

Crypto Learn & Earn is a program offered by Revolut which allows eligible customers to learn about supported crypto assets by completing short lessons, and earn crypto rewards. These terms, along with our [Crypto Terms](#), [Personal Terms](#), the [Fees Pages](#) and any other documents we give you that apply to our services, form a legal agreement (the agreement) between:

- you; and
- Revolut Technologies Singapore Pte. Ltd. ("Revolut", "we", "us" or "our").

Revolut Technologies Singapore Pte Ltd is a company incorporated in Singapore (UEN 201721013G) and its registered address is 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712. Revolut is regulated as a Major Payment Institution by the Monetary Authority of Singapore (MAS) under the Payment Services Act (No. 2 of 2019) ("PSA") to carry on the business of providing Account Issuance Service, Domestic Money Transfer Service, Cross-border Money Transfer Service, E-money Issuance Service, Merchant Acquisition Service and Digital Payment Token Service. You can verify this information at the MAS website [here](#). As a regulated entity, we are required to comply with all applicable laws, regulations, notices and guidelines issued by the relevant government and regulatory authorities.

MAS requires us to provide the following risk warnings to you in connection with those services.

Before you use our crypto services, you should be aware of the following;

1. Your DPT service provider (Revolut) is licensed by MAS to provide DPT services. Please note that this does not mean you will be able to recover all the money or DPTs you paid to your DPT service provider if your DPT service provider's business fails.
2. You should not transact in the DPT if you are not familiar with this DPT. This includes how the DPT is created, and how the DPT you intend to transact is transferred or held by your DPT service provider.
3. You should be aware that the value of DPTs may fluctuate greatly. You should buy DPTs only if you are prepared to accept the risk of losing all of the money you put into such tokens.
4. You should be aware that your DPT service provider, as part of its licence to provide DPT services, may offer services related to DPTs which are promoted as having a stable value, commonly known as "stablecoin".

How does Crypto Learn & Earn work?

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

What are the participating cryptocurrencies?

We regularly update the lessons included as well as the cryptocurrencies offered via Crypto Learn and Earn and you can see a full list of participating cryptocurrencies by visiting the list of [FAQs](#).

Who is eligible to receive a reward?

If you haven't used Revolut crypto product before, you will only be eligible to receive the reward for completing Crypto Learn and Earn lessons after completing the onboarding to Revolut's cryptocurrency product which involves accepting Revolut Technologies Singapore Pte Ltd [Cryptocurrency Terms](#) and reading and accepting the relevant risk disclosures. If you complete a Crypto Learn and Earn lesson but do not complete the crypto onboarding, 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 (namely Singapore Dollar), but the reward will be in a cryptocurrency token - for example "S\$5 of DOT". The amount of cryptocurrency rewarded will be calculated using the exchange rate at the time of the reward, as outlined in our Cryptocurrency Terms. You may read through and complete a lesson multiple times, but you are only eligible to earn the reward associated with that lesson once. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example attempting to obtain an unfair advantage through deception) we may take any action we see fit including refusing to pay any reward. Crypto Learn & Earn rewards are limited while funds last. We may change the reward amount or remove it completely.

Risks

Learn material is for informational purposes only and is not investment advice. Cryptocurrencies are highly risky and volatile. The value of your holding could fall to zero. Consider your financial circumstances and risk appetite. Capital at risk.

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 and Earn program will be subject to the same risk of fluctuation in price.