



Kiwi-Coin Limited

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23 January 2026

Important notice – termination of user agreements and final deadline to withdraw your Bitcoin and NZD

Dear customer,

1. This notice provides an important update about the closure of Kiwi-Coin and the final steps you need to take to withdraw any remaining Bitcoin and New Zealand dollar (NZD) balances from your Kiwi-Coin account. It follows our closure notices dated 17 October 2025 (ceasing cryptocurrency trading from 1 January 2026) and 20 November 2025 (ceasing wallet and account services from 1 January 2026).

Termination of your user agreement

2. Under clause 8.2 of the Kiwi-Coin Approved User Agreement, Kiwi-Coin may suspend, restrict or terminate access to services or deactivate an account without reason by giving 40 working days' notice. That notice period has now expired in respect of both our trading services and our wallet and account (safekeeping) services, and all user agreements have been terminated.
3. In accordance with clause 8.3 of the Approved User Agreement, from the date of termination you may only access your account for limited purposes and within specified time-frames: (a) for 60 working days to transfer out your Bitcoin; and (b) for up to six years to withdraw remaining NZD e-Money to your verified New Zealand bank account. You are not permitted to use any other Kiwi-Coin services or functionality.

Final deadline to withdraw Bitcoin (60 working days)

4. The 60-working-day period for Bitcoin withdrawals under clause 8.3 runs from the termination of your user agreement and ends on or about 24 April 2026, allowing for New Zealand public holidays. **Please treat 24 April 2026 as the final date by which you must transfer all Bitcoin from your Kiwi-Coin wallet to an external wallet under your control.**
5. During this period, your account will remain in "withdrawal-only" mode. You can log in solely to:
 - a. Transfer Bitcoin from your Kiwi-Coin wallet to an external wallet you own and control; and
 - b. Redeem and withdraw NZD to your verified New Zealand bank account.

NZD balances and unclaimed money

6. Under clause 5.6 and clause 8.3 of the Approved User Agreement, you may redeem and withdraw NZD e-Money from your Kiwi-Coin e-Money wallet to your verified New Zealand bank account at any time, including after the 60-working-day Bitcoin withdrawal

period, for up to six years from termination. **However, NZD balances should be claimed as soon as possible to avoid delays or additional steps that Kiwi-Coin may take under the Unclaimed Moneys Act 1971 (Act) to have any unclaimed money paid to the Inland Revenue Department.**

Possible dormancy / administration fee before remittance

7. Clause 14.9 of the Approved User Agreement also permits Kiwi-Coin, where allowed by law, to deduct a reasonable dormancy or administrative fee from unclaimed money or Bitcoin before remitting them as unclaimed property. Kiwi-Coin intends to apply an administration fee of 1% from remaining balance per month but not less than \$100.00 NZD (inclusive of GST, if any) but not more than remaining balance per dormant account immediately before any required remittance to the Crown to reflect the actual costs (including regulatory compliance costs) of securely holding and administering unclaimed balances over time.
8. **This administration fee will not be charged to any active account that withdraws its Bitcoin and/or NZD before 24 April 2026.** The easiest way to avoid any such fee is to withdraw all of your balances well before this date.

How to withdraw your Bitcoin and NZD

9. To withdraw your Bitcoin and NZD:
 - a. Log in to your Kiwi-Coin account at www.kiwi-coin.com using your usual credentials;
 - b. For Bitcoin: submit a withdrawal request to a personal wallet address under your control, ensuring that you have securely backed up your private keys;
 - c. For NZD: submit a withdrawal request to your verified New Zealand bank account in accordance with our standard withdrawal procedure.

If you need assistance

10. If you have any questions about this notice or need assistance with withdrawing your Bitcoin or NZD, please contact us as soon as possible via:
 - a. Email: info@kiwi-coin.com; or
 - b. Support ticket or support chat through your account login page, in accordance with Appendix 3 (Communications) to the Approved User Agreement.
11. Kiwi-Coin is grateful for your support over the years. Thank you for your understanding as we complete this wind-down process.

Sincerely,

Lev SIDORENKO
Director
Kiwi-Coin Limited