryptoassets may involve a lock-up period, meaning you will have to wait before you are able to sell tokens.

Fraud and malicious activities

Numerous scams exist and you should be aware that their sole purpose is to deprive you of your money and/or cryptoassets using different techniques, for example phishing. At Revolut, we are committed to safeguarding our customers and employ robust security measures to help protect you from such risks. However, please be aware that no platform or service can guarantee absolute protection. Always exercise caution and perform due diligence before engaging with any cryptoasset. If you

suspect fraudulent behavior or notice anything suspicious, contact our support team immediately.

Cryptoasset investments can be complex

- Investments in cryptoassets can be complex, making it difficult to understand the risks associated with the investment.
- You should do your own research before investing. If something sounds too good to be true, it probably is. If you are thinking about buying cryptoassets or related products and services, you should ask yourself the following:
- can you afford to lose all the money you invest?
- are you ready to take on high risks?
- do you understand the features of the cryptoasset or related products and services?
- are you able to protect effectively the devices you use for buying, storing or transferring cryptoassets?

Don’t put all your eggs in one basket

- Putting all your money into a single type of investment is risky. Spreading your money across different investments makes you less dependent on any one to do well.
- A good rule of thumb is not to invest more you can afford to lose.

The risks of different cryptoassets

Not all cryptoassets carry the same risks. Before investing, read our cryptoasset specific risk summaries to make sure you understand the different risks associated with different types of cryptoassets.