

## Terms and Conditions

Crypto Learn & Earn is a program offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**RPA**", "**Revolut**", "**we**", "**our**" or "**us**") which allows Eligible Customers to learn about supported cryptocurrency assets by completing short lessons, and earn cryptocurrency rewards.

The terms and conditions of the Crypto Learn & Earn program are set out below. These terms and conditions apply in addition to the other terms and conditions that apply to you as a customer of RPA, including the [Personal Terms](#), [Cryptocurrency Terms](#) and [Fees and Charges Section](#).

## Important information about cryptocurrencies

Cryptocurrencies are not like the other forms of electronic money held in your Revolut account and are not regulated in Australia. The crypto services provided by us are not being offered to you under our Australian Financial Services Licence.

We do not provide any personal financial advice relating to our cryptocurrency product. You should carefully consider your personal situation and the financial risks you are willing to take before buying cryptocurrencies. You may want to speak to a qualified financial adviser before making any decision regarding the cryptocurrency product.

## How does Crypto Learn & Earn work?

Crypto Learn & Earn gives you the opportunity to learn about a specific cryptocurrency and familiarise yourself with the world of cryptocurrency by completing lessons consisting of videos or cards, and answering questions designed to test your knowledge and understanding. Once you've completed a lesson, you may receive a small amount of cryptocurrency as a reward ("**Reward**").

You can access Crypto Learn & Earn in the Revolut app by tapping the Crypto icon in your hub, scrolling down to the Learn section and tapping the Crypto Learn & Earn tile.

The information and content provided on Crypto Learn & Earn is intended for educational and general information purposes only, and does not constitute financial advice. It does not take into account your personal objectives, needs or financial situation. You should not make any investment decisions without considering your own circumstances.

## Who is eligible to receive a Reward?

In order to participate in Crypto Learn & Earn, you must be an Eligible Customer of RPA. An “**Eligible Customer**” is defined as a customer that:

- is not a US person;
- downloaded the Revolut app;
- set up a retail account with Revolut (“**Revolut Account**”);
- passed Revolut’s ‘Know Your Customer’ checks and been onboarded;
- an active Revolut Account (not suspended or restricted);
- completed onboarding to Revolut’s cryptocurrency product.

For the avoidance of doubt, if you haven’t used Revolut cryptocurrency product before, you will only be eligible to receive the Reward for completing Crypto Learn & Earn lessons after completing the onboarding to RPA’s cryptocurrency product which involved accepting the [Cryptocurrency Terms](#) and reading and accepting the relevant risk disclosures. If you complete a Crypto Learn & Earn lesson but do not complete the onboarding to RPA’s cryptocurrency product, you will not receive a Reward.

## What Reward will I receive?

The Reward you will receive for completing a lesson will be shown to you in the Revolut app before starting each lesson.

The Reward amount you will receive will be denominated in fiat currency (AUD), but will be in the form of a cryptocurrency token - for example “A\$5 of DOT”. The amount of cryptocurrency rewarded will be calculated using the exchange rate at the time you earn the Reward.

You may read through and complete a lesson multiple times, but you are only eligible to earn the Reward associated with that lesson once.

Rewards are limited while funds for participating cryptocurrency Rewards last. We reserve the right to change the Reward amount or remove it completely.

## Risks

The price or value of cryptocurrencies can rapidly increase or decrease at any time. It may even fall to zero. Unlike normal money, no bank or government can stabilise the value of cryptocurrency if it changes suddenly. This means that the value of any Reward we may pay you under the Crypto Learn & Earn program will be subject to the same risk of fluctuation in price.

## What else should I know?

RPA reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Crypto Learn & Earn program at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Revolut Support if you believe you qualify for a particular benefit in relation to Crypto Learn & Earn that has not been awarded to you.

Events beyond the control of RPA may occur that render the awarding of the Reward for Crypto Learn & Earn impossible. Accordingly, RPA will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of the Crypto Learn & Earn program (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.

Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria.