BITTIMAATTI OY

Pre-contractual Information for the Consumer Before Using the Service

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This document contains key pre-contractual information regarding the cryptocurrency purchase and sale service offered by Bittimaatti Oy. The consumer must read this information, the terms of use, the privacy policy, and the transaction-specific details presented at the ATM before confirming the transaction.

1. Service Provider and Contact Information

Service Provider: Bittimaatti Oy, registered in the Trade Register, Business ID 2946626-9.

Postal address: Ketjutie 3, 04220 Kerava. Email: support@bittimaatti.fi. Website: https://bittimaatti.fi.

Bittimaatti Oy offers cryptocurrency purchase and sale services to consumers via Bittimaatti ATMs. Bittimaatti Oy is a virtual asset service provider supervised by the Financial Supervisory Authority (FIN-FSA). The contact details for the Financial Supervisory Authority are Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, tel. (switchboard) 09 183 51.

2. Main Features of the Service

The service allows the consumer to buy crypto assets with euro cash or sell crypto assets for euro cash. For a purchase, the consumer inputs cash into the ATM and provides the crypto asset wallet address. For a sale, the consumer sends the crypto asset to the address indicated by the ATM and receives euro cash in return, once the transaction has been approved and the necessary confirmations have been received.

The available crypto assets, ATM locations, potential service interruptions, and transaction limits may vary. These are announced at the ATM and/or on Bittimaatti's website. Bittimaatti does not provide investment, tax, or other personal advice or recommendations for buying, selling, or storing crypto assets. The sale or use of crypto assets may result in capital gains tax liability. The consumer is solely responsible for reporting the trades to the tax authority and for any potential tax consequences.

3. Main Risks Associated with Crypto Assets

1. Market Risk: Trading cryptocurrencies is risky because their value changes rapidly. The value can rise or fall quickly, and a cryptocurrency may permanently lose its value.

2. Liquidity Risk: Cryptocurrencies may have low liquidity, making it difficult or impossible to trade at the desired moment. This risk is emphasized particularly with smaller cryptocurrencies.

3. Security Risk: Hacking and phishing attempts may lead to the loss of cryptocurrencies.

4. Blockchain Risk: Transactions made on the blockchain are generally irreversible. Errors and delays can lead to the loss of cryptocurrency or the delay of the transfer.

5. Operational Risk: Cryptocurrencies involve vulnerabilities, such as unpredictable situations or problems arising from new technology related to blockchain technology and DeFi. These can lead to losses or delays.

6. Legislative Risk: Different states approach cryptocurrencies in different ways, and legislative changes can be unpredictable. Legislation may result in negative effects for the service user.

7. Tax Risk: The taxation of cryptocurrencies varies in different countries, and tax-related matters are open in many ways across different countries. This can lead to unexpected tax events.

8. Misuse Risk: There is a significant risk of being defrauded associated with cryptocurrencies. This can happen, for example, through scam websites, fake wallets, or investment scams. Scammers can use various methods, such as social manipulation or technical tricks, to gain control of the user's cryptocurrencies. One of the most significant scam styles targeting Bittimaatti customers is the "romance scam," where the customer is led to believe that by sending money, a new romantic acquaintance will be able to come to Finland to be with them.

Due to the risks associated with cryptocurrencies, the use of the service involves a significant risk that the customer may lose a substantial part of the capital used in the exchange transaction, or even the entire capital. By using the service, the customer confirms that they understand and accept the risks associated with the use of the service and cryptocurrencies. Past price or value development of crypto assets is no guarantee of future development.

4. Customer Identification and Service Prerequisites

Using the service requires consumer identification and the provision of information necessary for knowing the customer, preventing misuse, and fulfilling statutory obligations. The service may only be used by a person who is of legal age.

Bittimaatti may prevent the use of the service, suspend a transaction, or refuse a transaction if identification fails, the consumer does not provide the requested information, or if legislation, official requirements, terms of use, or risk management necessitate it.

5. Formation of the Contract and Transaction Confirmation

A contract for an individual transaction is formed when the consumer has reviewed the information concerning the service, accepted the transaction-specific details, price, fees, and terms presented at the ATM, and confirmed the transaction.

In a purchase transaction, inserting cash into the ATM signifies the purchase decision. In a sale transaction, sending crypto assets to the address indicated by the ATM signifies the sale decision. Before confirmation, the consumer must check the transaction type, crypto asset, amount, wallet address, price, and fees.

6. Price, Exchange Rate, Payments, and Delivery

The price of the transaction is determined based on the exchange rate announced at the ATM at the time of the transaction, any margin, network or transfer fees, and other costs announced at the ATM. E.g., if you buy bitcoin with €100, fees range from 2 to 15 euros plus a €2.5 transfer fee, resulting in the customer receiving bitcoin worth €82.5–€95.5. The exact price, the amount of crypto assets to be delivered to the consumer, or the euro amount to be paid, and the fees will be announced before the transaction is confirmed.

The market price of crypto assets can change rapidly, and the price announced at the ATM is valid only for that specific transaction. The ATM does not give change. The consumer must check the minimum and maximum amounts announced at the ATM before inserting cash or sending crypto assets.

The delivery time for crypto assets depends on factors including the blockchain network used, network congestion, transfer fees, required confirmations, and any potential technical or statutory inspections.

7. Right of Withdrawal and Irrevocability of the Transaction

The consumer does not have the right of withdrawal under the Consumer Protection Act, because the price or value of crypto assets depends on changes in the financial markets which Bittimaatti Oy cannot influence.

8. Errors, Delays, and Complaints

If the consumer notices an error, delay, or other problem, they must contact Bittimaatti's customer service as soon as possible by filling out the complaint form found on the Company's website. The complaint must include the consumer's contact information, the date and time of the transaction, the location of the ATM, the type of transaction, the amount, the crypto asset, the possible transaction ID, the receipt, and a description of the problem.

Bittimaatti processes complaints within a reasonable time. If the error is due to a matter for which Bittimaatti is responsible, Bittimaatti will correct the error in accordance with the applicable consumer protection legislation and other mandatory legislation.

9. Consumer Responsibilities

- The consumer uses the service only for lawful purposes and provides correct and up-to-date information.
- The consumer verifies all transaction details announced at the ATM before confirming the transaction.
- The consumer is responsible for the correctness of the wallet address and the secure storage of their own IDs and keys.
- The consumer keeps receipts, transaction IDs, and other transaction data for complaints and taxation purposes.

10. Personal Data, Applicable Law, and Dispute Resolution

Bittimaatti processes personal data for the purpose of providing the service, identifying the customer, preventing misuse, fulfilling statutory obligations, and for customer service and complaint handling. Detailed information is provided in the privacy policy at Bittimaatti Privacy Notice.

The contract language of the service is Finnish, unless otherwise stated. Finnish law applies to the service, unless mandatory consumer protection regulations dictate otherwise.

In case of dispute the consumer should primarily contact Bittimaatti's customer service. If the matter is not resolved, the consumer may contact consumer advice and refer the matter to the Consumer Disputes Board for resolution, if the matter falls within the board's jurisdiction. Consumer Advice: https://www.kkv.fi/kuluttajaneuvonta. Consumer Disputes Board: https://www.kuluttajariita.fi.