

PRODUCT TERMS

FOR THE PROVISION OF EARN THROUGH BITPANDA STAKING

VERSION 2.0.0, DATED 29 JANUARY 2026

1. Introduction to these Product Terms

- 1.1. **General.** "Staking" is the process of participating in transaction validation on "Proof-of-Stake" blockchains. On the Bitpanda Platform, you can contribute to transaction validation and earn rewards by staking 'E-Tokens' eligible for staking ('Staking-Eligible Assets'), 'E-Tokens' eligible for auto-staking ('Auto-Staking-Eligible Assets') or your 'E-Tokens' eligible for Passive Earn ('Passive-Earn-Eligible Assets').

For more information on the mechanics of Staking and "Proof-of-Stake" in general, click [here](#).

- 1.2. The following "Staking Terms" set out the additional terms and conditions applicable when:

- (i) you decide to stake Staking-Eligible Assets or Auto-Staking-Eligible Assets; and
- (ii) you participate in Passive Earn.

- 1.3. In addition to the provisions set out in this document, the general provisions of your "User Agreement" and the "E-Token Terms" apply to your use of the "Bitpanda Platform" and any action conducted over the Bitpanda Platform.

- 1.4. **Contracting Party.** Whenever you stake, the contractual relationship is concluded between you and Bitpanda GmbH ('Bitpanda').

Bitpanda GmbH is allowed to use a third-party service provider to offer its services.

- 1.5. **Conflicts of terms.** In case of a conflict between the User Agreement, other Product Terms and these Staking Terms, these Staking Terms shall prevail.

- 1.6. **Definitions.** The Definitions shall have the meanings ascribed to them in the Annex (*Definitions*) to these Staking Terms or in the User Agreement.

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2. How to Stake and Unstake your E-Tokens

- 2.1. Staking Services may be available for some or all of your E-Tokens. Some features of Staking Services may only be available to certain customers, or they may only be available in certain geographic locations. Bitpanda reserves the right to adjust the list of Staking-Eligible Assets, Auto-Staking-Eligible Assets or Passive-Earn-Eligible Assets at any time or to temporarily suspend Staking Services for certain E-Tokens and mark them as unavailable. This information will be displayed to you on the Bitpanda Platform.
- 2.2. **Requirements.** In general, each 'Offer' to Stake or to Auto-Stake must have a value of at least EUR 1.00 (as indicated on the Bitpanda Platform immediately before making the Offer or before the scheduled auto-staking time). For certain Staking-Eligible Assets or Auto-Staking-Eligible Assets the minimum transaction volume may be higher (if this is the case, the minimum value will be indicated on the Bitpanda Platform). This requirement does not apply to an Offer to participate in Passive Earn.
- 2.3. **Making an Offer.** To start Staking, you must submit an Offer to Stake, an Offer to Auto-Stake on the Bitpanda Platform or to participate in Passive Earn.

Each Offer to Stake is to be interpreted as an offer to Bitpanda to stake your selected Staking-Eligible Assets, and each Offer to Auto-Stake is considered an offer to Bitpanda to auto-stake all your Auto-Staking-Eligible Assets. By opting in to Passive Earn, you submit a binding offer via the Bitpanda Platform to enter into a Staking Agreement with regard to Passive Earn and to stake your Passive-Earn-Eligible Assets in accordance with these Staking Terms.

- 2.4. **Offer types.** On the Bitpanda Platform, there are three offer types for staking:
 - 2.4.1. Staking of selected E-Tokens. You need to actively and manually offer to Bitpanda to stake (parts of) Staking-Eligible Assets.
 - 2.4.2. Auto-Staking. You may elect that all the Auto-Staking-Eligible Assets in your Account will be automatically Staked by submitting an Offer to "Auto-Stake" on the Bitpanda Platform. If you select Auto-Staking you automatically submit an Offer to Bitpanda to stake all E-Tokens in your Account once they become Auto-Staking-Eligible Assets.

Assets must be available in your Account and eligible for staking prior to the scheduled auto-staking time ("Cut-off Time"). Bitpanda's scheduled Cut-off Time for Auto-Stake is

daily at 15:00 CET. Assets added after the Cut-off Time may be included in the next Auto-Stake cycle.

If an E-Token is available as a Staking-Eligible Asset, it does not guarantee that the same asset will be available as an Auto-Staking-Eligible Asset.

Assets classified as Locked Staked Assets must be added to your Account at least two (2) hours prior to the defined Cutoff Time to be included in the current Auto-Stake cycle. Locked Staked Assets added after this two-hour window will be automatically deferred for staking in the following Auto-Stake cycle.

Bitpanda reserves the right not to act on your instructions to Auto-Stake.

2.4.3. **Passive Earn.** If you are not earning rewards on Staking-Eligible Assets or on Auto-Staking-Eligible Assets by actively staking pursuant to clause 2.4.1. and 2.4.2. of these Staking Terms, you may opt in to Passive Earn. By accepting these Terms, you opt in to participate in Passive Earn with your Passive-Earn-Eligible Assets. Your Passive-Earn-Eligible Assets will be staked by Bitpanda in accordance with these Staking Terms and you will become eligible to earn rewards in accordance with clause 3.1 of these Staking Terms. You may opt out of Passive Earn at any time.

2.5. **Staking Agreement.** Once Bitpanda accepts your Offer to Stake by factual fulfilment (*tatsächlicher Erfüllung des Angebots*), a "Staking Agreement" will be formed between you and Bitpanda. This agreement will have an indefinite term (unbestimmte Dauer) and will create a continuing obligation (Dauerschuldverhältnis) that binds both parties.

The E-Tokens that have successfully been staked will be shown in your E-Token Wallet as "Staked Assets".

2.6. Since the acceptance of each Offer gives rise to a separate Staking Agreement, you may be party to multiple Staking Agreements at the same time.

2.7. **Unstaking and Opting Out.** To discontinue the Staking of any of your Staked Assets, you have to "Redeem" them on the Bitpanda Platform, or opt out of Passive Earn. By unstaking (by clicking "Redeem") or by opting out of Passive Earn, you choose to terminate the Staking Agreement, unless otherwise agreed.

If you have selected Auto-Staking, your unstaked Auto-Staking-Eligible Assets will remain unstaked for 24h before you automatically and without further input or manual confirmation submit a new Offer to Stake your Auto-Staking-Eligible Assets.

In case you want to terminate Auto-Staking, you have to select the option to terminate Auto-Staking on the Bitpanda Platform. You cannot deactivate Auto-Staking for a single Auto-Staking-Eligible Asset.

Subject to the sections below, upon Unstaking, you will be able to use your previously Staked Assets and all Rewards accrued for such Staked Assets.

2.8. **Locked Staked Assets.** Specific Staked Assets, called "Locked Staked Assets", cannot be made available immediately after you select "Redeem" on the Bitpanda Platform. The Bitpanda Platform displays a designated time frame during which Locked Staked Assets transition from being locked in a staking protocol to becoming freely accessible to you. This period starts when you initiate the redemption process and is referred to as the "Unlocking Period". By clicking "Redeem", you initiate the redemption of the Locked Staked Assets. The Locked Staked Assets will continue to be Staked until the expiry of the applicable Unlocking Period. If you elect Auto-Stake, your unstaking time left may be two days. Locked Staked Assets are not subject to Passive Earn.

2.9. **Unlocking Period.** The Unlocking Period of some Locked Staked Assets might be up to two days. However, for certain Locked Staked Assets, the Unlocking Period may be unknown and yet to be determined or changed by the Staking Asset Network. This is beyond Bitpanda's sphere of influence.

In such a case, Bitpanda will inform you, either (a) upon the occurrence of an event that allows for a determination of the Unlocking Period or (b) after such event has occurred. However, Bitpanda will inform you of the Unlocking Period, as early as possible.

From time to time, in case of heavy utilisation, the Unlocking Period of a Staked Asset may be prolonged, and/or the ability to redeem a certain Staked Asset may be suspended.

2.10. During the Unlocking Period, no Rewards for Staking will be distributed.

2.11. **Unstaking Risks.** Please note that in severe cases, the Unlocking Period may be several months during which your Staked Assets continue to be Staked.

2.12. **Using Staked Assets for other services.** You cannot trade any Staked Assets. Staked Assets must be redeemed before they can be sold, swapped, or transferred (whether within the Bitpanda Platform or to an external wallet address), or used as a payment method.

2.13. **Obligation to understand and accept the risks.** It is your responsibility to adequately understand Staking and the risks associated therewith, and you must not participate in Staking unless you understand and accept such risks.

2.14. **You must continuously monitor the developing risks associated with Staking.** In the event that you consider that you no longer understand Staking, or the risks associated with Staking, or that you can no longer accept the risks associated with Staking, you must immediately take steps to redeem your Staked Assets.

3. Staking Rewards

- 3.1. **General.** When Staking or Auto-Staking, you are eligible to receive "Rewards", based on the amount of the Staked Assets and the rewards percentage set by the Staking Network, less any Bitpanda commission (as set out in the Cost Transparency Document).

Participation in Passive Earn may render you eligible to receive "Passive Rewards" (if any). The availability, amount, and timing of any Passive Rewards depend on the net outcome generated in connection with the staking process for the relevant asset and period, including protocol- or network-level mechanics and the associated operational staking and settlement processes. As a result, Passive Rewards may fluctuate and may be reduced, delayed, or not distributed for certain periods.

Rewards and Passive Rewards begin to accrue from the day that you submit an Offer to Stake, Auto-Stake or to participate in Passive Earn.

During the Unlocking Period of a Staked Asset there will be no Reward distribution for your Staked Assets.

- 3.2. The amount of the Rewards and Passive Rewards is determined by Bitpanda, and Bitpanda may also choose not to pay them out. In any case, only rewards that Bitpanda received from the Staking Network can be paid out to you.

If you do not receive any Rewards or Passive Rewards, no Commission pursuant to Clause 4 has to be paid.

To qualify for Rewards or Passive Rewards, your Staked Assets must remain continuously staked for a minimum of twenty-four (24) hours. The Staked-Assets used to calculate the daily Rewards or Passive Rewards will be determined based on the staking period of the Staked Asset as recorded at the end of the day. Partial staking periods of less than 24 hours are not eligible for Rewards.

- 3.3. **Estimated Rewards.** Indicative and estimated levels of Rewards for each of the respective Staking-Eligible Assets available on the Bitpanda Platform can be found [here](#) and are displayed on the Bitpanda Platform before you make an Offer to Stake. These estimates are for comparison only and may change or be withdrawn at any time from the Staking Network. Bitpanda does not guarantee that you will receive any Rewards. Estimated Rewards do not apply to Passive Earn.

- 3.4. **Pay-out interval.** Accrued Rewards and Passive Rewards will be paid out once a week for every Staked Asset, regardless of the applicable rewards period of the Staking Asset Network, unless we tell you otherwise. This also applies if a Staked Asset needs to be claimed manually according to the Staking Network's protocol.

Paid-out Rewards and Passive Rewards will be shown as “Staking Rewards” on the Bitpanda Platform.

3.5. **No risk/revenue sharing.** Any Staking Agreement is independent of any other staking agreement between Bitpanda and any other customer and your Staked Assets are neither part of any risk nor revenue sharing scheme.

3.6. **Automated reward staking.** You authorise Bitpanda to automatically Stake your Rewards and Passive Rewards on the Bitpanda Platform for you, allowing your returns to compound over time. This means that the distributed Rewards and Passive Rewards are automatically enrolled into Staking at the time of Pay-out.

These additional Rewards and Passive Rewards are calculated based on the balance you accumulated as of your last Pay-out but start accruing from the date of the compound calculation as adjusted by Bitpanda at its sole discretion from time to time.

3.7. **Rewards Threshold.** If the amount of Rewards and Passive Rewards you have earned is less than EUR 0.01, you will not receive a Pay-out. The Rewards and Passive Rewards must reach at least EUR 0.01 for them to be distributed to you.

3.8. **Staked Asset Threshold.** If the value of the assets you have staked falls below EUR 1.00, you will not be eligible to receive Rewards. This restriction does not apply to Passive Earn.

4. Fee / Commission

4.1. No fee is charged for the provision of Staking Services. However, Staking Services, including Staking, Auto-Staking, and Passive Earn, are subject to a commission. The applicable commission is set out in the Cost Transparency Document, which is available [here](#).

5. Risks / limitation of liability

5.1. **General.** The use of Staking carries certain risks, for which Bitpanda assumes no responsibility, as they are outside of the control of Bitpanda. An outline of these risks can be found [here](#) in Annex III of the User Agreement. The limitation of liability for any Bitpanda Company, according to Clause 10 of the User Agreement shall apply.

5.2. **Slashing.** In the course of Staking some Staking Networks impose penalties in case validators fail to operate services in accordance with the Staking Network. If a validator breaks the rules, such as being offline for too long or trying to cheat the system, they

can lose a portion of the crypto-assets they have staked. This is done to help keep the network secure and honest ("Slashing").

No Bitpanda Company will be liable if the Slashing resulted from (i) malicious acts by third parties (e.g. hackers), (ii) failures, bugs or errors of the respective Staking Network or any software used by you, (iii) a force majeure event, or (iv) your breach of the User Agreement or these Staking Terms.

5.3. Bitpanda shall not be liable for any losses resulting from you not being able to dispose of your Locked Staked Assets.

5.4. Any potential losses incurred in connection with Passive Earn will be borne exclusively by Bitpanda.

6. Discontinuation of Staking-Eligible Assets and Passive-Earn-Eligible Assets, Termination

6.1. **Discontinuation of Staking-Eligible Assets or Passive-Earn-Eligible Assets.** Where an E-Token, which is a Staking-Eligible Asset or a Passive-Earn-Eligible Asset ceases to be eligible for Staking or for earning through Passive Earn, it will not be possible to make a new Staking Offer for that E-Token.

Where you have already entered into a Staking Agreement in respect of such an E-Token, you will be informed of the fact that the relevant E-Token is no longer available and that the Staking Agreement will be terminated.

Unconnected Staking Agreements will remain unaffected.

6.2. **Termination.** Bitpanda can end Staking and/or individual Staking Agreements by sending a written email notice to you. The notice period shall be 30 days. The termination of Staking as a whole shall also include the termination of your associated Staking Agreements.

6.3. **Unstaking.** Locked Staked Assets will be Unstaked immediately upon the later of the expiry of the relevant notice period and the expiry of the Unlocking Period. All other Staked assets will be Unstaked immediately upon the expiry of the relevant notice period.

6.4. *THIS CLAUSE* is without prejudice to the termination rights set out in the User Agreement.

Annex
Definitions

Definition	Meaning
Auto-Staking or Auto-Stake	means your binding offer to Bitpanda to Auto-Stake all your Auto-Staking-Eligible Assets as soon as these become available to you.
Auto-Staking-Eligible Assets	means certain E-Tokens, selected by Bitpanda from time to time to be eligible for Auto-Staking on the Bitpanda Platform.
Bitpanda	means Bitpanda GmbH, with its corporate seat in A-1020 Vienna, Stella-Klein-Löw Weg 17, registered with the commercial register of the commercial court Vienna under FN 569240v.
Bitpanda Platform	means the platform operated by Bitpanda which is offered via online or electronic means, mobile application as well as associated APIs of such platform or application which enable the user to trade or invest in the Supported Assets.
Crypto-Assets	means a digital representation of a value or of a right that is able to be transferred and stored electronically using distributed ledger technology or similar technology (as defined in Art 3 para 1 no 5 MiCAR).
Cut-off Time	means the point in time by which Staking-Eligible-Assets must be in your account in order to be included in the next staking cycle.
E-Token	means the interface representation of Crypto-Assets on the Bitpanda Platform.
E-Token Terms	means the document E-Token Terms, which you can find here .
Locked Staked Assets	means Staked Assets, that do not allow an immediate termination of Staking. While in this locked state, the assets cannot be freely transferred, sold, or otherwise disposed of until they are "redeemed" and go through an Unlocking Period.
Offer	means your binding offer to Bitpanda to stake or auto-stake your eligible E-Token or an bind offer to participate in Passive Earn. Any Offer must be issued and confirmed in accordance with the Offer process set out in the User Agreement.

Opt Out	means turning off Passive Earn, discontinuing participation, and terminating the Staking Agreement.
Passive Earn	means your participation in the Staking Service, which is designed to allow you to earn Passive Rewards on your Crypto-Assets credited to your E-Token Wallet that are not staked.
Passive-Earn-Eligible Assets	means your E-Tokens credited to your E-Token Wallet that are not already staked.
Passive Rewards	means the benefits you can receive for participating in Passive Earn and are contingent on the net positive outcome resulting from staking your Passive-Earn-Eligible Assets, including the underlying protocol or network processes and operational staking mechanics.
Product Terms	means the entirety of the individual terms and conditions that shall apply for a specific product, which are set out in specific legal documents in our legal repository https://www.bitpanda.com/en/legal .
Proof of Stake	means the consensus mechanism that validates network transactions by people who stake their E-Tokens to help ensure that only legitimate data and transactions are added to a blockchain.
Redeem	means requesting to withdraw or release your Staked Assets from Bitpanda Staking back to your E-Token Wallet. For the purpose of these Staking Terms, it is used as a synonym for Unstaking.
Rewards	means the benefits you can receive for Staking your E-Token on the Bitpanda Platform and are based on the amount of your Staked Asset and the rewards rate of the Staking Asset Network, minus any fees of Bitpanda.
Slashing	means a penalty mechanism in blockchain networks to ensure validator compliance and network security. Validators may have a portion of their staked assets forfeited (slashed) if they engage in malicious activities. This may lead to the loss of some or all Staked Assets.
Staking or Stake	means the process on the Bitpanda Platform, whereby you may participate in the process of proving the validity of network transactions and creating blocks in a Staking Network by, for example, placing a certain amount of E-Tokens in a particular wallet of a Staking Network.

Staking Agreement	means a contractual agreement between you and Bitpanda that begins with the acceptance of an Offer by Bitpanda. The Staking Agreement has an indefinite term and constitutes a continuous obligation between the parties.
Staked Assets	means E-Token that have been staked successfully on the Bitpanda Platform
Staking-Eligible Assets	means certain E-Tokens, selected by Bitpanda from time to time to be eligible for Staking on the Bitpanda Platform, whose underlying protocol employs a Proof-of-Stake consensus mechanism or similar arrangement.
Staking Network	means the respective Proof-of-Stake blockchain of the relevant Staking-Eligible-Asset.
Staking Terms	means this document.
Transaction	means a contractual relationship that is the result of any Bitpanda Company accepting an Offer from you in accordance with the acceptance procedures set out in the User Agreement and the Product Terms.
Unstaking	means the process of withdrawing or releasing previously Staked Assets by removing them from a locked or staked state.
Unlocking Period	means the duration until the end of the staking period for Locked Staked Assets. The Unlocking Period may be unknown and/or is subject to a compliance decision of the respective Staking Network.
User Agreement	means the document User Agreement and all Annexes and documents referred therein.