# Revolut Ramp

## 1. Why this information is important

These terms and conditions (the "**Terms**") govern our relationship and form a binding legal agreement (the "**Agreement**") between:

- you; and
- Revolut Digital Assets Europe Ltd ("**we**", "**us**").

We are a Cypriot company registered with the Registrar of Companies in Cyprus with company registration number HE 430310, authorised and regulated by the Cyprus Securities and Exchange Commission ("**CySEC**") to offer cryptoasset services. including exchange of cryptoassets for funds or other cryptoassets and custody and administration of cryptoassets on behalf of clients, under License No. 001/2025 as a Crypto Asset Service Provider (CASP) pursuant to Regulation (EU) 2023/1114 on Markets in Crypto-Assets (MiCAR).

These Terms should also be read in conjunction with our Community Standards.

These Terms govern your use of the Revolut Ramp service ("**Revolut Ramp**") and apply to you if you are resident in an eligible jurisdiction within the European Economic Area (EEA), except Poland. These Terms apply when:

- you use Revolut Ramp to purchase supported cryptoassets; and
- we remit any cryptoassets you have purchased to an external cryptoasset wallet you designate (we call this your "**Third Party Wallet**"), which is provided by a third party cryptoasset wallet service provider (we call this your "**Third Party Wallet Provider**").

The Revolut Ramp service ("**Revolut Ramp**") is available to Revolut customers and non-Revolut customers and may only be available in certain geographic locations. You can refer to our FAQs for more information.

If you use Revolut Ramp to purchase supported cryptoassets, and you use the Revolut Pay Checkout service to do so, then the Revolut Pay Checkout Terms ("**Checkout Terms**") will apply to you. Revolut Pay is not offered by Revolut Digital Assets Europe Ltd but,

depending on where you live it is offered by Revolut Bank S.A., Revolut Bank UAB, or Revolut Bank UAB through its branch office. You can access the Revolut Pay Checkout Terms here.

Cryptoassets are not like money in your Revolut Bank Account. Unlike fiat funds held in your Revolut Bank Account, crypto-assets are not backed by any central bank or government authority. They are decentralised and in Cyprus they are regulated by the CySEC. When you use Revolut Ramp (for example, to buy cryptoassets), you will not be protected by the European Deposit Guarantee Scheme ("**DGS**") or Cyprus Investor Compensation Fund, 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.

We do not provide any investment advice relating to Revolut Ramp or the purchase of cryptoassets. 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 Revolut Ramp, download any updates for your device or the Revolut app as soon as they become available.

Revolut Ramp may only be available to customers in certain geographic locations. You can refer to our FAQs for more information on eligible locations.

**Please read these Terms carefully.**

## 2. Buying cryptoassets

Revolut Ramp allows you to purchase supported cryptoassets for fiat currency through Revolut, and remit the cryptoassets to your Third Party Wallet.

The cryptoassets that are supported and available to purchase through Revolut Ramp may change from time to time, including in circumstances where a cryptoasset becomes illegal due to a sudden change in applicable laws and regulations, or if a cryptoasset suddenly changes the way it functions, or its name.

In order to use Revolut Ramp, you must follow the steps below on an integrated Third Party Wallet Provider's platform, or on the Revolut website:

- Decide the amount and type of cryptoasset you want to buy.

- Select the Third Party Wallet address which you want your cryptoassets to be sent to.
- Pass our identity verification checks.
- Review the details of your cryptoasset purchase, including the exchange rate, applicable fees, and fiat value of the transaction Revolut has quoted to you.
- Confirm you would like to proceed with the transaction.
- Pay the quoted amount for the transaction as detailed below.

Once the aforementioned steps are completed, your order is final and may not be amended or cancelled.

There are two possible ways you can make a payment to us:

- You will be able to make a payment using the fiat currency balance in your payment account provided by a company in the Revolut group (i.e. your Revolut Bank Account). We will work with the provider of your Revolut Bank Account to make a payment out of it.
- You will also be able to make a card payment. Debit and credit cards are accepted, prepaid cards are not accepted at this point.

The processing time for transactions may differ depending on whether you made a card payment, or paid directly from your Revolut Bank Account. The cryptoassets will be sent to your Third Party Wallet address after we've verified that we've received your payment.

You must check whether the Third Party Wallet address that you have designated is the correct one, and supports both the cryptoasset you want to buy and the network that the cryptoasset transfer will take place on. The Third Party Wallet address you have designated must be owned and controlled only by you. When using Revolut Ramp it is essential that you check that the information you provide to us, including your Third Party Wallet address, is accurate and correct. We are not responsible for any inaccuracy in the information you provide to us. Please remember that we will not be able to reverse any transactions made using Revolut Ramp once the steps set out under "Buying cryptoassets" are completed, as cryptoasset transactions are irreversible. You cannot cancel a transaction, and in the event you make a mistake with your transaction, we will not be responsible for any losses you may suffer, including as a result of:

- us sending the cryptoassets you purchase to a Third Party Wallet that is not owned and controlled by you, or which you are unable to access; and
- your Third Party Wallet not supporting the cryptoasset you have purchased, or the network that the cryptoasset transfer takes place on.

You must also verify whether a transfer of cryptoassets may be successfully made to the Third Party Wallet address that you have provided to us. Certain Third Party Wallet Providers may impose limits on inbound transfers, including for regulatory reasons, which may result in the cryptoassets being released by us, but not accepted to your Third Party Wallet. If this happens, we will not be liable for any loss you suffer as a result.

**Limits and minimums**

We may limit the amount of cryptoassets you can buy, or impose minimum order amounts. You will be able to verify on an integrated Third Party Wallet Provider's platform or on the Revolut website whether your order falls within the aforementioned limits before you place your order.

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

The Personal Terms, Fees page and any other documents that relate to your Revolut Bank Account form a legal agreement between you and the Revolut Bank Account Offering Entity. In addition to these Terms, you must comply with the Personal Terms, Fees page and any other documents that apply to the services provided to you by the Revolut Account Offering Entity.

If there is any inconsistency between these Terms and the Personal Terms of the Revolut Bank Account Offering Entity, these Terms will prevail when dealing with Revolut Ramp.

When purchasing cryptoassets with Revolut Ramp, you agree to provide all requested information for the purposes of identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crimes and you allow us to keep a record of this information. This information may include a video selfie so that we can verify your identity. Please see our Revolut Ramp Customer Privacy Notice (accessible here) for more details on how we will handle your data.

We may refuse to provide you with access to Revolut Ramp at our own discretion based on the results of the anti-money laundering checks and we are not obliged to disclose the results of the checks to you. We may request further information when we deem it

necessary, and may freeze any transactions that are pending during our review. We may also refuse to carry out transactions where we consider them suspicious.

In providing us with this information, you confirm that the information is accurate. You agree to keep us updated if any of the information you provide changes.

If we initiate transfer of fiat funds cryptoassets and you subsequently fail to pass the necessary checks that we must conduct under applicable law:

- we reserve the right to reject and reverse the initiated transfer; and
- any fiat funds successfully received will be returned to the source from which they originated, unless we are prohibited from doing so under applicable law.

## 3. Exchange rate and fees

**Where our cryptoasset prices come from**
Whenever you make a Revolut Ramp transaction, we use our exchange rate, add a fee (if one applies) and show you the total cost.

The price we show you for buying a particular cryptoasset is calculated based on our exchange rate. The price we show you may be higher than the mid-market price for buying that cryptoasset. This difference is known as “spread”, and is a variable cost that is built into the price we show you for buying that cryptoasset (respectively).

**How we set the exchange rate**
We calculate our exchange rate by taking the bid-ask spread that other cryptoasset exchanges and over-the-counter trading partners offer us and applying an additional spread.

Our exchange rate is variable. This means it is constantly changing, and may depend on a combination of factors, including the type of cryptoasset, market liquidity, market volatility, and the size and type of your transaction. To ensure you are getting the value you are happy with from your transaction, you can always see the current crypto exchange rate, inclusive of spread, on the check-out screen before you submit your transaction.

When you initiate a cryptoasset purchase, the final exchange rate applicable to your purchase of cryptoassets using fiat funds will be the exchange rate shown to you at the time time you submit your order.

Our exchange rate doesn't include our fees which are detailed below. We'll show you this fee in the app before you submit your transaction, so you always know how much you are paying, as well as after you make a transaction in the transaction details.

**Fees**
Revolut will charge a fee for each transaction which will vary depending on the amount of cryptoassets you wish to purchase. This fee consists of a network fee charged on the blockchain, which we incur when sending cryptoassets to your Third Party Wallet and pass on to you for processing your transaction, and an additional service fee which we may charge you for facilitating this transaction.

The network fee shown to you is included within the fee reflected in the total cost we show you. That network fee is based on an estimate of the network fees for on-chain transactions at the time your transaction is placed. Our estimate may turn out to be higher or lower than the network fee we ultimately incur, as it may depend on the time of day, network congestion, and whether we batch your transaction with others.

We will always show you the fees that apply to your transaction in our quote before you place your transaction through an integrated Third Party Wallet Provider's platform, or the Revolut website. By confirming your purchase, you agree to pay the applicable exchange rate and fee mentioned in the quote.

Please see our Ramp Fees Page for more information on fees associated with using the Revolut Ramp.

## 4. Rejecting, freezing, and blocking transactions

**Rejecting your request**
Sometimes we might reject your request for a Ramp transaction. If we do, we will not be responsible for any losses you suffer as a result.

We may reject your request if:

- There are not enough cryptoassets available in the market.
- There is not enough money in your Revolut Bank Account (for using Revolut Ramp to purchase cryptoassets only).
- We, or one of the exchanges, third parties, or Third Party Wallet Providers we work with to provide Revolut Ramp, are not available (for example, due to service disruption or scheduled maintenance).

- We have good reason to suspect that the attempted transaction was for illegal purposes (for example, to commit fraud).
- We believe that someone else is using Revolut Ramp pretending to be you.
- You have breached any of the Terms applicable to your attempted transaction.
- We have good reason to believe that processing the attempted transaction could negatively affect our reputation or goodwill, or cause us to breach our regulatory obligations.
- You fail any of our checks for identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crimes.

We also reserve the right to cancel your attempted transaction in the following situations:

- if we do not receive fiat money in due time; or
- If the network fees for your attempted transaction change substantially from the moment you initiate the transfer of fiat money to us and the moment we initiate the transfer of cryptoassets to your Third Party Wallet; or
- If the network fees for your attempted transaction change substantially from the moment you initiate the transfer of fiat money to us and the moment we initiate the transfer of cryptoassets to your Third Party Wallet.

If we decide to cancel your request for any of the reasons above, we will refund any money received from you for that transaction, unless law or regulation or technical difficulty stops us from doing so. You may have to pay for the costs associated with that refund (for example, if you provide us with incomplete or inaccurate information).

**Freezing and blocking transactions**
To meet our regulatory obligations, we may be required to collect certain information from you before or after processing your transaction, and transmit that information to a Third Party Wallet Provider (if applicable) and verify that the external wallet is owned or controlled by you.

- We may freeze an attempted Revolut Ramp transaction where you do not provide the information we need to process or release a transfer of cryptoassets, or we have good reason to suspect that any information you have provided is incorrect or false.
- The host of an external wallet rejects and returns your withdrawal to us.
- When this happens, we may reject the transaction, or ask you for additional information before processing your transaction or releasing a transfer of cryptoassets. If you do not

provide the additional information requested within the time we ask, we may reject the transaction.

If the information you provide to us, and which we transmit, is not accepted by your Third Party Wallet Provider, they may return the cryptoassets you have purchased to us.

We also apply financial crime and sanctions checks to Revolut Ramp transactions, which may result in us:

- Freezing or blocking transactions involving certain Third Party Wallet addresses.
- Asking you for additional information before processing your transaction or releasing a transfer of cryptoassets. If you do not provide the additional information requested within the time we ask, we may reject the transaction.

If we decide to freeze, block, or reject an attempted transaction for any of the reasons above, or your Third Party Wallet Provider returns a transfer of cryptoassets to us:

- We will refund any fiat money received from you for that transaction, unless law or regulation stops us from doing so.
- You may have to pay for the costs associated with that refund (including any network and service fees associated with the return of cryptoassets to us, or the conversion of cryptoassets to fiat money to refund you with).
- We will store and process this information in accordance with our legal and regulatory obligations. We may also share this information with other companies in the Revolut group for financial crime prevention purposes.

## 9. Risks of cryptoassets

Cryptoassets carry significant risks. You should carefully consider whether it is appropriate for you to buy cryptoassets.

These risks include the following:

- 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 any cryptoassets you purchase.
- 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 or better cryptoasset is created, or software developers make unexpected changes to how the cryptoasset works.
- The price or value of cryptoassets 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 cryptoassets if it changes suddenly.

Note that Revolut Ramp transactions are usually settled using blockchain technology. These transactions are irreversible and any information stored in blockchain will remain there, which means you cannot delete or withdraw that information. You therefore agree to relinquish all rights of rectification or erasure of personal data with regard to these transactions.

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

## 10. Taxes

Your use of Revolut Ramp to buy 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 for providing any reports relating to tax. If you require advice on your tax liability arising from your use of Revolut Ramp, consult an independent tax advisor.

## 11. Can we change 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.

**Telling you about changes**

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, or the change consists of introducing a new or optional service or feature that does not reduce your existing rights under these Terms, in which case we will give you notice but we may apply this change sooner (including with immediate effect). However, we do not guarantee that we will always be able to notify you in advance of the changes we make, for example, in an emergency (e.g. such as 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.

Any changes we make to these Terms from time to time will take effect as soon as they're posted on our website (unless otherwise stated), and the updated version of the Terms will supersede all prior versions.

## 12. Are we responsible if something goes wrong?

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

Sometimes we'll suspend use of Revolut Ramp so that we can make technical changes, add new features (such as new cryptoassets), make sure it runs smoothly or improve its security. We'll try to give you notice before we do this, although we might not be able to do so in an emergency. We'll also try to limit any suspension so it lasts as short a period as possible.

**Limits to 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. 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 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 of the cryptoasset that was lost, at the time the loss occurred.

**Are we liable for events outside our control?**

Although we do our best to provide Revolut Ramp to you, there is a risk of events outside our control occurring. These could impact our service or cause you loss. We are not liable when this happens.

For example, this could happen when:

- Revolut Ramp isn't available, for example due to a network impact incident involving us, an integrated Third Party Wallet Provider, or another third party that supports our provision of Revolut Ramp, that impacts our ability to provide Revolut Ramp;
- there is a change in law or regulatory requirements, which have the potential to affect Revolut Ramp in any way; or
- there were unusual or unexpected events outside our control that affect Revolut Ramp in any way.

**We are not responsible for Third Party Wallet Providers**

We're not liable for the products and services, and any acts or omissions of any Third Party Wallet Providers that we have integrated with in order to offer Revolut Ramp (such as crypto wallets or NFT wallets). We are not liable for any direct or indirect losses that result from technical problems with the systems of any Third Party Wallet Provider.

## 13. When you might be responsible for our losses

You may be responsible to us for certain losses. If you break these Terms in a serious way, 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.

## 14. How to make a complaint

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.

The most efficient way to make a complaint is to use this online form. 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, unless you tell us otherwise, provided that it is one of the official languages of the EEA.

We are only responsible for dealing with complaints about Revolut Ramp. If you are a Revolut customer, and have a complaint about a service provided to you by the Revolut Bank Account Offering Entity, 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.

## 15. Do we process personal data?

Yes. We process your personal data to provide Revolut Ramp to you. For more information about how we process your personal data, please see the Revolut Ramp Customer Privacy Notice. We may share your personal data with companies in the Revolut group for financial crime prevention purposes. Depending on where you live Revolut Bank S.A. or Revolut Bank UAB is your Revolut Account Offering Entity, and therefore it will share your KYC data with us in order for you to use Revolut Ramp.

## 16. When could we suspend or end access to Revolut Ramp?

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

- Your account with your Revolut Bank Account Offering Entity has been suspended or terminated.
- We suspect that you are behaving fraudulently or criminally.
- Your transaction was frozen, blocked, or rejected because you did not provide the information we needed to process your transaction, or we have good reason to suspect

that any information you have provided was incorrect or false.

- Your transaction was frozen, blocked, or rejected because it was flagged by our financial crime and sanctions checks.
- We believe that someone else is using Revolut Ramp pretending to be you.
- You have breached these Terms in a serious manner, and you have not put the matter right within a reasonable time of us asking you to (if the breach is capable of being remedied).
- You have died.
- You have been declared bankrupt (or the equivalent in the country you live in).
- We have good reason to believe that your use of Revolut Ramp could damage or adversely affect us, our reputation, our business, or any services we or another Revolut group company provides.
- We have to do so by law.

If we end this Agreement, you will no longer be able to access Revolut Ramp. If you have initiated a transfer of fiat currency or cryptoassets to us before we suspend or terminate your access to Revolut Ramp, we'll return the relevant fiat currency or cryptoasset to you, unless law or regulation stops us from doing so. You may have to pay for the costs associated with the return of that fiat currency or cryptoassets.

If we suspend or terminate your access to Revolut Ramp for any of the reasons above, this may result in:

- Your access or use of Revolut Ramp being blocked in future.
- Your access or use any services offered by other companies in the Revolut group being blocked, suspended or terminated.

We may also end this Agreement without notice due to inactivity, if 3 years have elapsed since the date of your last transaction using the Revolut Ramp service. In such case, if you'd like to start using Revolut Ramp services again (after 3 years have elapsed since the date of your last transaction using the Revolut Ramp service), all requested information for the purposes of identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crimes will have to be resubmitted.

## 17. Unauthorised access

You must tell us immediately if someone else is using Revolut Ramp pretending to be you, or has access to any information that would allow them to use Revolut Ramp pretending to be you, by emailing support@revolut.com. We will not be liable for any loss you suffer through unauthorised access of this kind, and this includes a loss as a result of you allowing another person to access Revolut Ramp using your profile.

## 18. Some legal bits and pieces

**Age and region**

You confirm that you are over 18 years old and you acknowledge that you can't use Revolut Ramp where your jurisdiction prohibits our exclusions of liability, or applies mandatory laws overriding these Terms. You're responsible for complying with any laws and regulations applicable to you.

**Your right of withdrawal**

You waive your right to cancel within 14 days that you may have under applicable regulations (if you are a consumer) and you acknowledge that this right to cancel will be lost.

**Our contract 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'.

**Cyprus law applies**

The laws of the Republic of Cyprus apply to this Agreement. 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.

**The English version of the agreement applies**

If these Terms are translated into another language, the translation is for reference only and the English version will apply.

**Our right to enforce the agreement**

If you have broken this Agreement between you and us 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 the Republic 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.