Revolut Prepaid Visa® and Revolut Prepaid Mastercard® Cardholder Agreement

	Revolut – Kids & Teens	Standard Plan	Premium Plan	Metal Plan
Plan Fee (paying monthly)	$0.00	$0.00	$9.99	$16.99
Plan Fee (paying annually)	$0.00	$0.00	$94.99	$149.99
Per purchase	$0.00	$0.00	$0.00	$0.00
ATM withdrawal (in-network)	$0.00	$0.00	$0.00	$0.00
ATM withdrawal (out-of-network)	2%	2%	2%*	2%*
Cash reload	N/A	$4.95*	$4.95*	$4.95*
ATM balance inquiry (in-net.)	$0.00	$0.00	$0.00	$0.00
ATM balance inquiry (out-net.)	$0.00	$0.00	$0.00	$0.00
Live customer service (per call)	N/A	N/A	N/A	N/A
Inactivity	$0.00	$0.00	$0.00	$0.00
We charge 7 other types of fees. Here is 1 of them:				
Reload of Funds via Debit Card	N/A	Up to 1%	Up to 1%	Up to 1%

*This fee can be lower depending on how and where Card Account or Card is used.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance. For general information about prepaid accounts, visit *cfpb.gov/prepaid*.

Find details and conditions for all fees and services in the Revolut Prepaid Visa and Revolut Prepaid Mastercard Cardholder Agreement, call (844)-744-3512, or visit ***revolut.com/en-US/legal/cardholder-terms***.

Version effective as of November 16, 2026

Revolut Prepaid Visa and Revolut Prepaid Mastercard Cardholder Agreement

IMPORTANT – PLEASE READ CAREFULLY. THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION REQUIRING ALL CLAIMS (EXCEPT CLAIMS ELIGIBLE FOR SMALL CLAIMS COURT) TO BE RESOLVED BY BINDING ARBITRATION (SEE SECTION 36).

THE REVOLUT CARD, CARD ACCOUNT AND RELATED FINANCIAL SERVICES, INCLUDING FOREIGN CURRENCY CONVERSION, REMITTANCES AND PEER-TO-PEER ("P2P") TRANSFERS (THE "PROGRAM"), ARE ISSUED OR PROVIDED BY LEAD BANK. REVOLUT IS LEAD BANK'S PROGRAM MANAGER FOR THE PROGRAM. IN THAT CAPACITY, REVOLUT MAY ACT TO PERFORM OBLIGATIONS UNDER THIS AGREEMENT OR ENFORCE RIGHTS UNDER THIS AGREEMENT ON BEHALF OF LEAD BANK, AS APPLICABLE.

1. Terms and Conditions for the Revolut Prepaid Visa® and Revolut Mastercard® Program. This document is an agreement ("Agreement") containing the terms and conditions that apply to either the Revolut Prepaid Visa or Revolut Prepaid Mastercard card (referred to as the "Card") that has been issued to you by **Lead Bank**, a member of the Federal Deposit Insurance Corporation. If your Card is a Prepaid Visa® card, it is issued to you pursuant to a license from Visa U.S.A. Inc ("Visa"); if your Card is a Prepaid Mastercard® card, it is issued to you pursuant to a license from Mastercard International ("Mastercard"). Your Card makes available to you the services related to your Card or Card Account described in this Agreement.

By using any of the services offered under this Agreement, or by accepting and/or using this Card, you agree to be bound by the terms and conditions contained in this Agreement. By using any of the services offered under this Agreement, you agree to be bound by the Lead Bank Sweeps Online Account Disclosure which is incorporated into this Agreement.

The "Program Manager" for the Program is **Revolut Technologies Inc.** ("Revolut") together with its successor and assigns. Revolut services the Program on behalf of Lead Bank. As described in this Agreement, you can contact us through the Revolut mobile application associated with the Program, or by sending an email to support@revolut.com, or by calling the toll-free telephone number on the back of your Card: (844) 744-3512. In this Agreement, "Card" includes any Physical Card, Virtual Card, and Secondary Card you may request, as permitted under this Agreement. "Card Account" means the records we maintain to account for the value of funds associated with the Card or any other service offered under this Agreement. "Card Account Number" is the unique 12-digit number assigned to your Card Account. "You" and "your" mean the person or persons who have received the Card and who are authorized to use the Card as provided for in this Agreement. "We," "us," "our," mean Lead Bank, as the issuing bank, together with each of Lead Bank's successors, affiliates, and assigns, and shall also include Revolut to the extent that Revolut is providing services to the Program on behalf of Lead Bank. The Card will remain the property of Lead Bank and must be surrendered upon demand. The Card is non-transferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. Please read this Agreement carefully and keep it for future reference.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions and their third-party agents to obtain, verify, and record information that identifies each person who obtains a Card. What this means for you: When you apply for a Card, Revolut will ask for your name, address, date of birth, social security number or US or non-US government identification number, and other information that will allow us to identify you. Revolut also may ask to see your driver's license or other documentation bearing your photo as verification of your identity and eligibility. Depending on your immigration status, we may ask you to provide us a copy of your eligible U.S. visa and limit your access to certain

products and features. See the Revolut Personal Terms, which is a separate agreement between you and Revolut and does not involve Lead Bank, for more information. By participating in the Program, you agree and warrant that all the information and statements you provide to us are complete and accurate, including, but not limited to, your real name, valid U.S. mailing address and residential address (if different), social security number or other government issued identification documentation, date of birth, and telephone number. If you falsify, misrepresent, or fail to provide accurate information that we or Revolut may request, we may cancel your Card. We reserve the right to restrict or delay or restrict your access to any funds that may be deemed fraudulent or being used for illegal purposes, as allowed by law.

These terms and conditions are originally written in and governed by the English language. If this text is translated into another language and there is a conflict between the English and non-English versions, the English text will prevail.

2. Your Card. The Card is a prepaid card. The Card allows you to access funds loaded or deposited to your Card Account by you or on your behalf. You may access the funds in your Card Account by using (1) your Card, (2) the number inscribed or printed on your Physical Card or the number provided to you in connection with your Virtual Card, as applicable (the "Card Number" or "Card Numbers"), or (3) by automated clearinghouse ("ACH") debit using your Card Account Number and the routing number provided to you in the Revolut mobile application. The Card is **not** a credit card. The Card is **not** a gift card, nor is it intended for gifting purposes. You will **not** receive any interest on your funds on the Card or in your Card Account. The funds in your Card Account will **not** expire, regardless of the expiration date on your Card.

You may request, be issued, and/or use a physical plastic or metal card (a "Physical Card") or a virtual representation of the card (a "Virtual Card"). If you have and use a Physical Card and a Virtual Card at the same time, both forms of your Card are associated with your Card Account. Except as otherwise stated in this Agreement, you have the same rights and responsibilities under this Agreement whether you use a Physical Card or Virtual Card.

A. **Virtual Card.** You may request a Virtual Card through use of the mobile application. Your Virtual Card will be displayed in the mobile application after the successful verification of your identity as described above and will be activated and ready for use after the first successful load of funds to your Card Account. You may access the funds in your Card Account by using the Card Number provided to you in connection with the Virtual Card for transactions or purchases initiated over the phone or online. You will not receive a PIN for your Virtual Card. If you choose to receive and use a Physical Card, you will be able to continue using your Virtual Card.
B. **Physical Card.** If you request a Physical Card, it will be mailed to the address associated with your account. When you receive your Physical Card, use the mobile application to activate the Card and receive your PIN (as set forth in the section of this Agreement titled "Personal Identification Number ("PIN")). Upon receipt and activation of your Physical Card, you will be able to continue using your Virtual Card.

3. FEES. THE FEES RELATING TO THE USE (AND MISUSE) OF YOUR CARD ARE SET FORTH IN SCHEDULE A: SCHEDULE OF ALL FEES AND CHARGES FOR THE REVOLUT PREPAID VISA AND PREPAID MASTERCARD ATTACHED TO THIS AGREEMENT ("SCHEDULE A") AND INCORPORATED HEREIN BY REFERENCE. FEES INCURRED PURSUANT TO THE TERMS OF THIS AGREEMENT WILL BE WITHDRAWN FROM YOUR CARD ACCOUNT AND WILL BE ASSESSED SO LONG AS THERE IS REMAINING BALANCE IN YOUR CARD ACCOUNT, UNLESS PROHIBITED BY LAW. You agree to pay all fees associated with the Card Program. We may from time to time amend Schedule A at our sole discretion as set forth in the section of this Agreement titled "Amendment and Cancellation."

4. Card Liability and Secondary Cards. Depending on your chosen plan, you may request up to two (2) additional Physical Cards, create up to five (5) new multi-use virtual cards per thirty-day period until a maximum of twenty (20) virtual cards total is reached, and one (1) disposable single-use virtual card, at any given time (each a "Secondary Card"). The maximum number of Secondary Cards permitted is twenty-three (23). References to "Card" in this Agreement shall include any Secondary Card issued to you.

If you permit another person to have access to any Card, Card Account, Card Number, or Card Account Number, or if you sign up a child to a Revolut – Kids & Teens account (as further described in the section below), you are liable for all transactions made with any Card, Card Account, Card Number, or Card Account Number, and all related fees incurred by those persons. To cancel a Secondary Card, you must revoke (cancel) it in writing through the Revolut mobile application or by email at support@revolut.com. Until we have received your notice of such a revocation (cancellation) and has had a reasonable time to act upon the written notification of cancellation, you are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell us to revoke (cancel) a Secondary Card, we may revoke (cancel) your Card and issue a new Card with a different Card Number and/or Card Account Number. You are wholly responsible for the use of each Card according to the terms of this Agreement, subject to the section of this Agreement titled "Lost or Stolen Cards/Unauthorized Transfers," and other applicable laws.

If you initiate a transaction without presenting your Card (such as for a mail order, internet or telephone purchase, or an ACH debit purchase), the legal effect will be the same as if you used the Card itself.

5. Revolut – Kids & Teens. You may request additional Cards (each, a "Revolut Youth Card") to allow your children (each, a "Revolut Youth User") access to funds that you, as parent or legal guardian ("Parent"), designate from your Card Account. To receive a Revolut Youth Physical Card, a Revolut Youth User must be at least 6 years old and may not be more than 18 years old. You may only request one Youth Physical Card per Revolut Youth User, and only one Revolut Youth User per Revolut Youth Card. The total number of Revolut Youth Users permitted on your Card Account is five (5). In addition to the one Youth Physical Card, Revolut Youth Users aged 13 and older (each, a "Teen") are eligible to request up to two (2) Youth Virtual Cards. You can load funds on each Revolut Youth Card from your Card Account. You can close a Revolut Youth Card at any time and upon a Revolut Youth User turning 18, the Revolut Youth Card will be automatically closed within twelve (12) months. Upon closure, any remaining funds on the Revolut Youth Card will be transferred to the Parent's Card Account. Each Revolut Youth Card is subject to the limitations described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions" and you may set additional restrictions on the Revolut Youth Card in the Revolut mobile application. You may invite a co-parent to access the Revolut Youth Account. The co-parent does not need to be a parent or legal guardian of the Revolut Youth User, but the co-parent must be over the age of 18 with a Card Account in good standing. The co-parent will be permitted to add money, set goals, and set spending limits to the Revolut Youth Account and view the Revolut Youth Card activity. The co-parent will not have the ability to move money out of the Revolut Youth Account or close the Revolut Youth Card or Account. The co-parent will not be able to view or access any other Cards or Accounts held by the Parent. The Parent must invite the co-parent to view and add funds to the Revolut Youth Account, and the primary parent may remove the co-parent's access at any time. You may only designate one co-parent per Revolut Youth Account at a time. If you remove a co-parent's access to the Revolut Youth Account, you may designate another co-parent, up to a maximum limit of three (3) non-concurrent co-parents per Revolut Youth Account per year.

Revolut – Kids & Teens Payments. Eligible Teens may transfer USD funds between other eligible Teens ("Revolut Youth Payments"). To activate the feature, a Teen must enable contact synching within the Revolut mobile application. Each Revolut Teen may only send or receive transfers between users who have already added each other as contacts within each Teen's mobile device ("Trusted Contact"). Revolut Youth Payments to any other type of contact are blocked. The Parent of the sender must approve the first Revolut Youth Payment to each Trusted Contact before the

transfer can be made by the Teen. Once a Trusted Contact is approved by the Parent, subsequent Revolut Youth Payments can be made. Revolut Youth Payments are subject to the limits set forth in the section below titled "Limitations on Frequency and Dollar Amounts of Transactions." Additional approval from the Parent may be required.

Additional terms apply.

6. Card Account Use and Purpose. Subject to the limitations set forth in this Agreement, you may use your Card, Card Number, or Card Account Number, as applicable, to (1) add funds to your Card Account (as described in the section of this Agreement titled "Adding Funds to Your Card Account"), (2) transfer funds, (3) purchase goods or services wherever your Card is honored as long as you do not exceed the value available in your Card Account or violate any of the limits or terms described in this Agreement (as described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions"), (4) withdraw cash from your Card Account (as described in the section of this Agreement titled "Using Your Card to Get Cash"), and (5) exchange any funds in your Card Account into another currency (as described in the section of this Agreement titled "Currency Exchanges and Third-Party Products"). There may be fees associated with some of these transactions. For fee information, see Schedule A. You agree not to use your Card for illegal gambling or other illegal purposes.

You will be assigned a 12-digit Card Account Number once your identity has been verified. Our routing number and your assigned Card Account Number are for the purpose of initiating direct deposits to your Card Account and conducting authorized ACH debit transactions only. The 16-digit Card Number embossed or printed on your Card should not be used for these types of transactions or they will be rejected. You are not authorized to use our routing number and Card Account Number for ACH debit transactions if you do not have sufficient funds in your Card Account. You are also not authorized to make a debit transaction with a paper check, check-by-phone or other item processed as a check. These debits will be declined and your payment will not be processed.

You are responsible for monitoring the total amount of deposits (including non-Revolut accounts) held by you at Lead Bank for purposes of determining the amount of your deposits that may be eligible for FDIC deposit insurance.

7. Limitations on Frequency and Dollar Amounts of Transactions. The amount and frequency of purchases, transfers, and cash withdrawals that you can perform are limited as follows:

Transaction Type	Maximum Frequency and/or Amount Limitation*
ATM Withdrawals	Between $550 to $1,050 per day Between $1,050 to $1,750 per 7-day period Depending on risk factors including length of account opening
Outbound International Bank Transfers	Outgoing international bank transfers may be subject to different limits based on the currency and corridor of transfers, please refer to the Revolut mobile application for applicable limits
Cash Reloads via Participating Retailer	Between $20.00 to $500.00 each time, depending on the limit set by the Participating Retailer Up to $1,500 per day Up to $5,000 per 30-day period

Instant Card Transfers	Up to $5,000 per day and a maximum of $15,000 per rolling seven-day period, subject to product availability

Each Revolut Youth User (as defined in the section of this Agreement titled "Revolut – Kids & Teens.") is subject to limits that are separate from the Parent's Account's limits.

Transaction/load type	Maximum Frequency and/or Amount Limitation*
Maximum Deposits	Up to $12,000 can be sent (including from the Parent and Revolut Youth Payments) to each Revolut Youth User annually
Maximum Balance	Up to $10,000 at any given time
Number of Card Transactions	Up to 15 per day
Maximum Card Transactions Value (includes outbound peer-to-peer payments)	Up to $1,000 per day
Number of ATM Withdrawals	Up to 3 per day Up to 6 per 7-day period
Amount of ATM Withdrawals	Up to $150 per day

*These limits may be adjusted as described in Risk-Based Limits below.

Risk-Based Limits. Your loading and use of the Card could be limited based on other factors determined by us. Transactions, including but not limited to loads, deposits, withdrawals, purchases, ACH Direct Debits, and the maximum balance you may hold in your Card Account, may be limited or disabled for security reasons based on a model generating a dynamic risk score for you. This risk score may be determined based on several factors including, but not limited to, account term and transaction history/location of activity, as applicable. To modify these limits, you may be asked to deliver additional documentation as part of an enhanced due diligence process, which may include providing further identification materials, source of funds documentation, or other requests as necessary to determine proper limits.

For more information on your specific limits or to obtain the most current limits on amount and frequency of purchases, transfers, and cash withdrawals for your account, please contact us using the Revolut mobile application.

8. Personal Identification Number ("PIN"). When you activate your Physical Card and after your identity has been verified, you will choose a four-digit PIN that you may use with your Physical Card. Only one PIN will be assigned per Card on the Card Account. You will need a PIN to obtain cash at an ATM, make a PIN purchase, or obtain cash back at a point-of-sale ("POS") terminal. You should not write or keep your PIN with your Card, and you must keep your PIN confidential. If you believe that anyone has gained unauthorized access to your PIN, you should immediately notify us, following the procedures in the section of this Agreement titled "Lost or Stolen Cards/Unauthorized Transfers."

9. Adding Funds to Your Card Account. You may add funds to your Card (called "value loading" or "loading") at any time. The maximum load amount may be limited. You can add funds directly from your debit card,

credit card, through bank transfer by your linked accounts, or by Cash Reload (as discussed below). Some reload methods may have additional limits on the minimum amount you may load to your Card. Absent special approval based on the enhanced due diligence process described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions," the maximum aggregate value of funds in your Card Account(s) may be limited. You agree to present the Card and meet identification requirements to complete value load transactions as may be required from time to time. In addition, third-party load methods may have their own load limits that may be less than and different from the type and amount of limits we have described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions." You may direct deposit funds to your Card Account by providing Lead Bank's routing number and your assigned Card Account Number to your employer or other direct deposit payor (as described in the section of this Agreement titled "Card Account Use and Purpose"). Direct deposit will be available on the settlement date specified in the deposit, unless we require additional time to review the item to determine if it can be legally processed. Depending on the amount and nature of the direct deposits and at our sole discretion, we may make certain recurring payroll direct deposits available for your use up to two (2) days before we receive the funds from your payor. Not all direct deposits are eligible for early availability. Adding funds to your Card Account from a debit card or credit card is subject to the fees set forth in the accompanying Schedule A and may be subject to third party fees (e.g., cash advance fees, etc.) charged by the applicable credit card issuer. Funds added by debit card or credit card will be immediately available. You may also receive P2P transfers from other Revolut users (including other Revolut personal or business accounts). P2P transfers are generally available within a few minutes subject to additional reviews at our discretion. You cannot load your Card Account by money order, foreign (non-U.S.) debit card, or commercial debit card. Certain reload methods may have additional fees, as set forth in Schedule A. The recipient's name on any loads to the Card Account must match the name of the Account Owner. Any loads received in a name other than the Account Owner's name may be returned to the originator or sender.

Cash Reload. You can add money to your Card at select participating retailers (each a "Participating Retailer") by completing the steps outlined in the Revolut mobile application and then providing the cash amount that you wish to deposit at the Participating Retailer ("Cash Reload"). A service fee may apply to each deposit, as set forth in Schedule A. Eligible customers can add between $20.00 to $500.00, depending on the limits set by the Participating Retailer. The money added at Participating Retailers will be added to your Card usually in about 30 minutes or less. You may not cancel any cash reload once it has been initiated.

Cash Reload payment service is provided by Green Dot and is only available for select Revolut customers who are located within the fifty (50) U.S. states (excluding U.S. territories). If Cash Reload is available to you, it will be displayed within the Revolut mobile application. For more information on how to use the Cash Reload product, please see https://www.revolut.com/en-US/legal/cash-deposit or contact us using the Revolut mobile application.

10. Using Your Card to Get Cash. If you have a Mastercard Card, you may use your Card with a PIN to (i) obtain cash or check your balance at any automated teller machine ("ATM") that bears the Mastercard® or Accel® brand, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at POS terminals bearing the Mastercard® or Accel® brand. If you have a Visa Card, you may use your Card with a PIN to (i) obtain cash or check your balance at any ATM that bears the Visa® or Maestro® brand, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at POS terminals bearing the Visa® or Maestro® brand.

For all Cards: All ATM transactions are treated as cash withdrawal transactions. The maximum amount of cash you may withdraw at an ATM on a daily basis may be limited as described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions." Revolut may limit the amount of any individual ATM withdrawal, and merchants, banks and ATM operators may impose additional withdrawal limits.

ATMs in the Allpoint® network are considered "in-network" and you may withdraw cash without a fee from us or the ATM operator. Any ATM that is not part of the Allpoint network is considered "out-of-network," and we will charge

you a fee for each cash withdrawal made at an out-of-network ATM (in the amount disclosed in the accompanying Schedule A). When you use an ATM outside of the Allpoint® network, you may also be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

11. Split Transactions. If you do not have enough value loaded in your Card Account you can instruct the merchant to charge a part of the purchase with the Card and pay the remaining amount with cash or another card. These are called "split transactions." Some merchants do not allow cardholders to conduct split transactions. Some merchants will only allow you to do a split transaction if you pay the remaining amount in cash. If you fail to inform the merchant that you would like to complete a split transaction before swiping your Card, your Card is likely to be declined.

12. Your Obligation for Negative Balance Transactions. You are not permitted to overdraw your Card Account. You acknowledge that Card Account balances and available funds reported on the Revolut mobile application are only approximations of real time balances and available funds rather than the settled balances or funds in your Card Account. A reported balance may not take into account pending debits and credits or recurring payments that you have scheduled. Revolut will provide you with information on pending debits and credits as soon as it has that information. Each time you initiate a Card transaction, you authorize us to reduce the funds available in your Card Account by the amount of the transaction and all associated fees. You are not allowed to exceed the available amount in your Card Account through an individual transaction or a series of transactions (creating a "negative balance"). Nevertheless, if for any reason (including, but not limited to, any technical errors on our behalf or on behalf of our third-party providers) you have a negative balance in your Card Account you agree to immediately load the required amount to correct the negative balance, which will be due without the need for notifying you, and you shall remain fully liable to us for the amount of any negative balance and any corresponding transaction fees. We reserve the right to bill you for any negative balance or to recoup such negative balance from any other Card or account we have issued to you. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel your Card if you create one or more negative balances with your Card. Additionally, if any transactions cause the balance in your Card Account to become negative: (a) we may exercise our right to collect the negative balance from you in accordance with the section of this Agreement titled "Right to Collect Funds"; (b) we may initiate a chargeback procedure in accordance with law or applicable Visa and Mastercard rules for any specific transaction which led to your Card Account having a negative balance to the extent permitted by the applicable network rules, or (c) we and/or Revolut may take debt collection measures, including, but not limited to, mandating a debt collection agency or attorneys to pursue the claim in court. If we and/or Revolut take any (or all) of these steps, we and/or Revolut may charge you our reasonable costs for doing so. If you have a negative balance on your Card Account that triggers our right to collect funds (see the section of this Agreement titled "Right to Collect Funds"), we may collect these funds from a positive balance held in another currency on your Card Account. If Revolut collects funds from a balance held in another currency, you may also be subject to additional fees such as increased foreign exchange rates outside of foreign exchange market hours or applicable Currency Exchange Fee, or our legal costs incurred.

13. Right to Collect Funds. If, at any time, an event occurs that entitles us to be compensated by you (including, but not limited to, any technical errors on our behalf or on behalf of our third-party providers, or a negative balance transaction as described in the Section Title "Your Obligation for Negative Balance Transactions"), we shall be entitled to recover any amount due to us by retaining part or all of any funds that you have lodged with us under any transaction associated with your Card Account at any time without notice. For example, if one of the currency balances in your Card Account shows that you owe us an amount of funds for any reason including where your Card Account has a negative balance (a deficiency), we may collect from you the amount of any such deficiency, by using any funds in your Card Account, regardless of the currency denomination, or by deducting those amounts of that deficiency, from money you receive into your Card Account.

If the funds subject to collection as described above are held in a currency that is different from the funds causing the debt or deficiency, we will have converted the other funds you hold with us to the currency of the amount you owe us by applying our exchange rates or fees in accordance with this Agreement, including increased exchange rates outside of foreign exchange market hours and applicable Currency Exchange Fee. We do not need to notify you of this conversion occurring.

14. Business Days. Our "Business Days" are Monday through Friday, excluding federal banking holidays, from 9:00AM to 5:00PM Eastern Time ("ET").

15. Authorization Holds. You do not have the right to stop payment on any purchase transaction originated by use of your Card, other than a Recurring Transaction as described in the section of this Agreement titled "Recurring Transactions; Change in Amounts; Stop Payments." When you use your Card to pay for goods or services, certain merchants may ask us to authorize the transaction in advance and the merchant may estimate its final value. When you use your Card to obtain cash at an ATM, we will authorize the transaction in advance (including all applicable fees). When we authorize a purchase transaction, we commit to make the requested funds available when the transaction finally settles and we will place a temporary hold on your Card's funds for the amount indicated by the merchant. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds. Car rentals, hotels and other service-oriented merchants may choose to factor in additional amounts upon check-in, and it may take up to sixty (60) days after your stay or your rental to have any excess amounts held by the hotel or rental company added back to your available balance. Similarly, some gas stations may factor in additional amounts to cover potential filling of the tank; if you want to avoid such a hold, you may want to pay inside the gas station, instead of paying at the pump. Until the transaction finally settles, the funds subject to the hold will not be available to you for other purposes. We will only charge your Card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles.

When you use your Card at certain restaurants and service-oriented merchants, there may be an additional 20% (or more) added to the authorization to cover any tip you may leave on the purchase. If this occurs, and your total bill, after adding in the additional 20% (or more), exceeds the amount available on your Card, your transactions may be declined. Accordingly, you should ensure that your Card has an available balance that is 20% (or more) greater than your total bill before using your Card. We will only charge your Card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles.

Automated Fuel Dispenser ("AFD") Authorization Holds. When you use your Card at an AFD, the transaction will be preauthorized, but the Authorization Hold placed on your card may be more than the amount of your fuel purchase. If the transaction is declined, but you believe that you have sufficient funds available in your account, you should use your Card to pay for a fixed amount at the cashier inside the gas station. We will only charge your Card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles.

16. Recurring Transactions; Changes in Amounts; Stop Payments. If you intend to use your Card for recurring transactions, you should monitor your balance and ensure you have funds available in your Card Account to cover the transactions. "Recurring transactions" are transactions that are authorized in advance by you to be charged to your Card at substantially regular intervals, for example your paid plan fees. If you do not have sufficient funds in your default currency pocket for an approved recurring transaction, we will apply funds that you have in another currency pocket on your Card Account to cover the entire cost of the payment. We will prioritize the currency pocket with the highest balance and you will not be liable for any currency exchange fees. Neither we nor Revolut are responsible if a recurring transaction is declined because you have not maintained a sufficient balance in your Card Account to cover the recurring transaction. If these recurring transactions may vary in amount, the person you are going to pay should tell you, ten (10) days before each payment, when it will be made and how much it will be. (You

may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.) If you have told us in advance to make recurring transactions from your Card Account, you can stop the payment by using the Revolut mobile application and viewing your upcoming transactions at least three (3) Business Days before the scheduled date of the transfer. If you order us to stop one of these payments three (3) Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your direct losses or damages. If you have authorized a merchant to make the recurring transaction, you also should contact the applicable merchant in order to stop the recurring transaction.

17. Preauthorized Transfers. If you have arranged to have preauthorized transfers made to your Card Account at least once every 60 days from the same person or company and you do not receive a receipt/statement (or paystub), you can contact us using the Revolut mobile application, or send an email to support@revolut.com to find out whether or not the deposit was made.

18. Notice of Receipt of ACH Items and Wires; Provisional Payment. We may accept on your behalf payments to your account which have been transmitted through wire transfers and which are not subject to the Electronic Fund Transfer Act. Under the operating rules of the National Automated Clearing House Association which are applicable to ACH transactions involving your Card Account, we are not required to give you next day notice of the transaction, and we will not normally do so. This also applies to wire transfers and P2P transfers with other Revolut users. We will, however, continue to notify you of the receipt of these transactions in the electronic or paper periodic statement we provide you. Credit given by us to you is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified, and you agree that we are entitled to a refund of the amount credited to you in connection with such entry. In the event that we do not receive final settlement, you agree that Revolut may reverse the entry on its records and adjust your Card Account accordingly. The party making payment to you via such an entry (that is, the originator of the entry) shall then be deemed to have not paid you the amount of such entry.

If someone is planning to send you a wire, you just have to provide the Lead Bank wire routing number and your Card Account Number, which you can find in the account details screen of the Revolut mobile application. For wires coming into the U.S. internationally, you'll also want to provide the SWIFT code. Wires sent through Federal Reserve Banks must comply with Regulation J. Incoming Wires will be available for withdrawal no later than the Business Day after the Business Day on which Lead Bank received the electronic payment. Wires received after the cutoff time (4:00 PM Central Time) will be considered to be received on the next Business Day. Notwithstanding the above, wire availability times may be subject to additional review at our discretion. We will rely on the Card Account Number as the proper identification of the beneficiary, and will not determine whether the name and Card Account Number refer to the same person. A wire payment is final and nonrefundable. We may reject a wire payment for any reason and will provide a notice of rejection to the sender. Any wires received in foreign currency will be rejected.

19. Instant Payments (Inbound Only). You may automatically receive some transfers via FedNow (the U.S. Federal Reserve's real-time payment rail for eligible transfers in the United States) or other enabled real time payment rails. You cannot send Instant Payments transfers from your account. If an Instant Payment transfer cannot be completed, it will be returned to the sender. We may limit, delay, or reject an incoming Instant Payment where required by applicable law or regulation, due to system limitations, or where we reasonably determine the transfer presents a risk of fraud, error, or legal exposure.

20. Instant Card Transfers. You may use your Card Account to send funds to an eligible, external, non-Revolut, debit, credit, or prepaid card ("Instant Card Transfer"). The eligibility of any debit, credit, and/or prepaid card ("External Card") to which you may send funds is determined solely by the Visa and Mastercard networks. Revolut reserves the right, in its sole discretion, to block or reject any Instant Card Transfer. You may not send an Instant Card Transfer in an amount greater than the funds available in your Card Account. Additionally, Instant Card

Transfers are subject to the daily limit set forth in the Section titled "Limitations on Frequency and Dollar Amounts of Transactions", and the fees set forth in Schedule A below. An Instant Card Transfer typically occurs instantly, but in some cases may take longer to process. To initiate an Instant Card Transfer, you must enter the correct External Card number of the recipient. You are responsible for making sure the recipient details you entered are correct and you agree not to send funds for purposes that are illegal, unlawful, fraudulent, or otherwise in violation of this Agreement. Revolut is not responsible for any Instant Card Transfers sent in error. All Instant Card Transfer transactions are final, non-refundable, and are not eligible for stop payment. Please contact Revolut via in app chat if you do not recognize a transaction on your account or if an Instant Card Transfer recipient did not receive an intended transaction. Instant Card Transfers are subject to applicable laws and regulations and are subject to the Visa and Mastercard rules.

21. Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card Account for such refunds. You are not entitled to a check refund. The amounts credited to your Card for refunds may be delayed.

22. Card Cancellation and Suspension; Limits. We reserve the right, in our sole discretion, to limit your use of the Card, including limiting or prohibiting specific types of transactions, as permitted by law. We may refuse to issue a Card, revoke Card privileges or cancel your Card with or without cause or notice, other than as required by applicable law. If you would like to cancel the use of your Card, you may do so by calling the number on the back of your Card: (844) 744-3512. You agree not to use or allow others to use an expired, revoked, canceled, suspended or otherwise invalid Card. The cancellation of Card privileges will not otherwise affect your rights and obligations under this Agreement. If we cancel or suspend your Card privileges through no fault of yours, you will be entitled to a refund as provided below in the section of this Agreement titled "Amendment and Cancellation." Not all services described in this Agreement are available to all persons or at all locations. We reserve the right to limit, at our sole discretion, the provision of any such services to any person or in any location. Any offer of a service in this Agreement shall be deemed void where prohibited. We can waive or delay enforcement of any of our rights under this Agreement without losing them.

23. International Transactions, International Transfers, and Foreign Currency Domestic Transfers. If you conduct a transaction in a currency other than U.S. dollars (whether within the U.S. or globally), the merchant, network, or card association that processes the transaction may convert any related debit or credit into U.S. dollars in accordance with its then current policies. Mastercard and Visa currently use a conversion rate that is either: (a) selected from the range of rates available in wholesale currency markets for the applicable central processing date (note that this rate might be different from the rate that Mastercard or Visa itself or we receive), or (b) the government mandated rate in effect for the applicable central processing date in each instance, plus or minus any adjustment determined by us. If you obtain your funds in a currency other than U.S. dollars, the currency conversion rate may impact the final amount received. In addition to the conversion rate, we may impose fees for international transfers and foreign currency domestic transfers as disclosed in Schedule A. Your available transfer options will be displayed in the mobile application prior to confirming the transaction.

24. Receipts. You should get or request a receipt at the time you make a transaction using a point-of-sale terminal or obtain cash from an ATM. You agree to retain your receipts to verify your transactions. You can also get information about a transaction on the Revolut mobile application.

25. Statements and Obtaining Balance and Transaction Information for Your Card. You should keep track of the amount of funds available in your Card Account. You may obtain information about the amount of funds you have remaining in your Card Account by looking on the Revolut mobile application. Revolut will send you a monthly email letting you know that your monthly electronic statement is available to view and print on Revolut

mobile application. Review it carefully and notify us of any errors as described in the sections of this Agreement titled "Lost or Stolen Cards/Unauthorized Transfers" and "In Case of Errors or Questions about your Card Account."

26. Confidentiality. We and/or Revolut may disclose information to third parties about your Card Account or the transactions you make using your Card: (1) where it is necessary for completing transactions; (2) in order to verify the existence and condition of your Card for a third party, such as a merchant; (3) in order to comply with government agency, court order, or other legal reporting requirements; (4) if you give us your written permission; (5) to our and Revolut 's employees, auditors, affiliates, service providers, or attorneys as needed; and (6) as otherwise provided in our Privacy Notice found here: https://www.lead.bank/privacy-and-terms.

27. Our Liability for Failure to Complete Transactions. If we do not complete a transfer to or from your Card Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. Neither we nor Revolut will be liable, for instance: (1) if, through no fault of ours or Revolut's, there is not enough funds available in your Card Account to complete a transaction; (2) if a merchant refuses to accept a Card; (3) if access to a Card has been blocked after it, the associated PIN or any Access Code ("Access Code" includes your user ID(s), password(s), PIN(s), and any other access code or credential related to your Card Account) is reported lost or stolen; (4) if there is a hold or the funds are subject to legal process or other encumbrance restricting their use; (5) if we or Revolut have reason to believe the requested transaction is unauthorized; (6) if circumstances beyond our or Revolut's control (such as fire, flood or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we or Revolut have taken; or (7) for any other exception stated in this Agreement. In no event will we or Revolut be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages.

28. Lost or Stolen Cards/Unauthorized Transfers. If you believe your Card or Access Code(s) have been lost or stolen or your Revolut mobile application has been compromised, contact Revolut using the Contact Information found in the section of this Agreement titled "Contact Information." You should also contact Revolut using the Revolut mobile application or the contact options indicated above if you believe an electronic transfer has been made using the information from your Card or Access Code(s) without your permission.

29. In Case of Errors or Questions about your Card Account. If you think an error has occurred in your Card Account, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, contact us using the information contained in the section of this agreement titled "Contact Information" as soon as you can. If you need to freeze or cancel your Card, you can call the number on the back of your card: **(844) 744-3512**. We must hear from you no later than sixty (60) days after the date we sent you the FIRST statement on which the problem or error appeared. When notifying us of any error, you will need to tell us: (1) your name and Card Account Number; (2) a description of the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information, and (3) the dollar amount involved.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days.

We will determine whether an error occurred within ten (10) Business Days after it hears from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Card Account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation. If we ask you to put your complaint or question in writing and you do not provide it within ten (10) Business Days, we may not credit your Card Account.

For errors involving new Card Accounts (that is, Card Accounts for which the first deposit or value load occurred within the prior thirty (30) days), POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new Card Accounts, we may take up to twenty (20) Business Days to credit your Card Account for the amount you think is in error.

We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation and debit your Card Account for the amount of any provisional credit. You may ask for copies of the documents that it used in its investigation. If you need more information about our error-resolution procedures, contact us using the Revolut mobile application or call (844) 744-3512.

If you think there is an error related to a remittance, contact Revolut within one hundred and eighty (180) days via the Revolut mobile application. You can also contact us for a written explanation of your rights.

30. Your Liability for Unauthorized Transfers. You agree to exercise reasonable control over the information related to your Card Account, including your Card and Access Code(s), and any other access code or device (including the mobile device on which the Revolut mobile application is installed) related to your Card Account and your Card.

Tell us AT ONCE using the Revolut mobile application, by email at support@revolut.com or by calling (844) 744-3512 if you believe your Card, Access Code(s), or PIN has been lost or stolen. Also, if your online or written transaction history shows transfers that you did not make, including those made with your Card, Card Number, or Card Account Number, or you believe an electronic transfer has been made without your permission, tell us at once using the contact information described above. The best way to keep your losses down is by contacting us at once. You could lose all of the money in your Card Account.

If you tell us within two (2) Business Days after you learn of the loss or theft of your Card, you can lose no more than $50.00 if someone used your Card without your permission.

If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your Card, and we can prove that it could have stopped someone from using your Card without your permission if you had told us, you could lose as much as $500.00.

Also, if your statement shows transfers that you did not make, including those made by your Card, Access Code(s), or other means, tell us at once as described above. If you do not tell us within sixty (60) days after the statement was made available to you, you may not get back any money you lost after the 60 days if we can prove that it could have stopped someone from taking the money if you had told us in time. If a good, documented reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Your liability for use of your Card without your permission may be lower than described above. If your Card is a Mastercard card, you will not be held responsible for unauthorized transactions processed by Mastercard if you have used reasonable care in protecting your Card from loss or theft and you promptly reported the loss or theft to us. If your Card is a Visa Card, you will not be held responsible for unauthorized transactions processed by Visa if you use care in protecting your Card and notify us immediately of any unauthorized use.

This section concerns only your liability for unauthorized transfers as that term is defined by the Electronic Fund Transfer Act and regulations thereunder.

31. Other Terms/Governing Law. Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearing house or other association involved in transactions. Neither we nor Revolut waive our rights by delaying

or failing to exercise them at any time. If any provision of this Agreement is determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, whether local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement shall be governed by the law of the State of Missouri except to the extent preempted or governed by federal law.

32. Amendment and Cancellation. We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any changes as required by applicable law in the manner provided by applicable law. If the change is made for security purposes, we may implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You also may cancel this Agreement by contacting us through the Revolut mobile application. If you cancel your Card, you may zero out your Card Account balance before closing your Card Account or request that we send you a transfer in the amount of your Card Account balance when you close your Card Account, which we will do for a fee as set forth in Schedule A. If your Card is canceled by us when your Card Account has a balance, you may transfer your Card Account balance to your external bank account using a limited-functionality (transfer out only) Revolut mobile application before we fully terminate your access. Your termination of this Agreement will not affect any of our or Revolut's rights or your obligations arising under this Agreement before termination.

33. Account Inactivity and Escheatment. A Card Account that is inactive (either with no log-in activity or transactions) for a period of time may be considered dormant and is subject to escheatment. Each state has varying laws as to when an account is subject to escheatment, and we may be required to send the balance in your Card Account to the state of your last known address. You will then need to apply to the state for return of your funds. We will make all reasonable efforts to contact you before transferring the remaining balance of your Account to the applicable state.

34. Telephone Monitoring/Recording; Calls and Messages to Mobile Phones. From time to time we may monitor and/or record telephone calls between you and us to assure the quality of customer service or as required by applicable law. We or Revolut may use automated telephone dialing, text messaging systems and electronic mail to provide communications and to contact you about this Agreement or your transactions or relationship with us. We will call, text or email you only concerning this Agreement or your transactions or relationship with us. We will not call or text you for marketing purposes without your consent, to the extent required by law. Telephone messages may be played by a machine automatically when the telephone is answered whether answered by you, someone else or a voicemail or answering machine. You authorize us and Revolut to call or sent a text message to any telephone number you have given us (or Revolut) or you give to us (or Revolut) in the future, and to play pre-recorded messages or send text messages with information about this Agreement or your transactions or relationship with us. You also give us and Revolut permission to communicate such information to you by email and/or internet services. You understand that, when you receive such calls or emails, you may incur a charge from the company that provides you with telecommunications, wireless and/or internet services. You agree that neither we nor Revolut will be liable to you for any fees, inconvenience, annoyance, or loss of privacy in connection with such calls, texts or emails. You understand that anyone with access to your telephone, answering machine or email account may listen to or read the messages, notwithstanding our efforts to communicate only with you. You generally may not withdraw your consent given in this Agreement for us and Revolut to use automated telephone dialing, text messaging systems, and electronic mail to provide messages to you relating to this Agreement, your transactions or your relationship with us. However, to the extent we are required by applicable law to allow you to revoke your consent to these automatic reminders, you may do so by contacting us through the Revolut mobile application, support@revolut.com, or by mail at 107 Greenwich Street, Floor 20, New York, NY 10006.

35. No Warranty Regarding Goods and Services. Neither we nor Revolut are responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card. All such disputes should be addressed to the merchants from whom the goods and services were purchased.

36. Arbitration Provision.

THIS AGREEMENT REQUIRES ALL DISPUTES BE RESOLVED BY WAY OF BINDING ARBITRATION UNLESS OTHERWISE SPECIFICALLY STATED IN THIS SECTION.

You may reject this arbitration provision by sending a written rejection notice to the Program Manager at: Revolut Technologies Inc., Attn: Arbitration Opt Out, 107 Greenwich Street, Floor 20, New York, NY 10006. Your rejection notice must be mailed within thirty (30) days of you applying to the Program. Your rejection notice must state that you reject the arbitration provision and include your name, address, email address associated with your account, phone number associated with your account, and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with Lead Bank or Program Manager. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the Card or Card Account.

A. Informal Mediation

Before formally pursuing a dispute in arbitration or small claims court, you agree to first send a detailed notice ("Notice") to Lead Bank, Attn: Legal Department, 1801 Main Street, Kansas City, MO 64108 in case of a dispute with Lead Bank, and to Revolut Technologies Inc., Attn: Legal Department, 107 Greenwich Street, 20th Floor, New York, NY 10006 in case of a dispute with the Program Manager. If Lead Bank (or Program Manager) has a dispute with you, Lead Bank, and Program Manager agree to first send a Notice to you at your most recent email address on file with us, or if no email address is on file, other contact information associated with your account. Your Notice must contain all of the following information: (1) your full name; (2) information that enables Lead Bank (or Program Manager) to identify your account, your address, mobile phone number, email address, and date of birth you used to register your account if any; and (3) a detailed description of your dispute, including the nature and factual basis of your claim(s) and the relief you are seeking with a corresponding calculation of your alleged damages (if any).

You must personally sign this Notice for it to be effective. Lead Bank's or Program Manager's Notice must likewise set forth a detailed description of its dispute, which shall include the nature and factual basis of its claim(s) and the relief it is seeking, with a corresponding calculation of our damages (if any). You and Lead Bank (or the Program Manager) agree to then negotiate in good faith in an effort to resolve the dispute. As part of these good faith negotiations, if Lead Bank (or Program Manager) requests a telephone conference with you to discuss your dispute, you agree to personally participate, with your attorney if you are represented by counsel. Likewise, if you request a telephone conference to discuss Lead Bank's or Program Manager's dispute with you, then Lead Bank (or Program Manager) agrees to have one representative participate. This informal process should lead to a resolution of the dispute. However, if the dispute is not resolved within 60 days after receipt of a fully completed Notice and the Parties have not otherwise mutually agreed to an extension of this informal dispute resolution time period, you, Lead Bank, or Program Manager may initiate an arbitration (subject to a Party's right to elect small claims court as provided below).

Completion of this informal dispute resolution is a condition precedent to filing any demand for arbitration or small claims court action. Failure to do so is a breach of this Agreement. The statute of limitations and any filing fee deadlines will be tolled while you, Lead Bank, or Program Manager engage in this informal dispute resolution process. Unless prohibited by applicable law, the arbitration provider shall not accept or administer any demand for arbitration and shall administratively close any arbitration unless the Party bringing such demand for arbitration can certify in writing that the terms and conditions of this informal dispute resolution process were fully satisfied. A court of competent jurisdiction shall have authority to enforce this provision and to enjoin any arbitration proceeding or small claims court action.

B. Scope of Arbitration

All disputes, claims, or controversies between you and Lead Bank, or between you and the Program Manager arising out of or related to this Agreement or any aspect of the relationship between you and Lead Bank (or the Program Manager), whether based in contract, tort, statute, fraud, misrepresentation, consumer rights, constitution, regulation, ordinance or any other legal theory, will be resolved through final and binding arbitration before a neutral arbitrator instead of in a court by a judge or jury. Claims subject to arbitration include initial claims, counterclaims, cross-claims, and third-party claims. Such claims also include data breach or privacy claims arising from or relating directly or

indirectly to our collection or disclosure (or collection or disclosure by a third party acting on our behalf) of any non-public personal information about you, and disputes arising from communications involving telephones, automatic dialing systems, artificial or prerecorded voice messages, text messages or facsimile machines. Claims subject to arbitration also include disputes arising from facts, actions or omissions that occurred prior to the date of this Agreement. You agree that Lead Bank, Program Manager and you are each waiving the right to trial by a jury.

The only exceptions to mandatory arbitration are the following: (1) invocation of small claims under the procedures set forth under this Arbitration provision; or (2) any claim for injunctive other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation, or violation of either party's copyrights, trademarks, trade secrets, patents, or other intellectual property rights.

Solely for purposes of this Arbitration provision, the terms "we," "us," and "our" include (a) Lead Bank, Program Manager, their parents, subsidiaries, affiliates, agents, employers, successors, and assigns and all of their employees, officers, directors and controlling persons, and (b) any other person or company who provides any goods or services in connection with the Agreement if you assert a claim against such other person or company in connection with a claim you assert against us.

C. Arbitration Rules

The arbitration will be administered by National Arbitration and Mediation ("NAM"). NAM shall not accept or administer any demand for arbitration and shall administratively close any arbitration unless the Party bringing such demand for arbitration can certify in writing that the terms and conditions of the informal mediation process provided above is fully satisfied. Any arbitration between the Parties shall be administered by NAM in accordance with NAM's operative Comprehensive Dispute Resolution Rules and Procedures (the "NAM Rules") in effect at the time any demand for arbitration is filed with NAM, as modified by this Agreement. For a copy of the NAM Rules, please visit https://www.namadr.com/resources/rules-fees-forms or contact NAM at NAM's National Processing Center at 990 Stewart Avenue, 1st Floor, Garden City, NY 11530 and email address commercial@namadr.com, or call NAM at (800) 358-2550. If NAM is unable or unwilling to perform its duties under this Arbitration provision, the parties shall mutually agree on an alternative administrator that will replace NAM and assume NAM's role consistent with this Arbitration provision. If the parties are unable to agree, they will petition a court of competent jurisdiction to appoint an administrator that will assume NAM's duties under this Arbitration provision. Payment of all filing, administration and arbitrator fees will be governed by the NAM Rules or rules of the other organization.

Notwithstanding any choice of law or other provision in this Agreement, the parties agree and acknowledge that this Arbitration provision evidences a transaction involving interstate commerce and that the Federal Arbitration Act, 9 U.S.C. § 1 et seq. ("FAA"), will govern its interpretation and enforcement and proceedings pursuant thereto. It is the intent of the parties that the FAA and NAM Rules preempt all state laws to the fullest extent permitted by law. If the FAA and NAM Rules are found to not apply to any issue that arises under this Arbitration provision or the enforcement thereof, then that issue shall be resolved under the laws of the State of Missouri.

D. Arbitration Procedure

A party who desires to initiate arbitration must provide the other party with a written demand for arbitration as specified in the NAM Rules. You and Lead Bank (or the Program Manager) agree that each individual claim for arbitration must set out the identity of the plaintiff and the plaintiff's counsel, a detailed description of the legal claims being asserted and the requested relief, including a good-faith calculation of the specific amount in dispute.

The arbitrator, and not any federal, state, or local court or agency, has exclusive authority to resolve any disputes relating to the interpretation, applicability, enforceability or formation of this Arbitration section, including any claim that all or any part of this Arbitration section is void or voidable. The arbitrator is responsible for determining all threshold arbitrability issues, including issues relating to whether this Agreement is unconscionable or illusory and any defense to arbitration, including waiver, delay, laches, or estoppel.

The arbitrator will conduct hearings, if any, by teleconference or videoconference, rather than by personal appearances, unless the arbitrator determines upon request by you or by Lead Bank (or the Program Manager) that an in-person hearing is required. Any in-person appearances will be held at a location which is reasonably convenient to both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, such determination should be made by the NAM or by the arbitrator.

The arbitrator's decision will follow the terms of this Agreement and will be final and binding, subject to any appeal rights under the FAA. The arbitrator must apply substantive governing law consistent with the FAA and applicable statutes of limitation and privileges. The arbitrator may award any damages or other relief or remedies that would apply under applicable law to an individual action brought in court. The arbitrator will have authority to award temporary, interim, or permanent injunctive relief or relief providing for specific performance of this Agreement, but only to the extent necessary to provide relief warranted by the individual claim before the arbitrator. The award rendered by the arbitrator may be confirmed and enforced in any court having jurisdiction thereof. Notwithstanding any of the foregoing, nothing in this Agreement will preclude you from bringing issues to the attention of federal, state, or local agencies and, if the law allows, they can seek relief against Lead Bank (or the Program Manager) for you.

An arbitrator's decision shall be final and binding on all parties. An arbitrator's decision and judgment thereon shall have no precedential or collateral estoppel effect. Unless otherwise determined by the arbitrator or required by applicable law, each party will be responsible for their own attorney, expert and witness fees. However, if the arbitrator determines that any party's claim or defense is frivolous or wrongfully intended to oppress or harass the other party, the arbitrator may award sanctions in the form of fees and expenses reasonably incurred by the other party if such sanctions could be imposed under Rule 11 of the Federal Rules of Civil Procedure.

E. Mass Filing

If, at any time, 25 or more similar demands for arbitration are asserted against Lead Bank, Program Manager or related parties by the same or coordinated counsel or entities ("Mass Filing"), consistent with the definition and criteria of Mass Filings set forth in the NAM's Mass Filing Supplemental Dispute Resolution Rules and Procedures ("NAM's Mass Filing Rules," available at https://www.namadr.com/resources/rules-fees-forms/), the additional protocols set forth below shall apply.

a. If you or your counsel file a demand for arbitration (a "Demand") that fits within the definition of Mass Filing referred to above, then you agree that your Demand for arbitration shall be subject to the additional protocols set forth in this Mass Filing subsection. You also acknowledge that the adjudication of your dispute might be delayed and that any applicable statute of limitations shall be tolled from the time at which you initiate informal dispute resolution until your Demand is decided, withdrawn, or settled.

b. NAM's Mass Filing Rules shall apply if your Demand is deemed by NAM, in its sole discretion pursuant to its Rules and this dispute resolution section, to be part of a Mass Filing. Such election for NAM's Mass Filing Rules and related fee schedule must be made by either you, Lead Bank, or Program Manager in writing and submitted to NAM and all Parties.

c. Bellwether Proceedings. Bellwether proceedings are encouraged by courts and arbitration administrators when there are multiple disputes involving similar claims against the same or related parties. Counsel for the Mass Filings claimants (including you) and counsel for Lead Bank (or Program Manager) shall each select 15 Demands (30 total), and no more than 30 arbitrations shall be filed, processed, adjudicated, or pending at the same time, with each of the 30 individual arbitrations presided over by a different arbitrator, in a first set of bellwether proceedings. During this time, no other Demands that are part of the Mass Filings may be filed, processed, adjudicated, or pending. If the Parties are unable to resolve the remaining Demands after the first set of bellwether proceedings are arbitrated or otherwise resolved, then counsel for the Claimants and counsel for Lead Bank (or Program Manager) shall each select an additional 15 Demands (30) total to be filed, processed, and adjudicated as individual arbitrations, with each of the 30 arbitrations presided over by a different arbitrator, in a second set of bellwether proceedings. During this time, no other Demands for arbitration that are part of the Mass Filings may be filed, processed, or adjudicated. This staged process of bellwether proceedings, with each set including 30 Demands adjudicated on an individual basis, shall continue until each Demand included in the Mass Filings (including your Demand) is adjudicated or otherwise resolved. Fees associated with a Demand included in the Mass Filings, including fees owed by Lead Bank or Program Manager and the claimants (including you), shall only be due after your Demand is chosen as part of a set of bellwether proceedings and therefore properly designated for filing, processing, and adjudication. Any applicable statute of limitations shall be tolled beginning when you initiate the informal dispute resolution process set forth above in this Arbitration provision, and if the first Mass Filings' Demands

are chosen for the initial set of bellwether proceedings have been filed, your claims will remain tolled until your Demand is decided, withdrawn, or settled. A court of competent jurisdiction located in Kansas City, Missouri, U.S.A. shall have the power to enforce this subsection.

d. The bellwether proceedings set forth in subpart "c" above are preferred by the parties. However, if said proceedings are determined to not be feasible under the circumstances, the parties agree to cooperate with each other and the arbitration provider or arbitrator to establish alternative processes or procedures that the arbitration provider or arbitrator believe will provide for an efficient, cost-effective resolution of claims. Any disagreement between the parties as to whether subpart "c" should apply shall be resolved by a procedural arbitrator appointed by NAM.

You, Lead Bank, and Program Manager agree that we each value the integrity and efficiency of the arbitration and small claims court process and wish to employ the process for the fair resolution of genuine and sincere disputes between us. You, Lead Bank, and Program Manager acknowledge and agree to act in good faith to ensure the fair resolution of genuine and sincere disputes. The Parties further agree that application of these Mass Filings procedures have been reasonably designed to result in an efficient and fair adjudication of such cases.

F. Class and Consolidated Action Waiver

You agree that any arbitration under this Agreement will take place on an individual basis, and not as a class, collective, private attorney general, or representative action or proceeding and such class, collective, private attorney general, or representative arbitrations are not permitted, and (unless all parties otherwise agree in writing) you are agreeing to give up the ability to participate in or join claims of multiple individuals against Lead Bank (or the Program Manager) in a single proceeding (the "Class Action Waiver").

If a claim does not proceed in arbitration for any reason, the Class Action Waiver will remain in effect, and you shall not join or file any action or proceeding in court on a class, representative or joint basis against Lead Bank (or the Program Manager).

G. Small Claims Exception

Notwithstanding the foregoing, either you, Lead Bank, or Program Manager may elect to have an individual claim heard in small claims court. If the request to proceed in small claims court is made after an arbitration has been initiated but before an arbitrator has been appointed, such arbitration shall be administratively closed. Any controversy over the small claims court's jurisdiction shall be determined solely by the small claims court.

All other issues (except as otherwise provided herein) are exclusively for the arbitrator to decide, as well as any request to proceed in small claims court that is made after an arbitrator has been appointed. If you, Lead Bank, or Program Manager challenges the small claims court election in your dispute, and the small claims court determines that it does not have jurisdiction, then the claim shall be heard in arbitration. However, such court determination shall not be considered or deemed binding with respect to Program Manager's other contracting parties.

H. Venue and Forum Selection

Except where prohibited by law and except for claims that are heard in a small claims court as set forth in this Arbitration provision, any claims arising out of or relating to this Agreement, our services, or to your relationship with Lead Bank or Program Manager that for whatever reason are not required to be arbitrated or filed in small claims court, will be litigated exclusively in the federal or state courts located in Kansas City, Missouri, U.S.A. You, Lead Bank and Program Manager consent to the exercise of personal jurisdiction of courts in the State of Missouri and waive any claim that such courts constitute an inconvenient forum.

I. Severability; Survival; Conflicts

If any part of this Arbitration provision is found by a court or arbitrator to be unenforceable, the remainder is enforceable, except that: (A) if the Class Action Waiver is limited, voided or found unenforceable in a proceeding between you and us, and that determination becomes final after all appeals have been exhausted, then this Arbitration provision (except for this sentence) shall be null and void with respect to such proceeding; and (B) if a claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver or elsewhere in this Arbitration provision prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such claim, and that determination becomes final after all appeals have been exhausted, the claim for public injunctive relief will be determined in court and any individual claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. This Arbitration provision will survive the termination of the Agreement, regardless of reason for termination, the sale or assignment of your obligation by us to a third party, the repayment of some or all amounts owed under the Agreement and any bankruptcy by you, to the extent consistent with applicable bankruptcy law. In the event of a conflict or inconsistency between this Arbitration provision, on the one hand, and the applicable arbitration rules or the other provisions of the Agreement, on the other hand, this Arbitration provision shall govern.

37. Domestic Transfers and International Remittances. You may make domestic transfers and international remittances with your Card Account.

We may charge for transfers as disclosed in Schedule A. Some limitations on transfers may apply as described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions." You agree to only use transfer features with people or merchants that you know. Further, while you may transfer funds to merchants for goods or services, YOU UNDERSTAND AND AGREE THAT YOU WILL NOT TRANSACT WITH PEOPLE OR MERCHANTS YOU DO NOT KNOW AND THAT WE OFFER NO PROTECTION FOR AUTHORIZED PAYMENTS FOR GOODS AND SERVICES. Your use of these transfers for the purchase of goods or services is potentially high risk, we do not evaluate all providers of goods and services, and we do not protect you if the goods or services are non-conforming, damaged, or not what you paid for or expected. For example, if you transfer money through the Program to purchase a service from a third party, but you do not receive the service or the service is not as described or not what you expected, you will have no recourse against us and we will not offer you any protection, whether through reimbursements, fund reversal, or any other action.

Remittances originate with the Card Account and are transferred to external third parties. Certain destinations may impose taxes, fees, and or tariffs upon the receiver's receipt of, or access to, the transfer. You may also transfer funds to other holders of a Revolut Prepaid Visa or Revolut Prepaid Mastercard Card.

If you are receiving an ACH transaction, we may need to temporarily suspend the processing of a transaction for greater scrutiny or verification against the Office of Foreign Assets Control's (OFAC) Specially Designated Nationals (SDN) list, and that this action may affect settlement and/or availability of your funds.

Your Revolut Card Account Number and our routing number can also be used for preauthorized direct debit transactions ("ACH Direct Debits") by merchants, Internet service providers, utility service companies, or other companies to whom you regularly make payments. You can schedule ACH Direct Debits on a recurring basis or a one-time transaction. See *Limitations on Frequency and Dollar Amounts of Transactions* for more information on limits of ACH Direct Debits.

You have a right to dispute errors in your transaction. For errors or questions on your domestic transfers, please refer to the section of this Agreement titled "In Case of Errors or Questions about your Card Account."

You can cancel for a full refund within 30 minutes of payment of a remittance, unless the funds have been picked up or deposited.

For questions or complaints about us, contact:

Consumer Financial Protection Bureau, 855-411-2372, 855-729-2372 (TTY/TDD), www.consumerfinance.gov.

38. Currency Exchanges and Third-Party Products. You may exchange funds maintained in your Card Account into another currency. You may only purchase and store in connection with the Program the limited currencies that are provided in the Revolut mobile application and the default currency is U.S. Dollars. If there is any change to the currencies that Revolut makes available to you, for any reason, they will provide notification to you through the Revolut mobile application and any funds that you hold in that currency will be automatically converted to U.S. Dollars. Prior to sending your request to enter into a foreign currency conversion, you will be notified through the Revolut mobile application of: (a) the amount of originating currency you will use to purchase the foreign currency; (b) the amount and currency you will purchase as a result of the transaction; (c) the relevant foreign exchange rate, and (d) fees charged, if any. In order to submit the request to enter into the foreign currency conversion, you must confirm the details which have been entered by pressing the exchange button on the Revolut mobile application. By entering into this Agreement, you accept sole responsibility for entering into the foreign currency conversion. For the avoidance of doubt, neither we nor our service providers, guarantee one hundred percent (100%) uptime of this function. The amount of currency that can be exchanged on your behalf is limited based on the dynamic risk scoring described in the section of this Agreement titled "Limitations on Frequency and Dollar Amounts of Transactions." Please refer to Schedule A for more information on exchange rates. It is your responsibility to stay informed of any changes to the limits and fees applied to any currency exchanges. You must not use this feature for speculative or investment purposes. Revolut will notify you as soon as feasible if any listed currencies are removed from the Program.

Neither Revolut nor Lead Bank provides trading or insurance services, but instead provides access to an independent regulated partner. Neither Revolut nor Lead Bank makes any representation regarding the advisability of transacting in buying or selling U.S. securities, nor does either guarantee the timeliness, accuracy, or completeness of any data or information used in connection with these transactions. See the Revolut Personal Terms or the specific product terms and conditions for more information.

39. Plan Services. We offer a standard Account holder plan with no monthly or annual fee. You may also sign up to different Account holder plans for additional benefits in exchange for a monthly or annual plan fee. Some of these additional benefits may be offered by Revolut or other third parties, and not by Lead Bank. Lead Bank is not responsible for additional benefits offered by Revolut or other third parties, other than those additional benefits related to the Account. Non-Account related additional benefits offered by Revolut or other third parties may be subject to separate terms and conditions and/or the Revolut Personal Terms. The fees related to the different Account holder plans are described in Schedule A and may include the use of different Cards. By signing up for an Account holder plan with a monthly or annual fee, you expressly request for the plan period of the relevant plan to commence from the moment that your plan sign up is confirmed. Any plan fees are non-refundable except as described in this Agreement and Schedule A.

We may offer you a monthly or annual Account holder plan trial, with the applicable monthly or annual fee waived during the trial period. Trial eligibility is determined by us at our sole discretion and we may limit eligibility or duration to prevent trial abuse. To the extent permitted by law, we reserve the right to revoke the plan trial and put your plan on hold in the event that we determine that you are not eligible. We will charge your Card Account for your monthly or annual plan fee, as set forth in Schedule A, at the end of the trial period and your plan will automatically renew monthly or annually, as applicable, unless you cancel your plan prior to the end of the trial period.

If your preferred payment method becomes invalid during your plan period, or if the debit for your monthly or annual plan fee is refused for any reason, your plan may be revoked, you Card Account may be terminated, and you may be subject to Early Card and Plan Services Cancellation and Downgrade Fee as described in Schedule A. If your other payment methods are declined or we are unable to exercise our right to collect funds owed to us for debt or deficiency in accordance with the section of this Agreement titled "Right to Collect Funds."

We reserve the right to accept or refuse your enrollment in a monthly or annual plan, to the extent permitted by applicable law. Upon termination of this Agreement, any plan fees paid to us for the services shall be apportioned up until the time of termination of the contract and any plan fees paid in advance shall be reimbursed to you proportionally.

40. Offers and Rewards. Discount offers are provided from time to time by Revolut's third-party merchant partners when you use your Card for purchases. Your eligibility to receive discount offers are subject to additional terms and conditions when offered.

41. Subscriptions. You may monitor automatic third-party subscription services and block future payments initiated by third-party merchants through the Subscription functionality on the Revolut mobile application. A block must be initiated before the third-party merchant contacts Revolut to authorize the payment. You can unblock a third-party payment at any time. We can't cancel your account with the merchant, your obligation to make a payment to the merchant, or prevent the merchant from trying to take payments in other ways. To cancel your subscription, please make sure to contact the merchant directly.

42. Contact Information. You can contact us by using the in-app chat function in the Revolut mobile application, by calling (844) 744-3512, by mail at 107 Greenwich Street, Floor 20, New York, NY 10006, by email at support@revolut.com, or visit www.revolut.com.

Digital Wallet Terms of Use

These Terms of Use ("Terms") govern your use of your eligible Revolut Prepaid Visa and Revolut Prepaid Mastercard ("Card") issued by Lead Bank when you add, attempt to add, or use your Card in a digital wallet provided by a third party (such as Apple Pay and Google Pay), or a merchant-branded website or digital wallet where your Card information is stored for future use (each, a "Digital Wallet").

"We," "our" and "us" refers to Lead Bank. "Revolut" refers to Lead Bank's program partner responsible for managing the Card and providing customer service to you (directly or through its service providers) on Lead Bank's behalf. "You," "your" or "yourself" refers to the person to whom we issued the Card, or any person who we, in our sole discretion, approve to accept or use your Card.

1) **Adding Your Card to a Digital Wallet**: To add your Card to a Digital Wallet, you must link your Card with that Digital Wallet by following the instructions of the provider of the Digital Wallet or another third party supporting the Digital Wallet (collectively, the "Digital Wallet Provider"). You may be required to take additional steps to authenticate yourself or the Card before your Card is added to the Digital Wallet. We may not add a Card to your Digital Wallet if we cannot authenticate the Card or if we otherwise suspect that there may be fraud associated with the Card.

You may only use a Digital Wallet with a compatible device, as determined by the Digital Wallet Provider ("Compatible Device").

If you request to add your Card to a Digital Wallet, you authorize us to collect, transmit, store, use and share information with third parties (including, but not limited to, the Digital Wallet Provider and applicable payment card networks) about you, your Card, your Compatible Device, and your use of the Card to the extent necessary to effectuate the addition of your Card, and the use of your Card, in the applicable Digital Wallet(s) to which you have requested to add your Card.

We reserve the right to add or remove the Digital Wallets in which you may add or use your Card in our sole discretion.

2) **Using Your Card in a Digital Wallet**: Once you add a Card to a Digital Wallet on a Compatible Device, you may use the Compatible Device to make payments utilizing the Card at any merchant that accepts the Digital Wallet and Card, subject to your agreement with the Digital Wallet Provider. By selecting an added Card in the Digital Wallet and using a merchant's contactless-enabled point-of-sale terminal or reader or by using a Card for an in-app or a website purchase, you are authorizing the payment for the applicable merchant's products or services with that Card in the Digital Wallet. The Digital Wallet may display transaction history, but it does not reflect any post-authorization activities and may not match the actual transaction details that are posted to your Account.

A Digital Wallet may not be accepted at all merchants where your Card is otherwise accepted, and your Card may not be eligible for all the features and functionalities offered by the Digital Wallet.

Any virtual Card we may issue you that is linked with the Digital Wallet may be, in our sole discretion, automatically updated or upgraded without notice to you.

We reserve the right to restrict the use of Cards within a Digital Wallet at any time and for any reason. We may terminate your access to, or use of your Card, with a Digital Wallet at any time and for any reason, including if you violate any of the terms or conditions of these Terms. Some examples of instances where we may take action to restrict or terminate use of your Card in a Digital Wallet include: if we suspect fraud with your Card, you have breached your

agreement with us governing the Card, if applicable law changes, or if we are directed to do so by the Digital Wallet Provider or the relevant payment card network.
You may remove your Card from a Digital Wallet by following the Digital Wallet Provider's procedures for removal.

3) **Digital Wallet Provider Agreements**: You understand and agree that your use of a Digital Wallet is subject to the terms and conditions set forth by the Digital Wallet Provider with respect to the use of that Digital Wallet. You acknowledge that we are not party to any agreement or the terms and conditions for a Digital Wallet between you and a Digital Wallet Provider, and we do not own and are not responsible for a Digital Wallet.

Your agreement with any Digital Wallet Provider does not impact any agreement governing your Card we have with you. Any use of your Card in or through the Digital Wallet continues to be subject to all terms and conditions of any agreement governing your Card we have with you.

4) **Applicable Fees**: We do not charge you any additional fees for adding your Card to a Digital Wallet or for using your Card in the Digital Wallet. However, any fees and charges that would apply when you use your Card outside the Digital Wallet will also apply when you use a Digital Wallet to make purchases with your Card or otherwise access your Card.

The Digital Wallet Provider and other third parties (such as wireless companies or data service providers) may charge you fees, and you agree to be responsible for such fees.

5) **Limitation of Our Liability**: We are not the provider of the Digital Wallet, and we are not responsible for providing the Digital Wallet service to you or for ensuring that your Card is compatible with any Digital Wallet service. We are not affiliated with any Digital Wallet Provider, and we do not endorse any Digital Wallet Provider. We do not make any representation or warranty of any kind regarding the performance or operation of your Compatible Device or the Digital Wallet.

Some Digital Wallets may use your palm print, fingerprint, facial map or any other biometric data to recognize you, authenticate your identity, or authorize your transactions, and you understand we do not provide any such technology or services and have no obligation regarding the security of such technology or services. By using such technology or services with a Digital Wallet to conduct any transaction, you are authorizing a transaction on your Card. We are only responsible for supplying information to the Digital Wallet provider to allow usage of your Card in the Digital Wallet as you have requested.

In no event are we responsible for: (i) any failure of the Digital Wallet, any mobile device you use with the Digital Wallet, or the inability to use the Digital Wallet for any transaction or (ii) how the Digital Wallet Provider performs its services or any other third parties regarding any agreement you enter into with the Digital Wallet Provider or other third party. We do not control the privacy and security of any of your information that may be held by the Digital Wallet Provider. Any information held by the Digital Wallet Provider is governed by the Digital Wallet Provider's privacy policy

TO THE MAXIMUM EXTENT PERMITTED BY LAW, UNDER NO CIRCUMSTANCES AND UNDER NO LEGAL THEORY ARE WE LIABLE FOR ANY LOSSES, CLAIMS, EXPENSES OR DAMAGES RESULTING FROM YOUR USE OF A DIGITAL WALLET, YOUR USE OF THE CARD OR VIRTUAL CARD IN CONNECTION WITH A DIGITAL WALLET, OR A MOBILE DEVICE. YOU EXPRESSLY ACKNOWLEDGE AND AGREE THAT THE USE OF A CARD PROVISIONED TO THE DIGITAL WALLET OF YOUR CHOICE AND THE DIGITAL WALLET SERVICE IS AT YOUR SOLE RISK.

6) **Security**: If you use a Digital Wallet, you should protect your Digital Wallet and your Compatible Device as you would your Card. If your Digital Wallet or Compatible Device is compromised, lost or stolen, you should also consider your Card lost or stolen and notify us immediately. If your physical plastic Card is lost or stolen and your Compatible Device is not lost or stolen, you may be required to add the replacement physical plastic Card to a Digital Wallet. If your Compatible Device is lost or stolen, you will need to add your Card to a Digital Wallet on a new Compatible Device.

7) **Compatible Device**: You are responsible for the Compatible Device, including its selection, and for all issues relating to the operation, performance and costs associated with such Compatible Device. You authorize your wireless operator and/or us to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, account activation date and device make and model, where provided in accordance with your mobile operator's or our privacy policy, to allow verification of your identity and for fraud prevention purposes.

8) **Changes to Terms**: We may modify these Terms at any time, and we will provide notice to you of any modification to these Terms to the extent required by applicable law. Your continued use of your Card through a Digital Wallet will indicate your acknowledgement of, and intent to be bound by, any modification made to these Terms.

9) **Applicable Law**: These Terms are governed by, and shall be construed in accordance with, federal law, and to the extent that state law applies, the laws of the State of Missouri. Disputes arising out of, or related to, these Terms shall be subject to any mandatory arbitration provisions set forth in the separate agreement between you and us governing your Card.

10) **Digital Wallet Provider Disclosures**:

Apple Pay: For additional information and terms regarding the use of Apple Pay, click here. We do not control or endorse the provisioning or use of Apple Pay.

Google Pay: These Terms do not apply to transactions in Google products that are not initiated or effectuated through the Digital Wallet. Your use of Google Pay is also subject to the terms and conditions set forth in the Google Pay Terms of Service. We do not control or endorse the provisioning or use of Google Pay.

If you have any questions, disputes, or complaints about a Digital Wallet, contact the Digital Wallet Provider using the information given to you by the Digital Wallet Provider.

ACH Origination Agreement

This ACH Origination Agreement (this "Agreement") is entered into by and between Lead Bank ("ODFI") and you.

WHEREAS, you wishes to initiate ACH Entries (as defined below) pursuant to the terms of this ACH Origination Agreement and the rules of the National Automated Clearing House Association (NACHA) (the "Rules") and local, State and Federal regulations ("Applicable Law").

WHEREAS, unless otherwise defined herein, capitalized terms shall have the meanings provided in the Rules. The term "Entries" shall have the meaning provided in the Rules. NOW, THEREFORE, the parties agree as follows:

1. Transmittal, Processing, and Settlement of Entries.
a) You authorize ODFI's program manager, Revolut Technologies Inc. ("Revolut"), to transmit a NACHA-formatted file ("Settlement File") detailing the credit and debit Entries that you wish to submit to ODFI pursuant to the terms of this Agreement, the Rules, and Applicable Law.
b) Any Entries initiated by you may be subject to caps on the single-Entry amount, daily total amount, and monthly total amount submitted for processing, as communicated to you. These limits may be changed from time to time, upon notice to you in accordance with Applicable Law, and any Entries in excess of such limits may be rejected.
c) Revolut has the right to request from you the original copy of authorization from the Receiver (such as copy of invoice) if the Receiving Depository Financial Institution (the "RDFI") requests it. You must provide the original, copy, or other accurate record in such time and manner as to enable ODFI to deliver the authorization to a requesting RDFI within ten (10) Business Days of the RDFI's request.
d) Credit given by the RDFI to the Receiver for the Entry is provisional until the RDFI has received final settlement through a Federal Reserve Bank or otherwise has received payment as provided for in Section 4A-403(a) of Article 4A of the Uniform Commercial Code.
e) If the RDFI does not receive such payment for the Entry, the RDFI is entitled to a refund from the Receiver in the amount of the credit to the Receiver's account, and you as the Originator will not be considered to have paid the amount of the credit Entry to the Receiver.
f) You shall retain the original or copy of each authorization for the period specified by the Rules, and will furnish a copy thereof upon request.
2. **Cancellation and Rejection of Entries**.
a) Unless an error or mistake was made to an Entry by or on behalf of ODFI, you shall have no right to the cancellation or amendment of any Entry after its receipt by ODFI. However, ODFI shall use its best efforts to act on a request by you for cancellation of an Entry in pending origination status prior to transmitting it to a Federal Reserve Bank, either directly or via a third-party Automated Clearing House processor or prior to debiting a Receiver's account, provided such request complies with the security procedures provided to you from time to time for cancellation, but shall have no liability if such cancellation is not affected, unless cancellation is necessary to correct an error or mistake made by or on behalf of ODFI.
b) You acknowledge that Revolut and ODFI will have the right at any time upon reasonable notice to review the volume and character of the Entries from you and have the right to reject any Entries or to terminate, suspend, or close your account upon notice for (i) non-compliance with the Rules, as amended from time to time (ii) known or suspected violations of Applicable Law, or (iii) failure to meet the requirements of this Agreement. Neither Revolut nor ODFI shall have any liability to you by reason of the rejection of any such Entry, except to the extent such rejection results from negligence, willful misconduct, or acts or omissions other than in accordance with this Agreement.
3. **Payment**.
a) You shall pay ODFI the amount of each Entry transmitted by ODFI pursuant to this ACH Origination Agreement at such time on the date of transmittal by ODFI of such Entry as ODFI, in its discretion, may determine, and the amount of each On-Us Entry at such time on the Effective Entry of such Entry.

b) ODFI may, without prior notice or demand, obtain payment of any amount due and payable to it under this Agreement by debiting your account(s) identified in accordance with the Settlement File, and shall credit the accounts for any amount received by ODFI by reason of the return of an Entry transmitted by ODFI for which ODFI has previously received payment from you. You shall at all times maintain a balance of available funds in its accounts sufficient to cover your payment obligations under this Agreement. You acknowledge that to the extent that funds available in your accounts with ODFI are not sufficient to cover your obligations hereunder, you shall immediately provide available funds to cover such shortfall and are liable until paid in full.

4. **Account Reconciliation**.

Entries transmitted by ODFI or debited to a Receiver account maintained with ODFI will be reflected on the periodic statements issued with respect to the account. You agree to notify ODFI in writing promptly after becoming aware of any discrepancy between your records and the information shown on any such periodic statement. If you fails to notify ODFI of any such discrepancy promptly, ODFI may not be liable for losses resulting from your failure to give such notice or any loss of interest with respect to an Entry shown on such periodic statement. For additional details on disputing errors, please see the Cardholder Agreement.

5. **Audit**.

You agree that ODFI and its officers, employees, and agents have timely and appropriate access to audit your books, files, records, and operations as are necessary to evaluate and monitor you as an Originator for purposes of this Agreement. Notwithstanding any other provision of this Agreement, you shall submit to periodic audits by ODFI or its agents and hereby authorizes ODFI and its officers, employees, and agents, including without limitation, its independent auditors and federal regulatory authorities that supervise ODFI, to have access to such of your books and records as are necessary and appropriate to determine your identity and to evaluate your and compliance with this Agreement, applicable law, and the Rules; provided, however, that ODFI shall provide you reasonable notice during normal business hours prior to inspection pursuant to this Section. Any costs associated with said review will be the responsibility of ODFI.

6. **Liability; Limitations; Indemnity**.

a) Each party shall be responsible for (i) performing the services described in this Agreement in accordance with this Agreement, the Rules, and Applicable Law; and (ii) for its errors, negligence, willful misconduct, and acts or omissions other than in accordance with this Agreement in performing those services. Except to the extent any loss or liability results from Revolut's or ODFI's or its contractors' error, mistake, negligence, willful misconduct, or acts or omissions other than in accordance with this Agreement, neither Revolut nor ODFI shall be responsible for your acts or omissions (including without limitation the amount, accuracy, timeless, of transmittal or due authorization of any Entry received from you) or those of any other person, including without limitation any Federal Reserve Bank, third-party processor or transmission or communications facility that contracts with you, any Receiver or RDFI (including without limitation the return of an Entry by such Receiver or RDFI), and no such person shall be deemed Revolut's or ODFI's agents.

b) In no event shall either party be liable for any consequential, special, punitive, or indirect loss or damage which the other party may incur or suffer arising from this Agreement.

c) Notwithstanding anything to the contrary in this Agreement, the limitations on the types or amount of liability of a party under this Agreement shall not apply to: (i) bodily injury, death or tangible property damage resulting from the negligence or willful misconduct of a party hereunder; (ii) either party's failure to comply with the Rules or Applicable Laws; or (iii) the obligations of ODFI to pay Entries.

d) Subject to the foregoing limitations, ODFI's liability for loss of interest resulting from its error or delay shall be calculated by using a rate no less than that equal to the average Federal Funds rate at the Federal Reserve Bank of New York for the period involved.

e) You bear all responsibility for your own actions under this Agreement and ODFI may rely solely on identifying numbers provided by you to determine the bank and account in question for each Entry even if the numbers identify a bank or account holder that differs from the one you have identified by name. You shall indemnify and hold harmless ODFI and its officers, directors, employees, and agents, from and against any and all claims, demands, actions, losses, damages, liabilities, expenses, expenditures, and costs including but not limited to reasonable attorney's fees and other

costs of defense, including settlement costs, that relate to or result from (i) any material breach of your representations and warranties contained herein, (ii) any alleged violation by you of any applicable law or Rule, or (iii) any action of you, its agents, or employees in connection with any Entry or other action subject to this Agreement.

f) You may not act as a Third-Party Sender to originate any Entry directly or indirectly through ODFI on behalf of anyone else.

7. **Compliance with Procedures**.

a) If a Settlement File (including a Settlement File containing your request for cancellation or amendment of an Entry) has been transmitted by your authorized representative, it will be deemed effective as your Entry (or request) and you shall be obligated to pay ODFI the amount of such Entry as provided herein.

b) If a Settlement File (including a Settlement File containing your request for cancellation or amendment of an Entry) was transmitted by you, you shall be obligated to pay the amount of the Entry as provided herein, unless ODFI failed to comply with the agreed security procedures with respect to that Entry; that Entry was erroneous in any respect due to the fault of ODFI or their contractors; that error would have been detected if ODFI had complied with such security procedures; or that Entry was erroneous in any respect due to ODFI's or their contractors' negligence, willful misconduct, or acts or omissions other than in accordance with this Agreement.

8. **Inconsistency of Receiver Information**.

You acknowledge and agree that, if a Settlement File provided by you describes the Receiver inconsistently by name and account number, payment of the Entry transmitted to the RDFI might be made by the RDFI on the basis of the account number even if it identifies a person different from the named Receiver, and that your obligation to pay the amount of the entry to ODFI is not excused in such circumstances.

9. **Payment for Services**.

Subject to the terms of this Agreement, you shall pay the charges for the services provided for herein. Such charges do not include, and you shall be responsible for payment of, any sales, use, or other similar taxes relating to the services provided for herein, and any fees or charges provided for in the agreement between ODFI and you with respect to any account arrangement.

10. **Other Instructions**.

Except as otherwise expressly provided herein, the Rules, the Cardholder Agreement, or Applicable Law, neither Revolut nor ODFI shall be required to act upon any notice or instruction received from you or any other person, or to provide any notice or advice to you or any other person with respect to any matter. Revolut and ODFI shall be entitled to rely on any written notice or other written communication believed by it in good faith to be genuine and to have been signed by your authorized representative; provided, however, that in the event ODFI knew or reasonably should have known or anticipated that such written notice or other communication was not genuine, then ODFI shall be fully liable for any liability or loss incurred by ODFI or Revolut in connection with ODFI's reliance on such written notice or other communication.

11. **Miscellaneous**.

a) This Agreement (and the Cardholder Agreement and the Revolut Personal Terms) are the complete and exclusive statements of the agreements between the parties with respect to the subject matter hereof and supersedes any prior agreement(s) between them with respect to such subject matter. In the event performance of the services provided herein in accordance with the terms of this Agreement would result in a violation of any present or future statute, regulation, or government policy, and which governs or affects the transactions contemplated by this Agreement, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation, or policy.

b) Without limiting the generality of the foregoing provisions, each party shall be excused from failing to act or delay is caused by extraordinary government action, war, emergency conditions, civil unrest or other circumstances beyond a party's control (each, a "Force Majeure Event"), provided that the non-performing party is without fault in causing the occurrence of such event, and such occurrence could not have been prevented or circumvented by reasonable precautions. In addition, a Force Majeure Event shall include circumstances where ODFI fails to transmit or delay in transmitting an Entry if such transmittal would result in ODFI exceeding any limitation upon its intra-day net funds position established pursuant to present or future Federal Reserve guidelines or in ODFI otherwise violating any

provision of any future risk control program of the Federal Reserve or any rule or regulation of any other U.S or state governmental regulatory authority.

c) Neither party may amend any of the terms and conditions contained in this Agreement, including without limitation, any cut-off time, any Business Day, except by an amendment signed by the parties. Such amendments shall become effective upon a written amendment to this Agreement executed by the parties.

d) The relationship between the parties is that of independent contractors. Nothing contained in this Agreement will be construed as creating any agency, partnership, joint venture, or other form of joint enterprise, employment, or fiduciary relationship between the parties, and neither party shall have authority to contract for or bind the other party in any manner whatsoever.

e) Neither party may assign this Agreement or any of the rights or duties hereunder to any entity without the party's prior written consent, which consent shall not unreasonably be withheld or delayed, provided, however, that either party may assign this Agreement to an affiliate entity or an entity that acquires the business of such party either through merger, the acquisition of assets or stock, or otherwise, provided that the assignee agrees to be bound by the terms hereof. Any purported assignment or delegation in violation of this Section shall be null and void.

f) This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective legal representatives, successors, and assigns. This Agreement is not for the benefit of any other entity, and no other entity shall have any rights against the parties.

g) Headings are used for reference purposes only and shall not be deemed a part of this Agreement.

h) This Agreement shall be constructed in accordance with and governed by the laws of the State of Missouri, notwithstanding its conflicts of laws principles.

Schedule A

Schedule A: Schedule of All Fees and Charges for the Revolut Prepaid Visa and Revolut Prepaid Mastercard

States: ALL

Plan Fees				
	Standard Plan	**Premium Plan**	**Metal Plan**	**Details**
If paying monthly	$0.00	$9.99	$16.99	These fees for plan services are charged if you pay on a monthly basis.
If paying annually	$0.00	$94.99	$149.99	These fees for plan services are charged if you pay on an annual basis.
Early Card and Plan Services Cancellation and Downgrade Fee within 10 calendar days	$0.00	$16.99 or $19.99	$55.00	If you downgrade or cancel your Premium Plan or Metal Plan during the first ten (10) calendar days you have either plan, the following fees apply: We'll give you a full refund of your Premium Plan minus a delivery fee depending on the original shipping method ($16.99 for Expedited Priority Delivery and $19.99 for Global Express Delivery). For Metal Plans, we'll charge you $55.00.
within 10 months	$0.00	$20.00	$30.00	We will not give you any refund of your plan, and we will charge you a cancellation fee of $20.00 if you cancel or downgrade a monthly Premium Plan, or a cancellation fee of $30.00 if you cancel or downgrade a monthly Metal Plan, during the first 10 months you have either Plan. No cancellation fee for annual plans.
after 10 months	$0.00	$0.00	$0.00	We will not provide any refund of your plan and will not charge a cancellation fee after the first 10 months.

Card Services				
	Standard Plan	**Premium Plan**	**Metal Plan**	**Details**
Standard Delivery Charge	Up to $4.99 for a Standard Revolut card, $5.00 for Youth Cards and limited-edition cards	$0.00	$0.00	Fee for regular domestic mail shipping and handling of your physical card. No charge for delivery on Premium Plan and Metal Plan cards. Delivery may cost $5 for Youth Cards and limited-edition cards.
Expedited Priority Delivery Charge	$16.99	$0.00	$0.00	Fee assessed upon your request for expedited priority domestic delivery with package tracking, if available.

Global Express Delivery Charge	$19.99	$0.00	$0.00	Fee assessed upon your request for express shipment anywhere in the world in one (1) to three (3) Business Days.
Replacement Standard Revolut Cards	$4.99	N/A	N/A	You may request additional physical Standard Revolut Cards under the Standard Plan for a fee of $4.99 per card.
Replacement Youth Cards	$4.99	$4.99	$4.99	You may request additional physical Youth Cards for a fee of $4.99 per card.
Premium Revolut Card	N/A	$0.00	N/A	No fee for your Premium Revolut Card with the purchase of a Premium Plan, but also refer to Early Card and Plan Services Cancellation and Downgrade Fee.
Replacement Premium Revolut Cards	N/A	$30.00	N/A	You may order one spare Premium Card at no cost, but a replacement fee applies for each additional replacement Premium Revolut Card you order for any lost, stolen, or destroyed Premium Cards.
First Metal Revolut Card	N/A	N/A	$0.00	No fee is charged for your Metal Revolut Card with the purchase of a Metal Plan, but also refer to Early Card and Plan Services Cancellation and Downgrade Fee.
Replacement Metal Revolut Cards	N/A	N/A	$70.00 after the first Metal Card	No fee for first replacement for lost, damaged or stolen cards (at Revolut's sole discretion). After that, replacement fees apply. If you are on the Metal plan you can only have one active Metal Card at a time.
Personalized Cards	$3.99	$0.00	$0.00	There is a $3.99 fee to create a Personalized Card for Standard Plans. There is no Fee to create a Personalized Card for Premium and Metal Plans.
Additional Standard Revolut Cards for Premium and Metal Plans	N/A	$0.00	$0.00	If you are on a Premium Plan or Metal Plan, you can order up to two (2) additional Standard Revolut Cards at no additional cost.
Virtual Revolut Card	$0.00	$0.00	$0.00	No fee for use of a Virtual Revolut Card, which offers a unique Card Number for online orders with no associated physical card, as referenced in the Revolut mobile application.
Additional Virtual Revolut Card	$0.00	$0.00	$0.00	Fee assessed for each additional Virtual Revolut Card (up to a maximum of five (5) Virtual Revolut Cards per thirty-day period, and twenty (20) virtual cards total at any given time).
Disposable Virtual Cards	$0.00	$0.00	$0.00	Disposable Virtual Revolut Cards have disposable details that are cleared after every transaction and new card details are instantly generated in the Revolut mobile application.

Account Service Charges

	Standard Plan	Premium Plan	Metal Plan	Details
Mobile Application	$0.00	$0.00	$0.00	No fee for use of the Revolut mobile application, including account management and security features, as referenced in the Cardholder Agreement and elsewhere.
Paper Statement Charge	$8.00	$8.00	$8.00	Fee assessed for delivery of each monthly paper statement. Statements are also available digitally without charge through the Revolut mobile application. You will receive your paper statement between three (3) to seven (7) Business Days after your request.

Reload of Funds				
	Standard Plan	**Premium Plan**	**Metal Plan**	**Details**
Direct Deposit	$0.00	$0.00	$0.00	There is no fee for loading your Card Account via direct deposit.
Credit Card	Up to 3%	Up to 3%	Up to 3%	We will charge a fee of up to 3% of the transaction amount charged for loading your Card Account via credit card. Fees may vary depending on card network. The exact amount of fee and Card load total will be displayed in the Revolut mobile application prior to you authorizing the transaction. Additional fees from your credit card issuer may apply. This fee is a percentage of the amount being charged to your external credit card each time you add money to your Card Account, and it will be **deducted** from the Card load amount you select. For example, if you choose to charge $100.00 to your external credit card, and the fee disclosed to you is $3.00, the total charged to your external credit card will be $100.00, and your Card Account will be topped up by $97. Revolut branded credit cards are not eligible to add money to your Revolut Prepaid Visa and Prepaid Mastercard Card Account.

Load of Funds via Debit Card	Up to 1%	Up to 1%	Up to 1%	We will charge a fee of up to 1% of the transaction amount for loading your Card Account via an external debit card. The fee will be deducted from the Card load amount total. Fees may vary depending on your external card's network, but the exact fee amount and corresponding Card load total will be displayed in the Revolut mobile application prior to you authorizing the transaction. For example: If you choose to charge $100.00 to your external debit card, and the fee disclosed to you is $1.00, the total charged to your external debit card will be $100.00, and your Card Account will be loaded with $99.00. Revolut branded Cards are not eligible to add money to your Revolut Prepaid Visa and Prepaid Mastercard Card Account. Additional fees from your external debit card issuer may apply.
Cash Reload	Up to $4.95	Up to $4.95	Up to $4.95	The Participating Retailer accepting the Cash Reload may charge a fee of up to $4.95 for each Cash Reload. This fee is charged by the Participating Retailer accepting the Cash Reload. This fee is not charged by us.

Withdrawal of Funds					
	Revolut – Kids & Teens Account	**Standard Plan**	**Premium Plan**	**Metal Plan**	**Details**
In-Network ATM Withdrawal	$0.00	$0.00	$0.00	$0.00	There is no withdrawal fee from Revolut for In-Network ATMs. ATMs in the Allpoint® network are considered In-Network and you may withdraw cash without a fee, up to the limits that apply to your Card Account. You may still be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Out-of-Network ATM Withdrawal	2.0%	2.0%	$0.00 for the first $800 in Out-of-Network ATM withdrawals in a 30-day period, 2.0% thereafter	$0.00 for the first $1,200 in Out-of-Network ATM withdrawals in a 30-day period, 2.0% thereafter.	Standard Plans will incur a fee of 2.0% of the value of withdrawal for all Out-of-Network ATM withdrawals. There is no ATM withdrawal fee from us for Out-of-Network ATMs up to the monthly amounts specified in your Premium or Metal Plan (Premium Plan - $800; Metal Plan - $1,200, per rolling 30-day period respectively), after which you will be assessed an Out-of-Network ATM Withdrawal fee of 2.0% of the dollar amount of ATM withdrawals over those amounts. When you use an ATM outside of the Allpoint® network, you may also be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). We do our very best to provide you with the most up to date information in the ATM map. However, specific device information is updated periodically through an integration with third-party partners, and may not fully reflect the most current network membership. Therefore, you may be charged a fee if your transaction occurred within seven days of the ATM joining the In-Network ATMs.

Transfers					
	Revolut – Kids & Teens Account	**Standard Plan**	**Premium Plan**	**Metal Plan**	**Details**
ACH (inbound or outbound)	$0.00	$0.00	$0.00	$0.00	There is no fee for inbound or outbound ACH transfers to or from your Card Account via direct deposit.

Instant Payments (inbound only)	$0.00	$0.00	$0.00	$0.00	There is no fee for receiving Instant Payments transfers to your Card Account. You may receive transfers via Instant Payments but cannot send Instant Payments transfers from your account. If an Instant Payment transfer cannot be completed, it will be returned to the sender.
U.S. Domestic Wire (inbound or outbound)	N/A	$10	$10	$10	Fee for each U.S. Domestic Wire transfer to or from your Card Account.
Instant Card Transfers (US issued cards)	N/A	Up to 2% (minimum fee $1)	Up to 2% (minimum fee $1)	Up to 2% (minimum fee $1)	There is a fee of up to 2% on the transaction amount subject to a minimum fee of $1.00 applied each time available funds are transferred from your Card Account to an eligible External Card issued in the US. The applicable fee will be displayed in the Revolut mobile application before you agree to the Instant Card Transfer.
Instant Card Transfers (Internationally issued card)	N/A	Up to 3% (minimum fee $5)	Up to 3% (minimum fee $5)	Up to 3% (minimum fee $5)	There is a fee of up to 3% on the transaction amount subject to a minimum fee of $5.00 applied each time available funds are transferred from your Card Account to an eligible External Card issued internationally. In addition, Exchange Rate Fees (outside foreign market hours) and Currency Exchange Usage Fees may apply depending on your Plan. The applicable fees will be displayed in the Revolut mobile application before you agree to the Instant Card Transfer.

International and Foreign Currency Transfer Fees					
	Revolut – Kids & Teens Account	**Standard Plan**	**Premium Plan**	**Metal Plan**	**Details**
Local Currency International Transfers	N/A	0.15% (minimum fee $0.75)	0.12% (minimum fee $0.60)	0.09% (minimum fee $0.45)	A Local Currency International Transfer is a transfer made in the currency of the recipient country (for example, when sending GBP to England). For each transaction, you will be charged a fixed rate on the transaction amount,

					subject to a minimum transaction fee, depending on your plan. These transfers may be subject to the Foreign Exchange Rate below at the time the payment for the transfer occurs, and may be subject to additional fees depending on currency conversion, Currency Exchange Fee, rare currency, exchanges made "outside of foreign exchange market hours" and/or as otherwise permitted by this Agreement. In addition, the transfer may be subject to fees charged by intermediary banks as well as the recipient's bank. The applicable Revolut fee will always be displayed in the Revolut mobile application before you agree to the transfer.
Foreign Currency International Transfers and Foreign Currency Domestic Transfers	N/A	Up to $6.00	Up to $4.80	Up to $3.60	A Foreign Currency International Transfer is a transfer made that is not in the currency of the recipient country. For example, when sending GBP to France. A Foreign Currency Domestic Transfer is also a transfer made to a recipient located in the United States, in a currency other than USD. If the "Pay All Transfer Fees" route is not available the Foreign Currency International Transfers and Foreign Currency Domestic Transfers fee will apply.. This fee does not cover any intermediary or recipient bank fees that could be incurred. Please note that fees from the recipient bank may apply and this could affect the final amount made available to the recipient. Revolut cannot control any fees that the recipient may be charged by the recipient bank upon receipt of the transfer. The applicable Revolut fee will always be displayed in the mobile application before you agree to the transfer.

Pay All Transfer Fees	N/A	$30	$24	$18	If a local currency route is not available for the transfer, the Pay All Transfer Fees feature applies. The Pay All Transfer Fees feature, is a flat fee, based on your Revolut Plan, that is intended to cover both the Revolut fee and any intermediary bank fees that could be incurred. If applicable, currency conversion fees or limits may also apply. Please note that fees from the recipient bank may apply and this could affect the final amount made available to the recipient. Revolut cannot control any fees that the recipient may be charged by the recipient bank upon receipt of the transfer. The applicable Revolut fee will always be displayed in the mobile application before you agree to the transfer.

Foreign Exchange Fees					
	Revolut – Kids & Teens Account	**Standard Plan**	**Premium Plan**	**Metal Plan**	**Details**
Exchange Rate Fee (during foreign exchange market hours)	0%	0%	0%	0%	The "Exchange Rate" is provided by us and can be viewed at any time in the Revolut mobile application. Please note that exchange rates are based on foreign market rates, are subject to real-time fluctuations, and are constantly changing. Past movements or trends in the movement of an exchange rate should not be taken as an indicator of future movements in such exchange rate. Confirm that you are happy with the exchange rate prior to entering into a foreign exchange transaction. There is no additional Exchange Rate Fee added to foreign currency exchanges during foreign exchange market hours, but Currency Exchange Usage Fees may still apply depending on your Plan.

Exchange Rate Fee (outside foreign market hours)	1% if Parent is on a Standard Plan 0% if Parent is on a Premium or Metal Plan	1%	0%	0%	This fee is charged for transactions that take place outside the standard currency exchange market hours. The time period of "outside of foreign exchange market hours" begins at 5:00 PM ET on Friday and ends at 6:00 PM ET on Sunday. For Revolut – Kids & Teens customers, the amount of the fee is based on the Parent's selected subscription plan.
Currency Exchange Usage Fee	$0.00 for exchanges up to your usage allowance, 0.5% fee thereafter	$0.00 for exchanges up to your usage allowance, 0.5% fee thereafter	$0.00 for exchanges up to your usage allowance, 0.5% fee thereafter	$0.00	**Standard Plan, Premium Plan, and Metal Plan Customers:** You will be charged a 0.5% fee on the amount of any foreign exchange transactions that exceed your monthly usage allowance. Your usage is calculated over a rolling 30-day period and equals the following amounts: ● Standard Plan: $1,000 ● Premium Plan: $10,000 ● Metal Plan: unlimited When you make a currency exchange in the Revolut mobile application, the applicable fee will be displayed in the Revolut mobile application before you agree to the currency exchange. **Revolut – Kids & Teens Account holders:** You will be charged a 0.5% fee on the amount of any foreign exchange transactions that exceed your monthly usage allowance. Your usage is calculated over a rolling 30-day period and your allowance is based on your Parent's subscription plan as follows: • Standard Plan: $600 • Premium Plan: $2,500 • Metal Plan: $10,000 The Revolut – Kids & Teens exchange usage allowance is separate from and does not count against the currency exchange usage allowance on the Parent's plan.

Additional Information:

Your funds will be held at Lead Bank, an FDIC-insured institution. Once there, your funds are insured up to $250,000 by the FDIC in the event that Lead Bank fails, if specific deposit insurance requirements are met. See https://www.fdic.gov/deposit/deposits/prepaid.html for details.

Your prepaid card has no overdraft/credit feature.

Contact Revolut by calling (844) 744-3512, by mail at 107 Greenwich Street, Floor 20, New York, NY 10006, or visit www.revolut.com.

For general information about prepaid accounts, *visit cfpb.gov/prepaid*.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit *cfpb.gov/complaint*.