

Valid from July 3rd, 2026

Terms of Service: Bittimaatti Terms of Service

1. General

These Terms of Service apply to the various cryptocurrency buying and selling services and related functions (hereinafter also "Service" or "Services") of Bittimaatti ATMs (hereinafter "Bittimaatti") maintained by Bittimaatti Oy (2946626-9) (hereinafter "Service Provider"). In these Terms of Service, "buying and selling services" refer to all cryptocurrency buying and selling services of Bittimaatti ATMs produced, offered, or maintained by the Service Provider, utilizing both QR codes and cash transactions in euros.

A banknote inserted during a purchase transaction constitutes a purchase decision, and the banknote or banknotes will not be refunded. Bittimaatti ATMs do not give change. Cryptocurrency sent to a Bittimaatti in a sales transaction constitutes a purchase decision. These terms apply to all Services maintained and/or managed by the Service Provider, unless otherwise stated or agreed upon for a specific Service. To access the Service, the user of Bittimaatti ATMs (hereinafter "User") must accept these Terms of Service as binding. By using the Service, the User accepts these Terms of Service and confirms that they act in accordance with these Terms of Service, applicable laws, and good practice. An agreement according to these Terms of Service is then formed between the Service Provider and the User. The User confirms they are at least 18 years old.

2. Service Content

The Service Provider strives for its Services to be of the highest quality and functionality. The Service Provider is responsible for the legality and compliance with good practice of the Service's content. The Service Provider continuously develops the Service and has the right to change the Service, its content, and the requirements set for the hardware needed for its use as part of its normal operations. The Service Provider also has the right to cease providing the Service at any time. This will be announced on the Service's own websites, at Bittimaatti ATMs, or otherwise in good time before cessation. The Service Provider is not responsible for the services or content of another service provider in any respect, even if this Service can be accessed via a link or otherwise through the Service Provider's Service. The Service Provider is not liable for damages potentially caused to the User by using erroneous, incomplete, or ambiguous information in the Service.

The User can only use Bittimaatti after authentication. Authentication takes place during the registration performed at the first time of use. Registration takes place in the service of a separate service provider, Sumsu.

3. Usability of the Service

The Service Provider strives to ensure the continuity and uninterrupted operation of the Service. However, the Service Provider is not responsible for the uninterrupted, timely, or error-free operation of the Service. The Service Provider is not responsible for technical faults appearing in the Service, interruptions caused by maintenance or installation work, or the resulting modification or loss of information contained in or other data of the Service, nor for problems, disturbances, or interruptions related to data transmission caused by third parties.

The Service Provider has the right to interrupt the Service due to its modification, renewal, or technical reason related to the Service, or due to maintenance, installation, or other such reason for the telecommunications network, or if legislation or other authority regulation so requires. The Service Provider strives to limit the duration of the interruption as short as possible. The Service user is not entitled to compensation due to an outage or other possible technical fault.

4. Right to Use the Service

The agreement between the User and the Service Provider regarding the use of the Service enters into force when the User accepts these Terms of Service and starts using the Service. The Service Provider grants the User the right to use the Service and its content only in accordance with these Terms of Service, any service-specific special terms, and instructions separately provided in the Service. The right of use is non-transferable; the Service may not be used on behalf of another person, nor may authentication details be disclosed to a third party.

The right of use granted to the User in these Terms of Service is a non-exclusive and personal right that the Service Provider can revoke at any time. The Service Provider also has the right to deny the User the use of the Service if the User has acted against these Terms of Service, any possible special terms, or instructions separately provided in the Service, laws, or good practice.

5. Liability for Damages Caused by Use of the Service

The User is obliged to compensate the Service Provider for damages caused by the breach of these Terms of Service, any service-specific terms, the agreement concerning the use of the Service, or possible unlawful use. The Service Provider is not obliged to compensate the User for damages potentially caused by the use of the Service.

In an exceptional situation of the Service, where for a reason related to the device or other system of the Service Provider during the transaction, the device does not provide money after a successful Bittimaatti transfer, the user will be compensated as follows. The User is compensated for the value of the cryptocurrency of the transaction to the address indicated by the User, added with the customer's transaction transfer fees. If the device does not provide cash due to a reason attributable to the User, for example, less than the

Bitcoin, Ethereum, or Litecoin amount required by the device indicated by the Service Provider's QR code has been used for the transfer, the cryptocurrency assets will be returned to the User as follows. The amount transferred in the transaction is returned to the User in cryptocurrency to the address indicated by the user, without the User's transaction transfer fees.

The Service Provider will hold the User's assets from erroneous or non-redeemed transactions due to the User for 3 years from the date of the transaction on a separate customer asset account. A claim must be made before the 3-year deadline from the transaction date, after which the User's assets will be transferred to the Service Provider's possession, and the erroneous transaction can no longer be claimed.

The User is responsible for all claims and costs arising from or related to their use of the Service, such as phone or telecommunications charges, as well as payments and intermediary costs set by their own third-party service provider related to the use of the service. The User is obliged, at the request of the Service Provider, to return funds that the User has received due to an error or other exceptional event, or otherwise without justification.

6. Force Majeure

Force majeure releases the Service Provider from damages and other obligations related to the Service if force majeure prevents performance related to the Service or unreasonably hinders it. Force majeure is considered to include fire, earthquake, flood, explosion, strike or other work stoppage, authority regulation, interruptions in energy supply, shortage of raw materials or supplies, cable failure caused by an external party, telecommunications disturbance, or other such disturbance, as well as such a cause that has not been known and which could not reasonably have been foreseen. The Service Provider will announce the force majeure on the Service's website or otherwise as soon as it has occurred or when it is reasonably possible.

7. Changing the Terms of Service

These Terms of Service apply to all Services maintained by the Service Provider unless otherwise agreed in writing between the contracting parties. The Service Provider is entitled to change these Terms of Service and any terms concerning the Service. The Service Provider has the right to unilaterally change the terms of this agreement by notifying the User in writing or otherwise via the Service (in connection with the terms of service or when changing the terms of service). Changes take effect immediately. By continuing to use the Service, the User accepts the changed terms and commits to complying with them.

8. Transfer of Rights and Obligations

The User does not have the right to transfer the right to use the Service or a contract possibly made regarding the Service to a third party. The Service Provider has the right to transfer the Service or its maintenance, as well as related responsibilities and obligations, and a contract possibly made regarding the Service, to another company belonging to the same group. The Service Provider has the right to transfer the agreement to a third party. The agreement between the User and the Service Provider in accordance with these Terms of Service is valid until further notice. Both parties can terminate this agreement at any time to end immediately upon the other party receiving notice of termination. Termination can be delivered by email. The other party is considered to have received the notice of termination at the latest on the fifth day from the sending of the email. Termination ends the User's right to use the Service. If the User has not made any purchase or sales transaction during the last two years, this agreement is considered to end at that time. The User is responsible for all responsibilities and obligations belonging to them according to this agreement until the termination takes effect.

9. Resolution of Disputes

Disputes based on these Terms of Service or related to the Service referred to by these terms and the agreement arising from the Service are primarily sought to be resolved through negotiations between the contracting parties. Resolution of contractual disputes through negotiations can be requested using the customer complaint form found on the company's website. If this is not successful, the disputes will be resolved in the Central Finland District Court. A consumer customer, however, has the right to bring an action against the Service Provider in the general district court of their own domicile in Finland. A consumer customer also has the right to request a recommendation for a decision on the dispute from the Consumer Disputes Board.

10. Applicable Law and Cooperation with Authorities

Finnish law applies to these Terms of Service and the Service referred to by them, to possible dispute and conflict situations between the contractual parties, and to the agreement concerning the Service. The Service Provider can, if necessary, assist various authorities (e.g., police, customs, and tax authority) in investigating crimes related to money laundering and/or financing of terrorism, as well as other potential crimes and abuses. The Service Provider can also respond to all legal requests or information requests from authorities by handing over to the respective authorities the necessary User information, including information concerning automatic transactions to the extent they are known to the Service Provider.

11. Registration and Authentication to the Service

The User joins the Service by authenticating in the Sumsb service. After registration, the customer authenticates at the machine with the phone number registered in the Sumsb service and receives the user code required for transactions via SMS.

The User is registered when the Service Provider has confirmed the user's identity. Providing false user information or registration of a user providing such information is prohibited, and the User confirms having provided correct information when registering for the Service. The Service User is obliged to provide, in connection with registration and the related customer authentication, all information required by money laundering legislation, authority instructions, or other requirements to ensure the use of the Service now and in the future. If the User leaves the registration incomplete and does not complete it by submitting all information within two weeks of the login phase, the Service Provider will delete the User profile from the login system, and the registration can be performed again later. If the User fails to provide additional information related to registration, the Service Provider will lock the user without the possibility of becoming a customer again.

12. Personal Data and Direct Marketing

The User must provide the Service Provider with the necessary personal and other information required for the use of the Service in accordance with the Money Laundering Act and other possible laws. The User is obliged to notify the Service Provider of changes in information. The Service Provider has the right to process the User's personal data in accordance with the General Data Protection Regulation, the Data Protection Act, and other legislation, and as described in more detail in the Service Provider's privacy statement. The User's information is stored in the Service Provider's register.

The User has the legal right to prohibit the processing of their personal data for direct advertising, distance selling, or other direct marketing. The Service Provider has the right to send direct marketing to the User via email. The User has the right to prohibit email messages via the link found at the end of the message. The User's personal data is confidential. The Service Provider, however, has the right to disclose the User's information when it is mandatory according to legislation or authority regulations.

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[Risks, pricing and sustainability information](#)

