SAME DAY GUARANTEE

At Bitvo, it is our mission to offer the most seamless experience possible for you to buy, trade and sell cryptocurrencies. The Bitvo Same Day Guarantee (the “Guarantee”) is one of the ways we stand behind our commitment to you.

What is covered?

<table>
<thead>
<tr>
<th>If you are an individual and...</th>
<th>...register for an account on Bitvo and have verified your e-mail address but your account registration is not processed instantly...</th>
<th>...deposit funds into your Bitvo account but such deposit is not completed on the same day received by Bitvo...</th>
<th>...withdraw funds from your Bitvo account but such withdrawal is not completed by the end of the next business day...</th>
<th>...reach out to our Customer Service team by phone, e-mail or live chat and do not receive a response within 10 minutes...</th>
</tr>
</thead>
</table>

Then we will credit your account for the amount of Bitvo’s withdrawal fee on the value of...

<table>
<thead>
<tr>
<th>...your first deposit with Bitvo up to a maximum deposit amount of $10,000 (for a maximum credit of $300).</th>
<th>...the same deposit into your Bitvo account.</th>
<th>...the same withdrawal from your Bitvo account.</th>
<th>...your most recent deposit into your Bitvo account prior to the request.</th>
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</table>

A “business day” means between the hours of 9:00 a.m. and 5:00 p.m. (ET) on any day other than a weekend or a statutory holiday. Any deposit or withdrawal request made after 3:00 p.m. (ET) will be deemed to be made on the following business day.

In order to take advantage of the Guarantee, you are required to notify us by e-mail at support@bitvo.com within 3 business days of the event that gives rise to your claim request.

If you are eligible for credit under the Guarantee, we will apply the credit to your account within 2 business days of our determination that your claim request is approved.

What is not covered?

If you are an institutional client, you are not eligible for credit under the Guarantee. You may not make more than one claim under the Guarantee in a 7-day period.

Deposits or Withdrawals

The Guarantee does not apply:
- if you provide us with incorrect or incomplete information in connection with the requested deposit or withdrawal;
- if your deposit or withdrawal is not allowed under your User Agreement (for example, if it exceeds your transaction limits or is subject to a hold period) or you have otherwise not complied with your User Agreement;
- if the delay is due to any action, omission or inactivity by or on behalf of your financial institution or another 3rd party providing you services; or
- if we suspect fraud or illegal or suspicious activity on your Bitvo account.

Customer Service

The Guarantee does not apply if you neglect or avoid our Customer Service team’s response or if you do not have access to a phone, computer or e-mail in order to reach out to our live Customer Service team or receive a response.

Additional Terms & Conditions:

You acknowledge and agree that the Guarantee is not a product warranty and has no effect on any provisions, terms or conditions set forth in the User Agreement or any other agreement between you and Bitvo. You acknowledge and agree that Bitvo will make the final determination as to whether the Guarantee applies in your circumstances. Bitvo reserves the right to change the Guarantee at any time with no notice to you.

Bitvo will not honour incomplete requests. The Guarantee applies per event and any series of events pertaining to the same instance that gives rise to the request for credit will be considered by Bitvo, in its sole discretion, one and the same event. Bitvo will not honour any additional requests relating to the same event or series of events. The Guarantee is only available to Canadian residents of legal age. Any attempts to mislead Bitvo or interfere with, manipulate or otherwise impact the Bitvo website, exchange platform or systems to cause or increase the likelihood of any event that would lead to a credit under the Guarantee is fraud and may result in prosecution.

For any questions regarding the Guarantee, please call us at 1-833-868BITVO.

Last Updated: January 2019