

Official Terms

# February Deposit Match

## 1. Acceptance of Terms

By participating in the February Deposit Match promotion (“Promotion”), you agree to these Official Terms & Conditions (“Terms”) and to the [Kraken.com Terms of Service](#), which together form a legally binding contract between you and the Sponsor. Please read these Terms carefully before participating.

No purchase, payment, or funding outside of the qualifying deposit activity described below is necessary to participate. Void where prohibited or restricted by law.

## 2. Sponsor

This Promotion is sponsored by:

**Payward, Inc., 1209 Orange St., Wilmington, DE 19801, USA** (“Kraken” or “Sponsor”)

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## 4. Promotion Period

The Promotion begins **February 2, 2026** at 14:00 UTC and ends **March 9, 2026** at 13:59 UTC (“Promotion Period”).

The snapshot used for Net Eligible Deposit (“NED”) calculation occurs at the close of the Promotion Period.

## 5. How to Participate

To qualify for the Promotion, you must:

**1. Hold a Kraken account** in good standing and complete **verification**.

**2. Enroll into the Promotion** through the Kraken app during the Promotion Period. Note that you may not enroll in the Kraken Pro or Krak apps.

- If you do not already have the Kraken app, download the latest version and log in to your Kraken account.
- Tap your profile picture in the top-left of the Home screen.
- Tap ‘Offers’ within the ‘Features’ section.
- Tap ‘February Deposit Match’.
- Tap ‘Enroll now’.
- Follow any additional instructions provided as part of the Promotion.

**3. Enable Auto-Earn at the time of opt-in.**

- Auto-Earn is **only required to complete enrollment**.

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**6. Avoid withdrawals** that would take you below your Net Eligible Deposits during the 18-month hold period.

Limit: One participation per person.

## 6. Net Eligible Deposit (NED) Calculation

Your NED is calculated as:  **$NED = (\text{Deposits during Promotion Period}) - (\text{Withdrawals during Promotion Period})$**

- The **snapshot** occurs at the end of the Promotion Period.
- Only **deposits via qualifying funding methods** count toward NED (internal transfers and trading activity are excluded).
- Only **withdrawals** reduce NED.
- **Maximum NED eligible for matching is \$1,000,000 USD equivalent per person.**

Kraken may adjust NED calculations to address fraud, abuse, or operational errors.

## 7. Qualifying Funding Methods for Deposits

Find below a list of Qualifying Funding Methods. Funding via credit card, debit card, Google Pay, or Apple Pay is not a qualifying funding method. Note that funding may be done via your Kraken account or Kraken Pro account, but you must have enrolled for this Promotion via the Kraken app.

- Any bank transfer method
- Any crypto deposit method
- Plaid

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Eligible participants will receive a reward (“Reward”) equal to:

**3% of their Net Eligible Deposits**, up to a **maximum reward of \$30,000 USD equivalent** per participant.

Minimum qualifying deposit: **\$1 USD (or crypto equivalent)**.

## 8.2 Reward Asset

Rewards will be delivered as follows:

- **USDG** to users located in the **United States, the EEA**, and all other jurisdictions where USDG is supported.
- **USDC** for users located in **Canada**.

Reward delivery currency localization may be used for display purposes in the app. As a result, users with a currency display preference set to anything other than USD may see small discrepancies owing to currency conversion rates.

## 8.3 Reward Issuance

- Reward credits will be issued 14 days **after the end of the Promotion Period** and following Kraken’s verification of eligibility.
- Rewards are **spendable immediately** inside Kraken but are **non-withdrawable for 18 months** following issuance.
- Rewards may be subject to clawback as described in Section 10.

Rewards are non-transferable and may not be exchanged or substituted except at Kraken’s discretion for assets of equal or greater value.

## 9. Eligibility Requirements

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To retain the Reward, you must not withdraw below your NED throughout the 18 month hold period following the end of the Promotion Period.

## 10.2 Clawback Conditions

Kraken may **revoke (claw back)** the Reward—by reversing it or debiting assets of equivalent value—if:

- Your NED falls below the amount required to maintain the Reward during the 18-month hold period;
- You withdraw funds to a Derivatives wallet (for participants located in the United States);
- You withdraw funds to a Custody wallet;
- Your account is suspended, restricted, or closed;
- Fraud, abuse, gaming, self-funding, wash practices, or manipulation are detected;
- You violate these Terms or the Terms of Service;
- You misrepresented your eligibility.

Clawbacks may occur without prior notice.

## 11. Notification of Reward

Rewards will be credited directly to your Kraken account. Kraken may request additional documentation to confirm eligibility.

If your account is not in good standing at the time of reward issuance, Kraken may refuse or revoke the Reward.

## 12. Privacy

Personal information will be processed in accordance with Kraken's Privacy Notice:

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- Lost or misdirected entries;
- Platform outages or delays;
- Acts of God, war, terrorism, labor disputes, regulatory restrictions, or other force majeure events.

#### **14. Limitation of Liability; Disputes; Governing Law**

To the maximum extent permitted by law:

You release and hold harmless Kraken and its related parties from any claims, losses, damages, or liabilities arising from your participation or your Reward.

##### **Class Action Waiver**

All disputes will be resolved **individually**, without resort to class or representative actions.

##### **Governing Law & Arbitration**

Any dispute arising out of or relating to this Promotion will be governed by the **laws of England & Wales**, without regard to conflict-of-laws principles.

All disputes will be resolved by **confidential binding arbitration** in **London, England**, administered by the **LCIA**, and judgment may be entered in any court of competent jurisdiction.

Kraken may seek equitable relief in any court.

If any part of these Terms is held invalid, the remainder will continue in full force and effect.

#### **15. Taxes**

Participants are solely responsible for any taxes arising from receipt of the Reward. Kraken does not provide tax advice.

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Questions may be submitted through Kraken Support at: <https://support.kraken.com>

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