EASY EARN TERMS AND CONDITIONS

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1. Introduction

1.1 These Easy Earn Terms and Conditions ("**Terms**") governs your use of the Easy Earn Service (defined below) and related services entered into by and between you (the "**User**" or "**you**", "**your**" or the "**Lender**") and Bybit Technology Limited (the "**Bybit**", "**we**", "**us**" or "**our**"). These Terms form a binding agreement between Bybit and you and serves to supplement our Terms of Service (the "**Terms of Service**"). If you do not agree to any part of these Terms, you must immediately cease using the Easy Earn Service. By using the Easy Earn Service you agree to be legally bound by these Terms, the Terms of Service and all other terms and conditions and rules relating to Easy Earn Service that we may publish from time to time.

1.2 In the event of conflict or inconsistency between a term or provision in these Terms and the Terms of Service, such conflict or inconsistency shall be resolved by giving precedence to these Terms. All other provisions of our Terms of Service not modified by these Terms shall remain in full force and effect.

2. Disclaimer

2.1 The User acknowledges and fully understands the risks involved in depositing cryptocurrencies and unconditionally accepts the potential risks and benefits of his or her investment decisions. You also further understand and confirm that you have the experience and knowledge necessary to invest in non-guaranteed digital currency or assets products.

2.2 Our Site and Platform are not intended to provide tax, legal, insurance or investment advice, and nothing on the Site or Platform should be construed as an offer to sell, a solicitation of an offer to buy, or a recommendation for any security or crypto asset by Bybit. You alone are solely responsible for determining whether any investment, security or strategy, or any other product or service, is appropriate or suitable for you based on your investment objectives and personal and financial situation. You should consult an attorney or tax professional regarding your specific legal or tax situation.

2.3 By accessing or using the Easy Earn Service, you acknowledge and agree that (I) the Easy Earn Service set out in these Terms are not available to UAE residents who are Users of Bybit Virtual Asset Platform Operator – LLC -SPC and (II) we may (at our sole and absolute discretion and without prior notice) liquidate any of your Contracts if you breach the agreement in (I) above. To the extent permitted by applicable law, we will not be liable for any loss, damage, cost or expense arising from or in connection with any action taken under paragraph (II) above.

2.4 You must not access or use any part of the Easy Earn Service unless you have read, understood and accepted the foregoing risks.

3. Definitions

3.1 Save as defined below, all terms and references used in these Terms shall have the meaning given to them in the Terms of Service.

"**APR**" has the meaning assigned to it in Clause 6.1;

"**Auto Reinvest**" has the meaning assigned to it in Clause 9.1;

“**Easy Earn Assets**” means the Digital Assets that you deposit or stake under the Easy Earn Service;

“**Easy Earn Service**” means a service provided by Bybit that allows Users to stake their Digital Assets for a flexible or fixed period, in return for yield at the APR published on the Platform;

“**Early Redemption**” means redeeming your Easy Earn Assets on a date earlier than the Redemption Date;

“**Fixed Savings**” has the meaning assigned to it in Clause 5.1;

“**Flexible Savings**” has the meaning assigned to it in Clause 5.1;

“**Funding Account**” means the account you maintained with Bybit on the Platform for deposits, withdrawals and crediting of proceeds or yields derived from products and services you subscribed to on the Platform;

“**Redemption Date**” means the last day of the TSubscription Term;

“**Subscription Term**” has the meaning assigned to it in Clause 5.1; and

“**Wealth Management**” means a fund set up under the Wealth Management Service.

4. Easy Earn Service

4.1 The Easy Earn Service is a service managed and operated by Bybit that allows you to deposit, stake or allocate your Digital Assets on the Platform for a return or yield.

4.2 In subscribing to the Easy Earn Service, you acknowledge, agree and confirm the following:

(a) any voting rights that are attached to your Easy Earn Assets shall be assigned or delegated to us during the Subscription Term;

(b) we may combine your Easy Earn Assets with other user’s Easy Earn Assets;

(c) you irrevocably authorize us to deal with your Easy Earn Assets in any way it deems fit to generate the yield rate displayed on the Platform;

(a) we have the sole discretion to determine, from time to time, in relation to the Easy Earn Service:
- (i) minimum amounts of Digital Assets required to be deposited in order to subscribe to the Easy Earn Service;
- (ii) the fund size of any particular Easy Earn Service;
- (iii) any redemption period;
- (iv) any redemption limits;
- (v) any subscription limits;
- (vi) any annual percentage rate; and
- (vii) charge any fees or charges; and

(d) you are the legal owner of the Digital Assets that you deposit in Easy Earn Service and guarantee that the sources of these Digital Assets are legal.

4.3 You understand and accept the risks that may arise from using the Easy Earn Service and the losses that you may suffer from using the Easy Earn Service, including but not limited to:

(a) any loss you may suffer from the risks associated with the inability to trade Digital Assets. You are willing to bear the funding risks and potential financial losses caused by staking the Digital Assets and subscribing to the Easy Earn Service;

(b) the expected yields displayed on the Platform are the theoretical estimates of returns; they are not the actual returns guaranteed or promised by Bybit. Actual yields may vary from the expected returns. Your final yields will be based on the actual yields you receive, which shall be distributed by us in our sole discretion. We do not make any guarantee or promise to the actual yields that you may receive;

(c) price fluctuations of digital assets and their derivatives may cause significant or total losses in a short period of time;

(d) technical anomalies may occur, which may delay or prevent you from using the Easy Earn Service or performing related transactions and result in losses of your Digital Assets;

(e) market anomalies may occur, which may result in losses of your Digital Assets; or

(f) to maintain an orderly market, Bybit is required to add, remove, or change the policies, these Terms or other relevant Terms of Service or terms from time to time. Any changes may benefit or harm individual customers like you.

5. Subscription

5.1 You may subscribe for a particular Easy Earn Service by depositing, staking or allocating your Digital Assets for either a fixed or flexible period to generate yield from one of the following options:

(a) Wealth Management: Easy Earn Assets are deposited for a fixed Subscription Term, with interest accrual starting T+1 and is distributed on the Redemption Date or upon Early Redemption.

(b) Fixed Savings: Easy Earn Assets are staked for a fixed Subscription Term, with principal and yield credited at the next UTC+0:30 upon expiry.

(c) Flexible Savings: Easy Earn Assets are staked, with yield accruing from the next UTC+0 and credited daily at UTC+0:30. You must stake a full twenty-four (24) hours to qualify for that day’s yield and any withdrawals made before UTC+0 forfeit that day’s yield.

5.2 Any selection you make when subscribing for the Easy Earn Service is final, and cannot be cancelled, revoked or edited.

6. Interest Rates and Yield

6.1 Your Easy Earn Assets will return a yield at an annual percentage rate published on the Platform when a subscription is made (“**APR**”). A tiered-APR may apply, depending on the amount and type of Digital Assets.

6.2 The APR for any particular Easy Earn may vary from time to time. Changes to the APR will be published on the Platform. You are responsible for monitoring published rates and are advised to check the Platform regularly. Bybit will not be liable for any losses arising or connected with changes to the APR, whether or not you were aware of the changes.

6.3 For the avoidance of doubt, historical returns are not indicative of future returns. Bybit does not guarantee that you will receive the interest yield at the APR published on the Platform at the time you subscribe. You agree and accept that any representation concerning possible return at the time you subscribe to the Easy Earn Service is an estimate only and not guaranteed. Actual distributed yield may have slight discrepancies due to calculation rounding or precision errors.

7. Redemption

Wealth Management

7.1 Interest on your Easy Earn Assets will accrue starting from T+1 and will be distributed to you on the Redemption Date or on Early Redemption, as the case may be.

7.2 You may redeem your Easy Earn Assets on Redemption Date or if available, on Early Redemption. If you choose to redeem your Easy Earn Assets on Redemption Date, your redeemed Easy Earn Assets together with your earned interest will be automatically credited into your Funding Account within ten (10) minutes after the expiry of the Redemption Date. If you opt for Early Redemption, where available, you shall manually select the redemption option on the Platform and your redeemed Easy Earn Assets together with your earned interest will be credited into your Funding Account within forty-eight (48) hours of your request.

Fixed Savings

7.3 Under Fixed Savings, you may subscribe at any time but are not be able to redeem your Easy Earn Assets until the term subscribed for ("**Subscription Term**") has expired. On expiry of the Subscription Term, your principal amount and yield will be credited to you at the next UTC+0:30.

Flexible Savings

7.4 Under Flexible Savings, you may at any time, subscribe or redeem your Easy Earn Assets by selecting the redemption option on the Platform. After subscription, yield on your Easy Earn Assets will start accruing from the next UTC+0 and will be distributed to your Funding Account on a daily basis at UTC+0:30. You must stake an entire twenty-four (24) hour period to be eligible for payout of daily yield. In other words, any withdrawal or redemption before UTC+0 will not entitle you to any yield.

8. BYUSDT

8.1 BYUSDT is an internal tokenized representation of your Flexible Savings USDT Easy Earn Assets that may be used as margin within your Unified Trading Account. BYUSDT may be swapped 1:1 from your USDT Flexible Savings balance and redeemed 1:1 back into USDT Flexible Savings, subject to the terms of this Clause. A swap from USDT to BYUSDT removes the corresponding amount from your Flexible Savings balance, and a redemption of BYUSDT returns the corresponding amount of USDT back into your Flexible Savings balance. Your Easy Earn subscription balance will be updated accordingly. BYUSDT is not a Digital Asset or stablecoin and does not exist outside the Bybit Platform. BYUSDT cannot be transferred, deposited, withdrawn, or traded on Spot markets. Bybit shall not be liable for any losses caused by your misunderstanding of the nature or limitations of BYUSDT.

8.2 BYUSDT is only available to Users who meet Bybit's eligibility criteria, which may include KYC and VIP tier requirements, as may be determined by Bybit at its sole discretion from time to time. Users with an active Institutional Loan, users operating in Isolated Margin Mode, and users exceeding personal or platform-wide BYUSDT limits are not permitted to swap BYUSDT. Bybit may impose additional restrictions or temporarily pause BYUSDT swaps or redemption at its sole discretion. You acknowledge that changes in eligibility or caps may limit your ability to swap, redeem, or use BYUSDT, and Bybit shall not be liable for any resulting losses, costs, or impacts to your trading strategy.

8.3 Holdings of BYUSDT earn yield at the same APR as the underlying USDT Flexible Savings Easy Earn Service, excluding platform rewards. Yield accrues hourly based on the amount of BYUSDT held and is distributed daily to your Unified Trading Account in BYUSDT. Only BYUSDT held for a full hourly interval will qualify for that hour's yield.

8.4 BYUSDT may be used as margin within the Unified Trading Account under Cross Margin or Portfolio Margin modes. Margin usage is automatically applied upon swapping into BYUSDT and cannot be disabled. BYUSDT cannot be deposited, withdrawn, transferred to the Funding Account, traded on Spot, used as collateral for crypto loans, or converted using other on-platform conversion services.

8.5 BYUSDT may be swapped or redeemed at a 1:1 ratio against your Flexible Savings USDT Easy Earn Assets, subject to minimum amounts and availability. A service fee may apply to swaps, redemption, or yield conversion after any promotional fee-free period ends. Manual repayments and liquidation settlements performed in Unified Trading Account will convert BYUSDT to USDT without fees.

8.6 You may be unable to redeem BYUSDT if your margin balance is below required levels for open positions. BYUSDT may become temporarily non-redeemable during periods of extreme market volatility, paused swaps, or when fully allocated as margin. Bybit shall not be liable for losses arising from your inability to redeem or swap BYUSDT in such circumstances.

8.7 BYUSDT does not carry depegging risk, as it is fully backed by your Flexible Savings USDT Easy Earn Assets and exists solely within Bybit's internal system. However, you acknowledge and accept the risks associated with Unified Trading Account margin usage, including but not limited to forced liquidation, heightened volatility, swap pauses, and operational constraints.

8.8 You acknowledge and agree that access to BYUSDT swapping, redemption, yield distribution or margin usage may be delayed, restricted, suspended, or terminated at any time due to market conditions, operational constraints, risk controls, system maintenance, or any other reason determined by Bybit in its sole discretion. Bybit shall not be liable for any losses arising from your inability to swap or redeem BYUSDT at any particular time, including losses arising from price movements, liquidation, or opportunity costs.

8.9 You understand that BYUSDT may be fully or partially locked as margin in your Unified Trading Account when required to satisfy initial or maintenance margin requirements. In such cases, redemption of BYUSDT is not available. You further acknowledge that use of BYUSDT as margin exposes you to liquidation risk, and Bybit shall not be responsible for any losses suffered due to margin lock, forced liquidation, or your inability to convert BYUSDT back to USDT during periods of heightened volatility or system-triggered risk controls.

8.10 You acknowledge that BYUSDT swaps may be paused or restricted during extreme market conditions, liquidity constraints, operational upgrades, or for risk management purposes. During any swap pause, users may be unable to swap or redeem BYUSDT even where they meet eligibility conditions. You agree that Bybit shall not be liable for any losses, damages, or claims resulting from such suspension or delay.

8.11 To the maximum extent permitted by law, Bybit shall not be liable for any indirect, incidental, special, punitive, exemplary or consequential losses, including but not limited to loss of trading profits, loss of yield, loss of opportunity, or losses arising from delays, margin lock, swap suspension, APR changes, system failures, network delays, user error, or your reliance on BYUSDT functionality to execute trading or hedging strategies.Your sole remedy in relation to any issue with BYUSDT is the redemption of BYUSDT into USDT Flexible Savings Assets when such redemption is available and permitted under these Terms.

9. Auto Reinvest

9.1 You may opt to reinvest your Easy Earn Assets under Wealth Management together with the interest earned in the preceding Subscription Term, for subsequent Subscription Terms ("**Auto Reinvest**"). Once enabled, Auto Reinvest will commence on the expiry of the initial Redemption Date and continue to be automatically renewed for the same duration as the initial Subscription Term and at the then prevailing APR on the renewal date, until the occurrence of any of the following events:

(a) you cancel the Auto Reinvest thirty (30) minutes before a Redemption Date;

(b) the Wealth Management has been fully subscribed or has reached its subscription limit; or

(c) the Wealth Management has been delisted or removed by Bybit in its sole discretion.

9.2 If Auto Reinvest is canceled for any of the reasons set out under Clause 8.1, your Easy Earn Assets together with earned interest will be credited into your Funding Account within forty-eight (48) hours of cancellation.

9.3 Bybit reserves the right to enable or disable the Auto Reinvest function in its sole discretion.

10. Auto Earn

10.1 You may opt to reinvest your selected idle Digital Assets from your Funding Account into Flexible Savings automatically ("**Auto Earn**"). Staking will commence immediately when Auto Earn is enabled and occurs daily at 10AM UTC at the prevailing APR, until the occurrence of any of the following events:

(a) you cancel the Auto Earn thirty (30) minutes before the next staking occurs at 10AM UTC;

(b) the Flexible Savings has been fully subscribed or has reached its subscription limit; or

(c) the Flexible Savings has been delisted or removed by Bybit in its sole discretion

10.2 If Auto Earn is canceled for any of the reasons set out under Clause 8.1, your Easy Earn Assets together with earned interest will be credited into your Funding Account within forty-eight (48) hours of cancellation.

10.3 Bybit reserves the right to enable or disable the Auto Earn function in its sole discretion.

11. Distribution

11.1 You understand and agree that between the redemption time and the actual arrival time, you will not be able to make any returns, transfer or other commands to the redeemed Easy Earn Assets. You understand and accept that the actual time for the redeemed Easy Earn Assets to be credited into your Funding Account may vary or be delayed in some circumstances including but not limited to events of extreme market volatility, network delays, a significant number of simultaneous instructions to redeem from other users, or any other unanticipated events. The arrival time shown on the website is final and Bybit shall not be liable for any losses caused by any difference in arrival time.

12. Account Records and Error Transactions

12.1 You will be able to view your account history on the Platform. You must review your account history carefully and let us know if you see any entries or transactions that you do not recognize or you think are incorrect as soon as possible, and within fourteen (14) days after the date that your account history is provided or made available to you.

12.2 We may rectify any error in your account at any time and reserve the right to void or reverse any transaction in the following instances:

(a) involving or deriving from a manifest error (that is, any error, omission or misquote (whether an error of Bybit or any third party) which is manifest or palpable, including a misquote by any representative of Bybit taking into account the current market and currently advertised quotes, or any error of any information, source, official, official result or pronunciation); or

(b) to reflect what we reasonably consider to be the correct or fair details of the transaction.

13. Data Disclosures

13.1 We may be required under applicable laws and regulations to share information about your accounts and use of the Platform with third parties. You acknowledge, agree and consent that we are entitled to disclose such information.

14. Suspension, Termination and Liability

14.1 We reserve the right and discretion to, without prior notice:

(a) temporarily or permanently prohibit you from accessing or using the Easy Earn Service;

(b) impose limits on your subscription for Easy Earn Service;

(c) suspend or terminate the Easy Earn Service; and/or

(d) delay certain transactions in the Easy Earn Service.

14.2 You understand and agree that, to the maximum extent permitted by law, we shall not be liable to you for any losses caused by such prohibition, suspension or termination.

15. Amendment

15.1 You agree and accept that Bybit has the right to:

(a) modify, update or change these Terms including eliminating or discontinuing any content or feature of the Easy Earn Service; or

(b) impose fees, charges or other conditions for use of the Easy Earn Service or parts thereof (with reasonable notice),

(all of the foregoing referred to as "**Changes**") at any time in its sole discretion.

15.2 We may make such Changes at any time without prior notice (except as noted in subsection (b) above). Any Changes to these Terms may be posted on our website or notified to you through push notifications through the Site or an email to the email address in your Account. For this reason, you should check our website regularly, allow the Site to receive such push notifications, and keep your email address and other contact information up to date in the Account. You accept any Changes if you continue to use the Easy Earn Service after such Changes are effected. Bybit shall not be liable for any losses due to your misunderstanding of these Terms or your failure to take note of any Changes made to these Terms.

16. Compliance

16.1 You shall comply with all applicable laws and regulations and cease using the Easy Earn Service where such compliance is no longer possible.

17. Governing Law & Dispute Resolution

17.1 These Terms (and any disputes arising out of it) is governed by the laws and dispute resolution procedures set forth in the Terms of Service.