

**Revolut Business Prepaid Mastercard Cardholder Agreement**  
**IMPORTANT – PLEASE READ CAREFULLY**

**THE 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 METROPOLITAN COMMERCIAL BANK. REVOLUT IS THE PROGRAM MANAGER FOR YOUR CARD, CARD ACCOUNT, AND OTHER RELATED PRODUCTS. IN THAT CAPACITY, REVOLUT MAY ACT TO PERFORM OBLIGATIONS UNDER THIS AGREEMENT OR ENFORCE RIGHTS UNDER THIS AGREEMENT, AS APPLICABLE.**

**1. Terms and Conditions for the Revolut Business Prepaid Mastercard® Program.** This document, including the Schedule of Fees and Charges (Schedule A), is an agreement (“Agreement”) containing the terms and conditions that apply to the **Revolut Business Prepaid Mastercard®** (“Card”) issued to you by Metropolitan Commercial Bank (Member FDIC) pursuant to a license from Mastercard International (“Mastercard”). “Metropolitan Commercial Bank” and “Metropolitan” are registered trademarks of Metropolitan Commercial Bank © 2014. 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. The “Program Manager” for the Program is **Revolut Technologies Inc.** (“Revolut”) together with its successor and assigns. As described in this Agreement, you can contact Revolut through the Dashboard associated with the Program, by sending an email to [compliance-us@revolut.com](mailto:compliance-us@revolut.com), or by calling the toll-free telephone number on the back of your Card: (844)744-3512.

In this Agreement, “Card” means the Revolut Business Prepaid Mastercard issued by the Bank, including any Physical Card or Virtual Card, (each as defined below) you may request, as permitted under this Agreement. “Card Account” means the records maintained to account for the value of transactions made with your associated Card(s) or any other service offered under this Agreement. “Card Account Number” is the unique number assigned to your Card Account. “You” and “your” means the Account Owners who have received the Card and who are authorized to use the Card Account as provided for in this Agreement. “Account Owner” means the business that qualified for and opened the Card Account, owns the funds in the Card Account, can open and close the Card Account and any Team Member Cards, add or remove Team Member Cardholders, obtain Card Account information, load the Card Account, transfer or allocate funds to Cards and to take all other administrative actions in connection with the Card Account as contemplated by this Agreement. Account Owner must be a business and may be an individual operating as a sole proprietorship, partnership, limited liability company, corporation, trust or other form of commercial entity authorized by applicable law. The Account Owner is responsible for all transactions and fees incurred by Team Members or any other person you have authorized. “Dashboard” means the dedicated website and mobile application available to Account Owners to review transactions, authorize Team Member Cards, and otherwise manage your Card Account. “Team Member App” means the mobile application authorized by the Account Owner for use by the Team Member to review the individual Team Member’s transactions and upload expense information. “Team Member Cardholder” means any person issued a Team Member Card by the Account Owner (each such individual, a “Team Member”). Each Team Member Cardholder will be issued his or her own Card linked to the Account Owner’s Card Account with their own access via the Team Member App. “Team Member Card” means a Card issued to any Team Member Cardholder, subject to any restrictions or limitations established by the Account Owner. “We,” “us,” “our,” and “Bank” mean Metropolitan Commercial Bank, as the Issuing Bank, together with each of their successors, affiliates, and assigns. The Card will remain the property of the Bank and must be surrendered upon demand. The Card is nontransferable, 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 country 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. 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 identification documentation, date of birth, and telephone number. If you falsify, misrepresent, or fail to provide accurate information that Revolut may request, we may cancel your Card. In addition, funds tied to suspected illicit or illegal activity may be subject to

both internal and potentially federal investigation. We reserve the right to restrict or delay your access to any such funds.

These Terms and Conditions are written in the English language. If this text is translated into another language and there is a conflict between versions, the English text will prevail.

**2. Team Member Cards.** Each Corporate Card Account will consist of any number of Team Member Cards authorized by the Account Owner subject to the costs listed in the Schedule of Fees and Charges (Schedule A). Team Member cards may only be issued for Corporate Accounts. Freelancer Accounts are not eligible for Team Member cards as set forth in the Schedule of Fees and Charges (Schedule A). The Account Owner is primarily responsible for all activities on the Card Account (originating from any Team Member Card). The Account Owner will be permitted to limit or restrict the activity on all Team Member Cards with or without the consent of any other Cardholder through the Dashboard. The Account Owner must notify Revolut through the Dashboard to revoke permission for any Team Member Cardholder previously issued and authorized to use a Team Member Card. If the Account Owner notifies Revolut to revoke a Team Member Cardholder's use of a Team Member Card, Revolut will cancel the Team Member Card and transfer any remaining funds loaded on the canceled Team Member Card back to the Card Account. Each Team Member Cardholder agrees that the Card shall be used only as authorized by Account Owner.

**3. Your Card.** The Card Account is a prepaid card account made available to Account Owner's designated Team Member Cardholders for commercial business purposes only and may not be used for consumer or household purposes. The Card(s) allows Cardholder(s) to access funds loaded or deposited to your Card Account by the Account Owner. The funds in your Card Account will be FDIC-insured, to the extent applicable by law, once Revolut has verified your identity. You may access the funds in your Card Account by using (1) your Card, (2) the number inscribed or printed on the front of 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. The Card is **not** a credit card. The balance of the funds in the Card Account will be reduced through the use of such funds by the respective Team Member Cardholders, all in accordance with the terms of this Agreement. 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 the front of your Card. By using the Card or providing the Card number to any person, you represent and warrant that use of the Card is solely for business purposes. As such because the Account is a business account and not for personal, family or household use, ACH Credit payments are not subject to the Electronic Funds Transfer Act.

The Account Owner may request, be issued, and/or use a physical plastic 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 to one Primary Access Number ("PAN"), which allows you to access the funds available in 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.** Your Virtual Card is available through use of the Dashboard at the time of enrollment. Your Virtual Card will be displayed in the Dashboard 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 your Virtual Card Number 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.** When you request a Physical Card, it will be mailed to the address you provide to the Program Manager during the registration process. When you receive your Physical Card, use the Dashboard 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.

**4. FEES. THE FEES RELATING TO THE USE (AND MISUSE) OF YOUR CARD ARE SET FORTH IN THE SCHEDULE OF FEES AND CHARGES (SCHEDULE A) ATTACHED TO THIS AGREEMENT 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 A REMAINING BALANCE IN YOUR CARD ACCOUNT, UNLESS PROHIBITED BY LAW.** You agree to pay all fees associated with the Program. We may from time to time amend the fee schedule at our sole discretion as set forth in the Section of this Agreement titled “Amendment and Cancellation.”

**5. Authorized Users.** If you permit another person to have access to your Card or Card Number, you are liable for all transactions made with the Card, Card Number, or Account Number, and all related fees incurred, by those persons. To cancel a Card for any Team Member you previously authorized to use a Card, you may do so through the Dashboard or through email at [compliance-us@revolut.com](mailto:compliance-us@revolut.com). Until Revolut has 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 Revolut to revoke (cancel) a Team Member’s use of a Card, Revolut may revoke (cancel) the Card and issue a new Card with a different Card Number and/or Account Number. You are wholly responsible for the use of each Card according to the terms of this Agreement, subject to the section labeled “Lost or Stolen Cards/Unauthorized Transfers” below, and other applicable laws.

**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 below titled “Adding Funds to Your Card Account”), (2) transfer funds (as described in the Section below titled “Domestic Transfers and International Remittances”), (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 below titled “Limitations on Frequency and Dollar Amounts of Transactions”), (4) withdraw cash you’re your Card Account (as described in the Section below titled “Using Your Card to Get Cash”), and (5) exchange any funds in your Card Account into another currency (as described in the Section below titled “Currency Exchanges”). There may be fees associated with some of these transactions. For fee information, see the Schedule of Fees and Charges (Schedule A) attached to this Agreement. You agree not to use your Card for internet gambling or any other illegal purpose. If any Team Member Cardholder is permitted to use a Card, Account Owner will be responsible for any transactions made and any fees incurred by the Team Member Cardholder even if the Team Member Cardholder exceeds the scope of the authority granted to such Team Member Cardholder by Account Owner. If a transaction causes a Card to have a negative balance, we may deduct any negative balance amounts from any current or future funds on the Card or from any other location in the Card Account. Cardholders should only be persons Account Owner trusts to honor its instructions and limitations.

Account Owner will be provided with our routing number and assigned a 12-digit 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 ACH debit transactions only. The 16-digit Card Number embossed or printed on any Cards you authorize 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 if you do not have sufficient funds in your Card Account or to make a debit transaction. These debits will be declined and your payment will not be processed.

Account Owners may also be provided with specific local bank account details (“Global Account Details”) for certain supported currencies other than US Dollars. Account Owners may use Global Account Details to send and receive funds through wire or local transfer method supported by the jurisdiction of the Global Account Details (as applicable) in that specific currency, and no other transfer methods (such as cash or check) may be used to send or receive money with the Global Account Details. Transfers through the Global Account Details may be subject to the limits as described in the Section below titled “Limitation on Frequency and Dollar Amount of Transactions.” We cannot guarantee the use of any transfer methods and may change or stop offering a particular transfer method at any time without notice. Global Account Details may be provided by a third-party non-US financial institution or a non-US affiliate of the Program Manager and may be subject to change. Funds received via Global Account Details are subject to the Section below titled “Notice of Receipt of ACH Items and Wires; Provisional Payment” and may be subject to reversal or chargeback if it is canceled or refused by the third party. Once settled, you may hold funds received through Global Account Details in that particular currency or exchange it into other available currency as described in the Section below titled “Currency Exchanges.”

**7. Limitations on Frequency and Dollar Amounts of Transactions.** The amount and frequency of purchases, transfers, and cash withdrawals that you can perform may be limited or disabled for security reasons – see amounts

set forth in the Schedule of Fees and Charges (Schedule A) and below regarding ATM cash withdrawals. These limits are designed to be flexible in order to protect the security and integrity of services offered herein and Card and Card Accounts, including protection of you and all other Cardholders. The maximum aggregate value of your Card Account(s) may be restricted at any time as described in this section and will be determined by aggregating the activity and value of all Card Accounts you may have with the Program. For security reasons, we may further limit the number or dollar amount of transactions you can make with your Card.

<b>Transaction/load type</b>	<b>Maximum amount</b>
Cash Withdrawals	Up to a maximum of \$3,750 per day
International and US Domestic Wire	<p>\$50,000 per International or US Domestic Wire transaction</p> <p>\$200,000 in total International or US Domestic Wire transaction initiations per day (between 12:00 am and 11:59 pm ET)</p>

In addition, your loading and use of the Card may be limited based on other factors determined by the Program Manager. Transactions, including but not limited to loads, deposits, withdrawals, purchases, and the balance you may hold in your Card Account, may be limited or disabled for security reasons based on a transaction-based 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.

**8. Personal Identification Number (“PIN”).** When you or a Team Member activates a Card(s) and after your identity has been verified, Revolut will give you a PIN that you may use with your Card(s). Only one PIN will be issued for each Card. You will need a PIN to obtain cash at an ATM or to 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. If you believe that anyone has gained unauthorized access to your PIN, you should immediately notify the Program Manager, following the procedures in the Section below titled “Your Liability for Unauthorized Transfers”.

**9. Adding Funds to Your Card Account.** The Account Owner may add funds to Cards (called “value loading” or “loading”) at any time. The maximum load amount may be limited. Note: Some reload methods may have additional limits on the minimum amount you may load to the Cards. Absent special approval based on the enhanced due diligence process described in the Section 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. Account Owners may load funds to your Card Account by using your Bank’s routing number and your assigned Card Account Number or providing those numbers to a third party payor who can send funds through bank transfer (as described in the Section above titled “Card Account Use and Purpose”). You cannot load your Card Account by check, cash, or money order. Incoming wires can be sent to your Revolut account. Incoming wire money will be available by the day after Revolut receives the payment. Wires received after 4:00 PM Eastern Time (“ET”) may be delayed by one business day. Revolut will post the funds based on the account number attached to the wire, not the name. It’s important to remember that a wire is final and nonrefundable, although Revolut may reject a wire payment for any reason, including wires received in foreign currency. If you owe money to Revolut, incoming wire transfers may be used to pay these debts.

**10. Using Your Card to Get Cash.** With a PIN, you may use your Card to (i) obtain cash or check your balance at any Automated Teller Machine (“ATM”) that bears the Mastercard® or Accelel® brand, or (ii) obtain cash at merchants or banks that have agreed to provide cash back at POS terminals bearing the Mastercard® or Accelel® brand. 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 above titled “Limitations on Frequency and Dollar Amounts of Transactions.” We may limit the amount of any individual ATM withdrawal, and merchants, banks and ATM operators may impose additional withdrawal limits. You will be charged a fee by us for each cash withdrawal and balance inquiry made at an ATM or cash withdrawal obtained through a bank teller, in the amount disclosed in the Schedule of Fees and Charges (Schedule A). In addition, when you use an ATM not owned by us, you may 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. Transactions Using Your Card Number.** 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.

**13. Your Obligation for Negative Balance Transactions.** You acknowledge that Card Account balances and available funds reported on the Dashboard 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 the Card Account. You agree to pay us promptly for the negative balance and any related fees. We also reserve the right to cancel a Card if you create one or more negative balances with a 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 titled Right to Collect Funds of this Agreement; (b) we may initiate a chargeback procedure for any specific transaction which led to your Card Account having a negative balance; (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, and we reserve the right to charge you the expenses we and/or Revolut reasonably incur in connection with any debt collection or enforcement efforts; or (d) you authorize us to initiate a payment transaction for the amount of the negative balance (or the equivalent in another currency) from one of your external accounts linked to your Card Account if Revolut requests that you load your Card Account with funds in order to correct a negative balance and you fail to do so within seven (7) Business Days, for which you remain liable if funds are insufficient to cover the negative balance.

**14. 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 above), 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. For example, if one of the currency balances in your Card Account shows that you owe us an amount of funds for any reason (a debt), or your Card Account has a negative balance (a deficiency), we may collect from you the amount of any such debt or deficiency, by using any funds in your Card Account, regardless of the currency denomination, or by deducting those amounts of that debt or 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 at the time of conversion in accordance with this Agreement. We do not need to notify you of this conversion occurring.

**15. Business Days.** Our Business Days are Monday through Friday, 9:00 AM to 5:00 PM ET excluding federal and legal banking holidays in the State of New York.

**16. 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 below titled “Recurring Transactions.” 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 or from a bank teller, 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.

**17. Recurring Transactions.** If you intend to use a 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. 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 Revolut in advance to make regular payments (i.e., recurring transactions) from your Card Account, you can stop the payment by using the Dashboard at least three (3) Business Days before the scheduled date of the transfer. If you order Revolut to stop one of these payments three (3) Business Days or more before the transfer is scheduled, and Revolut does not do so, Revolut 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.

**18. Returns and Refunds.** If you are entitled to a refund for any reason for goods or services obtained with a 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 for reasons that may be beyond our control.

**19. Rewards and Incentives.** From time to time, you may earn a cashback reward on Card purchases made with your Revolut physical or virtual card through one or more promotions. Promotions terms and conditions apply and will be posted on Revolut’s website.

**20. 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. 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 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.

**21. International Transactions.** Except when transacting in a particular currency with the relevant Global Account Details, if you initiate a transaction (i) in a currency other than the currency of the country in which your Card was issued, or (ii) to a country other than the country in which your card was issued, the amount deducted from your funds may be converted by Revolut into an amount in the currency of your Card. If the transaction is in a currency other than the currency of the country in which your Card was issued, Revolut will establish a currency conversion rate for this convenience using a rate selected by Revolut from the range of rates available in wholesale currency markets for the applicable central processing date which may vary from the rate Revolut receives, or the government mandated rate in effect for the applicable central processing date in each instance, plus or minus any adjustment determined by Revolut. If you receive funds in a currency or from a country other than the currency or country in which the Card was issued, the conversion may be subject to additional fees (see Schedule of Fees and Charges (Schedule A)). In addition to the conversion rate, we may impose fees for international transfers as disclosed in Schedule A.

You may also choose to use the “Pay All International Transfer Fees” feature if available in the web and/or mobile application, which allows you to pay a flat upfront fee, the recipient’s bank receives the full amount of the transfer, as fully described in Schedule A. 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 charged by recipient banks.

**22. Receipts.** You should get or request a receipt at the time you make a transaction or obtain cash using a Card. You agree to retain your receipts to verify your transactions. You can get a receipt at the time you make any transfer from your Card Account on the Dashboard.

**23. 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 on the Dashboard, by looking on the Dashboard, by emailing Revolut at [compliance-us@revolut.com](mailto:compliance-us@revolut.com). Revolut will send you a monthly email letting you know that your monthly electronic statement is available to view and print on the Dashboard . Review it carefully and notify us of any errors as described in the Section below titled “In Case of Errors or Questions about your Card Account.” This information, along with a 12-month history of account transactions, is also available on the Dashboard. You also have the right to obtain a 24-month written history of account transactions by using the Dashboard. You may request a written history of your transactions at any time by contacting us using the Dashboard. The Program Manager may assess a fee of up to \$8 for each paper statement provided to you based on your request.

**24. Confidentiality.** We and/or Revolut may disclose information to third parties about your Card 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 Policy Notice below.

**25. Our Liability for Failure to Complete Transactions.** In no event will we or Revolut be liable for consequential damages (including lost profits), extraordinary damages, special or punitive damages. Neither we nor Revolut will not be liable, for instance: (1) if, through no fault of ours or of Revolut, you do not have enough funds available in your Card Account to complete the transaction; (2) if a merchant refuses to accept your Card or provide cash back; (3) if an ATM where you are making a cash withdrawal does not have enough cash; (4) if an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) if access to your Card has been blocked after you reported your Card or Access Code(s) (“Access Code” includes your user ID(s), password(s), PIN(s), and any other access code or credential related to your Card Account) lost or stolen; (6) if there is a hold or your funds are subject to legal process or other encumbrance

restricting their use; (7) if we or Revolut have reason to believe the requested transaction is unauthorized; (8) 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 (9) for any other exception stated in our Agreement with you.

**26. In Case of Errors or Questions about your Card Account.** If you think an error has occurred in your Card Account, contact Revolut by calling (844) 744-3512 or by using the Dashboard or by email at [feedback@revolut.com](mailto:feedback@revolut.com) as soon as you can. If you need more information about our error-resolution procedures, contact Revolut.

**27. Lost or Stolen Cards/Unauthorized Transfers.** If you believe a Card, Access Code(s), or PIN has been lost or stolen or your Dashboard has been compromised, contact Revolut using the Dashboard, by sending an email to [compliance-us@revolut.com](mailto:compliance-us@revolut.com), or by calling the number on the back of your Card (844) 744-3512. Team Members can freeze their Cards directly through the Dashboard or by sending an email to [compliance-us@revolut.com](mailto:compliance-us@revolut.com). You should also contact us using the Dashboard or the contact options indicated above if you believe an electronic transfer has been made using the information from your Card, Access Code(s), or PIN without your permission.

**28. Your Liability for Unauthorized Transfers.** You agree to exercise reasonable control over the information related to your Card Account, including Card(s), Access Code(s) and PIN(s), and any other access code or device (including the mobile device on which the Dashboard or the Dashboard is installed) related to your Card Account and the Card(s). Tell Revolut AT ONCE using the Dashboard, by email at [feedback@revolut.com](mailto:feedback@revolut.com) or by calling the number on the back of your Card if you believe a Card, Access Code(s), or PIN has been lost or stolen, and Team Members should freeze their Cards directly through the Dashboard or by email at [feedback@revolut.com](mailto:feedback@revolut.com). Also, if your transaction history shows transfers that you did not make, including those made with a Card, Card Number, or your Card Account Number, or you believe an electronic transfer has been made without your permission, tell Revolut at once using the Dashboard or by email at [feedback@revolut.com](mailto:feedback@revolut.com) or by calling the number on the back of your Card: (844) 744-3512. The mailing address of the Program Manager is 53 Beach Street, Floor 3, New York, NY 10013. The best way to keep your losses down is by contacting Revolut at once. Cardholders will not have the benefit of any consumer law limiting liability with respect to the unauthorized use of a Card. This means liability for the unauthorized use of a Card could be greater than the liability in a consumer prepaid card transaction. You accept and agree to undertake the additional risk and greater measure of liability associated with the use of business purpose cards as described in the Agreement. Electronic transfers made to an account used for business purposes, regardless of account ownership, are not subject to the Electronic Funds Transfer Act and Regulation E. In the case of a discrepancy or questions about electronic transaction(s), contact the Program Manager through the Dashboard as soon as possible.

*The following provisions of this Section apply to all Card Accounts:* You will not be liable for unauthorized use that occurs after you notify us of the loss, theft or unauthorized use of a Card or Access Code(s), you caused such subsequent unauthorized use. You also agree to cooperate completely with us in attempts to recover funds from unauthorized users and to assist in their prosecution. We may issue replacement Card(s) or Access Code(s) (PIN(s)), but only after you have provided such proof and security or indemnification as we may require. In addition, you acknowledge that we may have to deactivate Card(s) and/or your Card Account to prevent future losses. If you share Card(s) or Access Code(s) (PIN(s)) with another person, use of your Card Account by that person may be considered as authorized. If you authorize another person to use a Card or Access Code(s) (PIN(s)), you agree that you will be liable for all transactions arising from use of the Card or Access Code(s) (PIN(s)) by such person except as otherwise set forth in this Agreement. In all cases, our liability for an unauthorized transaction is limited to reimbursing you for the face amount of the unauthorized transaction and any corresponding fees, except as otherwise required by applicable law. A transaction is unauthorized if it is not initiated by you, you did not give permission to make the transaction and you do not benefit from the transaction in any way. Zero Liability does not apply to Mastercard payment cards that are used for commercial purposes or anonymous prepaid cards (until such time as the identity of the cardholder has been registered).

**29. Other Terms/Applicable Law.** Any Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of a Card is subject to all applicable rules and customs of any clearinghouse 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 New York except to the extent preempted or governed by federal law.

**30. Amendment and Cancellation.** We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law before the effective date of the change. However, if the change is made for security purposes, we may implement such change without prior notice. We may cancel or suspend a Card or this Agreement at any time. You also may cancel this Agreement by contacting us through the Dashboard or by calling the number on the back of your Card (844) 744-3512. If you cancel all Cards, 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. If your Card is canceled by us when your Card Account has a balance, we will send you a transfer to your account linked to the Card Account in the amount of your Card Account balance for no charge. In all events, any transfer we send will be sent to the account and address we have for you in our records. Your termination of this Agreement will not affect any of our or Revolut's rights or your obligations arising under this Agreement before termination.

**31. 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. We reserve the right to deduct an inactivity fee or other administrative charges, as set forth in Schedule A, from such dormant assets (in addition to any fees charged as set forth in this Agreement), as permitted by applicable law.

**32. Telephone Monitoring/Recording.** From time to time we and/or Revolut may monitor and/or record telephone calls between you and us to assure the quality of our customer service or as required by applicable law.

**33. 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.

**34. Arbitration Provision.** This Arbitration Provision sets forth the circumstances and procedures under which claims (as defined below) shall be arbitrated instead of litigated in court upon the election of either party.

(a) Definitions: As used in this Arbitration Provision, the term "Claim" means any claim, dispute or controversy between you and us, or between you and Revolut Technologies Inc. as Program Manager to the **Revolut Business Prepaid Mastercard® Program**, or any of its agents or retailers, arising from or relating to the Card or this Agreement as well as any related or prior agreement that you may have had with us or the relationships resulting from this Agreement, including the validity, enforceability or scope of this Arbitration Provision or the Agreement. "Claim" includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, regulations, common law and equity. The term "Claim" is to be given the broadest possible meaning that will be enforced and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to (i) your Card, or the Cards of any additional cardholders designated by you; (ii) the amount of available funds on the Cards; (iii) advertisements, promotions or oral or written statements related to the Cards, goods or services purchased with the Cards; (iv) the benefits and services related to the Cards; and (v) your enrollment for any Card. We shall not elect to use arbitration under the Arbitration Provision for any Claim that you properly file and pursue in a small claims court of your state or municipality so long as the Claim is individual and pending only in that court; any appeals from that court shall be pursued only in arbitration. As used in this Arbitration Provision, the terms "we" and "us" shall for all purposes mean the Bank, the Program Manager, wholly or majority owned subsidiaries, affiliates, licensees, predecessors, successors, and assigns; and all of their agents, employees, directors and representatives. In addition, "we" or "us" shall include any third party using or providing any product, service or benefit in connection with any Cards (including, but not limited to merchants who accept the Card, third parties who use or provide services, debt collectors and all of their agents, employees, directors and representatives) if, and only if, such third party is named as a co-party with us (or files a Claim with or against us) in connection with a Claim asserted by you. As solely used in this Arbitration Provision, the terms "you" or "yours" shall mean all persons or entities approved by us to have

and/or use a Card, including but not limited to all persons or entities contractually obligated under any of the Agreements and all additional cardholders.

(b) Initiation of Arbitration Proceeding/Selection of Administrator: Any Claim shall be resolved, upon the election by you or us and/or the Bank, by arbitration pursuant to this Arbitration Provision and the code of procedures of the national arbitration organization to which the Claim is referred in effect at the time the Claim is filed. Claims shall be referred to either Judicial Arbitration and Mediation Services (“JAMS”) or the American Arbitration Association (“AAA”), as selected by the party electing to use arbitration. If a selection by us or the Bank of one of these organizations is unacceptable to you, you shall have the right within thirty (30) days after you receive notice of our election to select the other organization listed to serve as arbitrator administrator. For a copy of the procedures, to file a Claim or for other information about these organizations, contact them as follows: (i) JAMS at 1920 Main Street, Suite 300, Los Angeles, CA 92614; website at [www.jamsadr.com](http://www.jamsadr.com); and (ii) AAA at 335 Madison Avenue, New York, NY 10017; website at [www.adr.org](http://www.adr.org).

(c) Significance of Arbitration: IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED FOR IN THE CODE OF PROCEDURES OF JAMS OR AAA, AS APPLICABLE (THE “CODE”). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR SHALL NOT CONDUCT A CLASS ARBITRATION OR A JOINT ARBITRATION, EXCEPT AS SET FORTH BELOW. THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

(d) Restrictions on Arbitration: If a party elects to resolve a Claim by arbitration, that Claim shall be arbitrated on an individual basis. There shall be no right or authority for any Claims to be arbitrated on a class action basis or on bases involving Claims brought in a purported representative capacity on behalf of the general public, other Cardholders or other persons similarly situated. The arbitrator’s authority to resolve Claims is limited to Claims between you and us and/or the Bank alone, and the arbitrator’s authority to make awards is limited to you and us and/or the Bank alone. Furthermore, Claims brought by you against us and/or the Bank or by us and/or the Bank against you may not be joined or consolidated in arbitration with Claims brought by or against someone other than you, unless otherwise agreed to in writing by all parties. This section of this Arbitration Provision is the “Class Action Waiver.”

(e) Location of Arbitration/Payment of Fees: Any arbitration hearing that you attend shall take place in the federal judicial district of your residence. At your written request, we will consider in good faith making a temporary advance of all or part of the filing administrative and/or hearing fees for any Claim you initiate as to which you or we and/or the Bank seek arbitration. At the conclusion of the arbitration (or any appeal thereof), the arbitrator (or panel) will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration (or appeal). If and to the extent you incur filing, administrative and/or hearing fees in arbitration, including for any appeal, exceeding the amount they would have been if the Claim had been brought in the state or federal court which is closest to your billing address and would have had jurisdiction over the Claim, we will reimburse you to that extent unless the arbitrator (or panel) determines that the fees were incurred without any substantial justification.

(f) Arbitration Procedures: This Arbitration Provision is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1-16, as it may be amended (the “FAA”). The arbitration shall be governed by the applicable Code, except that (to the extent enforceable under the FAA) this arbitration Provision shall control if it is inconsistent with the applicable Code. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statutes of limitations and shall honor claims of privilege recognized at law and, at the timely request of either party, shall provide a brief written explanation of the basis for the decision. In conducting the arbitration proceeding, the arbitrator shall not apply the Federal or any state rules of civil procedure or rules of evidence. Any party may submit a request to the arbitrator to expand the scope of discovery allowable under the applicable Code. The party submitting such a request must provide a copy to the other party, who may submit objections to the arbitrator with a copy of the objections provided to the request party, within 15 days of receiving the requesting party’s notice. The granting or denial of such request will be in the sole discretion of the arbitrator who shall notify the parties of his/her decision within 20 days of the objecting party’s submission. The arbitrator shall take reasonable steps to preserve the privacy of individuals, and of business matters. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator’s decision will be final and binding, except for any right of appeal provided by the FAA. However, any party can appeal that

award to a three-arbitrator panel administered by the same arbitration organization, which shall consider anew any aspect of the initial award objected to by the appealing party. The appealing party shall have 30 days from the date of entry of the written arbitration award to notify the arbitration organization that it is exercising the right of appeal. The appeal shall be filed with the arbitration organization in the form of a dated writing. The arbitration organization will then notify the other party that the award has been appealed. The arbitration organization will appoint a three-arbitrator panel which will conduct arbitration pursuant to its Code and issue its decision within 120 days of the date of the appellant's written notice. The decision of the panel shall be by majority vote and shall be final and binding.

(g) **Public Injunctive Relief:** If a Claim is brought seeking public injunctive relief and a court determines that the restrictions in the Class Action Waiver and/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. In no event will a Claim for public injunctive relief be arbitrated.

(h) **No Preclusive Effect:** No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Provision.

(i) **Continuation:** This Arbitration Provision shall survive termination of your Card as well as voluntary payment of the debt in full by you, any legal proceeding by us to collect a debt owed by you, and any bankruptcy by you or us. If any portion of this Arbitration Provision is deemed invalid or unenforceable under any principle or provision of law or equity, consistent with the FAA, it shall not invalidate the remaining portions of this Arbitration Provision, the Agreement or any prior agreement you may have had with us and/or the Bank, each of which shall be enforceable regardless of such invalidity.

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

We may charge for transfers as enclosed in the Schedule of Fees and Charges (Schedule A). Some limitations on transfers may apply as described in the Section above titled "Limitations on Frequency and Dollar Amounts of Transactions" of this Agreement. 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 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 have a right to dispute errors in your transaction. For errors or questions on your domestic transfers, please refer to the Section above titled "In Case of Errors or Questions about your Card Account" of this Agreement. If you think there is an error related to a remittance, contact Revolut within one-hundred and eighty (180) days via the Dashboard . You can also contact us for a written explanation of your rights.

**36. Currency Exchanges.** You may exchange funds maintained in your Card Account into another currency. You may only purchase and store in your Card Account the currencies that are provided in the Dashboard. The default currency is US Dollars. If there is any change to the currencies that we make available to you, for any reason, these will be reflected in the Dashboard and any funds that you hold in a currency no longer offered will be automatically converted to US Dollars. Prior to sending your request to enter into a foreign currency conversion, you will be notified through the Dashboard of: (a) the amount of originating currency you will use to purchase the foreign currency; (b) the amount and currency you wish to purchase; (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 Dashboard. You are responsible for any initiated transactions and any transactions entered into are not reversible. For the avoidance of doubt, neither we nor our service providers guarantee 100% uptime of this function. The amount of currency that can be exchanged on your behalf at interbank rates is limited based on the dynamic risk scoring described in the Section above titled “Limitations on Frequency and Dollar Amounts of Transactions.” Please refer to the Schedule of Fees and Charges (Schedule A) for more information on interbank rates. It is your responsibility to stay informed of any changes to the limits and fees applied to any exchanges at interbank rates in this Agreement. You must not use this feature for speculative or investment purposes. We will notify you as soon as feasible if any listed currencies are removed from the Program.

Neither the Program Manager nor Bank provides cryptocurrency or insurance services, but instead provide access to an independent regulated partner. Neither Program Manager nor Bank makes any representation regarding the advisability of transacting in cryptocurrency, nor does either guarantee the timeliness, accuracy, or completeness of any data or information used in connection with your cryptocurrency.

**37. Subscription Services.** You may subscribe to different membership plans for additional benefits in exchange for a monthly or annual subscription fee. Each plan is subject to the [Revolut Business Terms](#) and to different pricing as described in the Schedule of Fees and Charges (Schedule A) and may include the use of different Cards. By subscribing, you expressly agree that the subscription period of the relevant membership plan will commence from the moment that your subscription is confirmed. Any subscription fees are non-refundable except as described in this Agreement. For the avoidance of doubt, the order and the express shipment of a Card will be considered a cardholder membership benefit for these purposes of the subscription period.

If you subscribe, your Card Account will be debited for the monthly or annual membership fee corresponding to your plan as set forth in the Schedule of Fee and Charges (Schedule A) at the time your subscription is confirmed and each subsequent month unless you terminate the subscription before it renews in order to avoid billing of the next month’s monthly membership fee to your Card Account.

Revolut may offer you a one-month membership trial. Trial eligibility is determined by Revolut at its sole discretion and Revolut may limit eligibility or duration to prevent trial abuse. To the extent permitted by law, we reserve the right to revoke the trial and put your membership on hold in the event that we determine that you are not eligible. We will charge your Card Account for your monthly or annual membership fee, as set forth in the Schedule of Fee and Charges (Schedule A), at the end of the trial period and your membership will automatically renew monthly or annually, as applicable, unless you cancel your membership prior to the end of the trial period. If your preferred payment method becomes invalid during your subscription period, or if the debit for your monthly membership fee is refused for any reason, you authorize us to use any other payment method that is associated with your Card Account, in accordance with the Section above titled “Your Obligation for Negative Balance Transactions.” 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 Section above titled “Right to Collect Funds.”

**38. 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 or one or more ACH and which are not subject to the Electronic Funds 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 internal transfers within Revolut. We will, however, continue to notify you of the receipt of these transactions in the 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.

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 banking day on which the bank received the electronic payment.

Wires received after 4:00 PM ET will be considered to be received on the next Business Day. Revolut will rely on the account number as the proper identification of the beneficiary, and will not determine whether the name and account number refer to the same person. A wire payment is final and nonrefundable. Revolut 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, unless it was received through the corresponding Global Account Details in the corresponding currency. If a debt is owed to Revolut or any creditor serving Revolut for this account, incoming wire transfers may be set off against these debts, or may be applied to satisfy the creditor process.

- **Delivery of Electronic Communications and Use of Electronic Signatures.** The following electronic communication disclosure (“Disclosure”) applies to any and all communications, notices, agreements, billing statements, or disclosures that we are legally required to provide to you in writing (“Communications”) in connection with your Card Account and any related products and services. You hereby confirm your ability and consent to receive Communications electronically from us and/or Revolut, rather than in paper form, and to the use of electronic signatures in our relationship with you. If you choose not to consent or you withdraw your consent, your application for a Revolut card and any related products and services will be declined, restricted or terminated, except as provided below.

Scope of Communications to Be Provided in Electronic Form. You agree that we and/or Revolut may provide you with all and any Communications in electronic format, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Card Account and any related products or services
- All account agreements, including this Cardholder Agreement, and any notices about changes in terms
- Monthly statements and tax forms
- Privacy policies and notices
- Error resolution policies and notices
- Responses to claims filed in connection with your Card Account
- Notices regarding insufficient funds or negative balances
- All other communications between you and us and/or Revolut concerning your Card Account and any related products or services

We and/or Revolut may also use electronic signatures and obtain them from you.

**Method of Providing Communications to You in Electronic Form.** All Communications that we and/or Revolut provide to you in electronic form will be provided (1) by e-mail, (2) by text message, (3) by mobile push notification, (4) by access to the websites, or (5) via the Dashboard.

**How to Withdraw Consent.** You may withdraw your consent to receive Communications in electronic form at any time by contacting Revolut customer support using the Dashboard or by sending an email to [compliance-us@revolut.com](mailto:compliance-us@revolut.com). If you do withdraw your consent, we will close your Card Account, except where prohibited by law. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. We may, however, charge you a fee of up to \$8.00 per document that we are required to send to you. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

**How to Update Your Records.** It is your responsibility to provide us with your true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to this Disclosure and your Card Account, and to maintain and update promptly any changes in this information. You can update information by using the Dashboard.

**Hardware and Software Requirements.** To access and retain the electronic Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.
- For desktop website-based Communications:
  - Recent web browser that includes 256-bit encryption;
  - The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and
  - Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see <http://www.mozilla.com> for latest version), Apple Safari (see <http://www.apple.com/safari> for latest version), Google Chrome (see <http://www.google.com/chrome> for latest version), or Microsoft Edge (see <http://www.microsoft.com/edge> for latest version).
- For application-based Communications:
  - A recent device operating system that supports text messaging, downloading, and applications from the Apple App Store or Google Play store; and
  - The most recent versions of Apple Safari or Google Chrome on iOS or Google Chrome for Android OS.
- Access to the email address used to create the Card Account.
- Sufficient storage space to save Communications and/or a printer to print them.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add [revolut.com](http://revolut.com) senders to your email address book.

***Requesting Paper Copies.*** We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us using the Dashboard. We may charge you a fee of up to \$8.00 per document that we send to you.

***Termination/Changes.*** We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications, including changes to our hardware or software requirements. We will provide you with notice of any such termination or change as required by law. Continuing to use your Card Account or any related products and services after receiving notice of the change is reaffirmation of your consent.

### ***Additional Terms & Conditions for Use of Apple Pay to Supplement Your Revolut Prepaid Mastercard Cardholder Agreement***

The following Apple Pay terms and conditions (“Apple Pay Terms and Conditions”) are a supplement to the Revolut for Business Prepaid Mastercard Cardholder Agreement and govern your use of your Revolut for Business Prepaid Mastercard Program in connection with Apple Pay (as defined below) on payment-supported iOS devices determined and commercialized by Apple from time to time (“Eligible Devices”). The term "Apple Pay" shall include the Apple Pay branded payment functionality and the Card provisioning functionality performed, and transaction history displayed, by the Wallet application, the Apple Watch application, Apple Pay on the Web, the Apple Watch, and on any other Eligible Device. In this Supplement, all capitalized terms not defined here will have the meanings given to them in the Agreement. The Program Manager will determine, in its sole discretion on the Bank’s behalf, which Cards will be eligible for use through Apple Pay.

Please review these Apple Pay Terms and Conditions before you decide whether to accept them and continue with the addition of your Card to Apple Pay. You consent to the receiving of these Apple Pay Terms and Conditions electronically. By using a Card in Apple Pay you agree to only use your Card through Apple Pay in accordance with these Apple Pay Terms and Conditions. If you do not agree to these Apple Pay Terms and Conditions, then you may not add your Card to or use your Card in connection with Apple Pay. These Apple Pay Terms and Conditions supersede any prior terms and conditions you may have agreed to with respect to access to and the use of Cards through Apple Pay. You agree that these Apple Pay Terms and Conditions govern your access to and use of Cards through Apple Pay on all Eligible Devices. Your use of Apple Pay to purchase goods and services with your Card is still governed by the Cardholder Agreement between you and us in connection with your Card and all such terms and conditions, including the pre-disputes arbitration clause, contained in the Cardholder Agreement. The Cardholder Agreement is incorporated by reference as part of these Apple Pay Terms and Conditions. The arbitration provision applies to any disputes between you and us arising from your access to or use of Cards in connection with Apple Pay. You also acknowledge that your use of Apple Pay is subject to the terms and conditions set forth by Apple, Inc. (“Apple”) with respect to the use of Apple Pay.

#### **ELIGIBILITY / ENROLLMENT**

Apple Pay is available to you for the purposes of purchasing goods and services with an Eligible Device at merchants that accept Apple Pay as a form of payment through near field communication (NFC) enabled payment terminals, for in-app purchases and authorized merchant websites when using a compatible Safari browser on a compatible MacBook Pro. Apple Pay allows you to use your Eligible Device to access and use your Cards to make such purchases in place of presenting or using your physical Card. To add your Card to Apple Pay, you must register your Card with Apple Pay by linking ("provisioning") your Card to an Eligible Device. You may be required to take additional steps to authenticate yourself before your Card is added to Apple Pay, which may include providing additional identifying information. When provisioning your Card through Apple Pay to an Eligible Device that contains a secure element, a unique numerical identifier different from your Card number (“Token”) will be added to such secure element, for the purpose of making purchases through Apple Pay. If your physical plastic Card is lost or stolen, but your Eligible Device is not lost or stolen, upon provisioning your new physical plastic Card to Apple Pay, Apple Pay will automatically assign your new physical plastic Card to your existing Token. Due to the manner in which Apple Pay operates, you may need to present your Eligible Device at a merchant when you return an item purchased using Apple Pay on such Eligible Device. You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) 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 privacy policy, to allow verification of your identity and to compare information you have provided in connection with your Card Account with your mobile operator account profile information. This disclosed data may be used and stored for fraud prevention purposes and/or to complete transactions.

#### **YOUR USE OF YOUR CARD THROUGH APPLE PAY**

Please review the Cardholder Agreement, as applicable, for important information on your rights and responsibilities when making purchases. If your Eligible Device is lost or stolen, your Touch ID (fingerprint identity) or other passcode is compromised or Card has been used through Apple Pay without your permission, you must notify the Program

Manager, as agent for MCB, immediately using the number provided on the back of your Card or by contacting us through the Dashboard. If you fail to notify us without delay, you may be liable for part or all of the losses in connection with any unauthorized use of your Card in connection with Apple Pay. Refer to your Cardholder Agreement for information regarding your liability for unauthorized transfers.

You agree and acknowledge that the transaction history displayed in Apple Pay in connection with use of your Card in Apple Pay solely represents our authorization of your Apple Pay transaction and does not reflect any post-authorization activity including, but not limited to, clearing, settlement, foreign currency exchange, reversals, returns or chargebacks. Accordingly, the purchase amount, currency, and other details for your Apple Pay transaction history in connection with use of your Card in Apple Pay may not match the transaction amount that ultimately clears, settles, and posts to your Card Account. We do not impose a fee for using your Card through Apple Pay. Your telecommunications carrier or provider or Apple may impose web-enablement, data usage or text messaging fees or other charges for your use of Apple Pay.

Devices modified contrary to the manufacturer's software or hardware guidelines, including by disabling hardware or software controls—sometimes referred to as "jailbreaking"—are not Eligible Devices. You acknowledge that the use of a modified device to use your Card in connection with Apple Pay is expressly prohibited, constitutes a violation of the Terms & Conditions, and is grounds for us to deny your access to your Card through Apple Pay. You acknowledge that in some instances your Eligible Device can be used to make purchases using Apple Pay without waking the Eligible Device.

#### AUTHORIZATION TO COLLECT AND SHARE DATA

You agree that we and/or Revolut may collect, transmit, store, and use technical, location, and login or other information about you and your use of the Cards through Apple Pay. You acknowledge that (i) Apple, the provider of Apple Pay technology that supports the Cards in Apple Pay, as well as Apple's sub-contractors, agents, and affiliates, and (ii) the applicable payment network branded on your Card (e.g., MasterCard International Incorporated and its affiliate Maestro, American Express, or Visa U.S.A. Inc. and its affiliate Interlink) as well as such network's sub-contractors, agents, and affiliates, will have access to certain details of your transactions made with merchants via use of your Cards through Apple Pay. We and/or Revolut will use, share and protect your personal information in accordance with [Revolut's Privacy Policy](#) applicable to your Card account. A copy of our Privacy Policy is available for review in your Cardholder Agreement. You acknowledge that the use and disclosure of any personal information provided by you directly to Apple, the applicable payment network branded on your Card or other third parties supporting Apple Pay will be governed by such party's [privacy policy](#) and not MCB's Privacy Policy.

#### COMMUNICATION

You consent to receive certain messages on your Eligible Device from the Program Manager in connection with your use of your Card through Apple Pay. You may receive push notifications from time to time reflecting your Card activity. If you do not wish to receive notifications, you may turn off these notifications through the device Settings on your Eligible Device. You agree to receive notices and other communications by e-mail to the e-mail address on file for your Card. Also, you agree to receive notices and communications through the Dashboard, or through the messaging capabilities of Apple Pay. To update the contact information on file for you, please contact Revolut through the Dashboard.

#### MERCHANT RELATIONSHIPS AND DISCLAIMERS

Merchants may present to you certain discounts, rebates or other benefits (e.g. complimentary shipping) ("Offers") in Apple Pay. Such Offers are subject to certain terms and conditions and may change at any time without notice to you. Neither Revolut nor MCB will be liable for any loss or damage as a result of any interaction between you and a merchant with respect to such Offers. Subject to applicable law and your Cardholder Agreement, all matters, including delivery of goods and services, returns, and warranties, are solely between you and the applicable merchants. You acknowledge that we do not endorse or warrant the merchants that are accessible through Apple Pay or the Offers that they provide.

#### CHANGES TO PARTICIPATION IN APPLE PAY AND TERMS AND CONDITIONS



Subject to applicable law, and as provided in the Cardholder Agreement, at any time we may (i) terminate your use of a Card in connection with Apple Pay, (ii) modify or suspend the type or dollar amounts of transactions allowed using your Card in connection with Apple Pay, (iii) change a Card's eligibility for use with Apple Pay and (iv) change the Card's authentication process.

We may amend or change these Apple Pay Terms and Conditions at any time without prior notice to you except as required by applicable law. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. You are bound by such revisions and should therefore review the current Apple Pay Terms and Conditions as posted on the Program Manager's website at [www.revolut.com](http://www.revolut.com) from time to time.

## INTELLECTUAL PROPERTY

All intellectual property rights including all patents, trade secrets, copyrights, trademarks and moral rights ("Intellectual Property Rights") in Apple Pay (including text, graphics, software, photographs and other images, videos, sound, trademarks and logos) are owned either by Apple, Revolut, MCB, their licensors or third parties. Nothing in these Apple Pay Terms and Conditions gives you any rights in respect of any intellectual property owned by Apple, Revolut, MCB, their licensors or third parties and you acknowledge that you do not acquire any ownership rights by adding your Card to, or using your Card in connection with Apple Pay.

## DISCLAIMERS OF WARRANTY

Apple Pay is provided by Apple without any warranty from Revolut or MCB. You acknowledge and agree that from time to time, your use of your Card in connection with Apple Pay may be delayed, interrupted or disrupted for an unknown period of time for reasons we cannot control. Neither Revolut, MCB, nor their affiliates, agents, directors or officers will be liable for any claim arising from or related to use of your Card through Apple Pay due to such delay, interruption, disruption or similar failure.

You acknowledge that we are not party to the terms and conditions for Apple Pay between you and Apple and we do not own and are not responsible for Apple Pay. We are not providing any warranty for Apple Pay. We are not responsible for maintenance or other support services for Apple Pay and shall not be responsible for any other claims, losses, liabilities, damages, costs or expenses with respect to Apple Pay, including, without limitation, any third-party product liability claims, claims that Apple Pay fails to conform to any applicable legal or regulatory requirement, claims arising under consumer protection or similar legislation, and claims with respect to intellectual property infringement. Any inquiries or complaints relating to the use of Apple Pay, including those pertaining to Intellectual Property Rights, must be directed to Apple.

We do not recommend, endorse or make any representation or warranty of any kind regarding the performance or operation of your Eligible Device. You are responsible for the selection of an Eligible Device and for all issues relating to the operation, performance and costs associated with such Eligible Device.

## LIMITATION OF LIABILITY

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL WE, THE BANK, PROCESSORS, SUPPLIERS OR LICENSORS (OR THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS AND EMPLOYEES) BE LIABLE FOR ANY DIRECT, INDIRECT, PUNITIVE, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING WITHOUT LIMITATION DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES, THAT RESULT FROM THE USE OF, INABILITY TO USE OR UNAVAILABILITY OF APPLE PAY, INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH APPLE PAY. UNDER NO CIRCUMSTANCES WILL WE BE RESPONSIBLE FOR ANY DAMAGE, LOSS OR INJURY RESULTING FROM HACKING, TAMPERING OR OTHER UNAUTHORIZED ACCESS OR USE OF YOUR CARD IN APPLE PAY.

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WE, OUR PROGRAM MANAGER, PROCESSORS, SUPPLIERS AND LICENSORS (AND THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS AND EMPLOYEES) ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY (I) ERRORS, MISTAKES OR INACCURACIES OF CONTENT; (II) PERSONAL INJURY OR PROPERTY DAMAGE, OF

ANY NATURE WHATSOEVER, RESULTING FROM YOUR ACCESS TO OR USE OF APPLE PAY, INCLUDING YOUR USE OF YOUR CARD IN CONNECTION WITH APPLE PAY; (III) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS AND/OR ANY AND ALL PERSONAL INFORMATION STORED THEREIN; (IV) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM APPLE PAY; (V) ANY BUGS, VIRUSES, TROJAN HORSES OR THE LIKE THAT MAY BE TRANSMITTED TO OR THROUGH APPLE PAY BY ANY THIRD PARTY; (VI) ANY ERRORS OR OMISSIONS IN ANY CONTENT OR FOR ANY LOSS OR DAMAGE INCURRED AS A RESULT OF THE USE OF ANY CONTENT POSTED, EMAILED, TRANSMITTED OR OTHERWISE MADE AVAILABLE THROUGH APPLE PAY; AND/OR (VII) USER CONTENT OR THE DEFAMATORY, OFFENSIVE OR ILLEGAL CONDUCT OF ANY THIRD PARTY. IN NO EVENT SHALL WE, OUR PROGRAM MANAGER, PROCESSORS, AGENTS, SUPPLIERS OR LICENSORS (OR THEIR RESPECTIVE AFFILIATES, AGENTS, DIRECTORS AND EMPLOYEES) BE LIABLE TO YOU FOR ANY CLAIMS, PROCEEDINGS, LIABILITIES, OBLIGATIONS, DAMAGES, LOSSES OR COSTS IN AN AMOUNT EXCEEDING \$500.

THIS LIMITATION OF LIABILITY SECTION APPLIES WHETHER THE ALLEGED LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY OR ANY OTHER BASIS, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. THE FOREGOING LIMITATION OF LIABILITY SHALL APPLY TO THE FULLEST EXTENT PERMITTED BY LAW IN THE APPLICABLE JURISDICTION.

#### INDEMNITY

You agree to indemnify, defend and hold us and the Program Manager harmless (and the employees, directors, agents, affiliates and representatives of each) from and against any and all claims, costs, losses, damages, judgments, tax assessments, penalties, interest and expenses (including reasonable attorneys' fees) arising out of any claim, action, audit, investigation, inquiry or other proceeding instituted by a person or entity that arises out of or relates to: (a) any actual or alleged breach of your representations, warranties, or obligations set forth in these Apple Pay Terms and Conditions, including any violation of our policies; (b) your wrongful or improper use of Apple Pay, including willful misconduct or fraud; (c) your violation of any third-party right, including without limitation any right of privacy, publicity rights or Intellectual Property Rights; (d) your violation of any law, rule or regulation of the United States or any other country; (e) any other party's access or use of Apple Pay with your Touch ID or other appropriate security code.

#### REPRESENTATION AND WARRANTY

You represent and warrant to us that: (i) to the extent you identified a name at registration, the name identified by you when you registered your Card to be added to Apple Pay is your name; (ii) the Card you added to Apple Pay is your Card; (iii) you have the authority to authorize the receipt of notices, emails, calls and text messages from MCB or Program Manager at the phone number or email address you provide; (iv) you and all transactions initiated by you will comply with all federal, state and local laws, rules, and regulations applicable to you, including any applicable tax laws and regulations; (v) you will not use your Card through Apple Pay for any fraudulent or illegal undertaking or in any manner so as to interfere with the operation of Apple Pay; and (vi) your use of your Card in connection with Apple Pay will comply with these Apple Pay Terms and Conditions.

#### GOVERNING LAW

These Apple Pay Terms and Conditions, your use of your Card through Apple Pay, and any claim, dispute or controversy arising from or relating to these Apple Pay Terms and Conditions shall be governed by the law of the State of New York, without giving effect to the conflict of law principles thereof, except to the extent preempted or governed by federal law. The legality, enforceability and interpretation of these Apple Pay Terms and Conditions and the amounts contracted for, charged and received under these Apple Pay Terms and Conditions, if any, will be governed by such laws. These Apple Pay Terms and Conditions are entered into between you and us in New York. Subject to the arbitration provision in the Cardholder Agreement, you expressly agree that exclusive jurisdiction for any claim or dispute with us or relating in any way to these Apple Pay Terms and Conditions or your use of your Card resides in the state and federal courts located in New York County, New York and you further agree and expressly

consent to the exercise of personal jurisdiction in such courts in connection with any such dispute including any claim involving us or our affiliates, subsidiaries, employees, contractors, officers, directors, agents and content providers.

**FACTS**

**WHAT DOES METROPOLITAN COMMERCIAL BANK DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number
- Account balances
- Transaction history
- Account transactions
- Checking account information
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Metropolitan Commercial Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metropolitan Commercial Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 1-866-363-8226 or go to [www.mcbankny.com](http://www.mcbankny.com)

What we do	
How does Metropolitan Commercial Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Metropolitan Commercial Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or give us your contact information</li> <li>▪ Apply for financing or show your driver's license</li> <li>▪ Provide account information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Metropolitan Commercial Bank does not share with our affiliates.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Metropolitan Commercial Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include credit card account companies.</i></li> </ul>

Other important information
<p><b>For Alaska, Illinois, Maryland, and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. Further, we may collect personally identifiable information about you through our website, including but not limited to your first and last name, home address, e-mail address, telephone number, or any other identifier that permits the physical or online contacting of a specific individual. If we change our privacy policy for our website, you will be notified as required by law.</p> <p><b>For Massachusetts, Mississippi, and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.</p> <p><b>For Vermont Customers.</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p><b>For Texas Customers.</b> If you have a complaint, first contact the customer service division of Metropolitan Commercial Bank at <a href="tel:1-866-363-8226">1-866-363-8226</a>. If you still have an unresolved complaint regarding the company's money transmission activity, please direct your complaint to Texas Department of Banking, 2601 North Lamar Boulevard, Austin, Texas 78705, <a href="tel:1-877-276-5554">1-877-276-5554</a> (toll free), <a href="http://www.dob.texas.gov">www.dob.texas.gov</a>. Additional information concerning our privacy policies can be found at <a href="http://www.mcbankny.com">www.mcbankny.com</a> or call 1-866-363-8226.</p>

## Schedule A

### Schedule A: Schedule of Fees and Charges for the Revolut for Business Prepaid Mastercard

Subscription Fees								
	Freelancer			Corporate				
	Free	Professional	Ultimate	Free	Grow	Scale	Custom	Details
Monthly Subscription Fees	\$0.00	\$9.99	\$39.99	\$0.00	\$39.99	\$149.99	Custom	Freelancer Free plan and Corporate Free plan do not have a monthly subscription cost, but may have Account Service Charges and Fees for Exceeding Monthly Allowances (Transaction Charges) as described below
Annual Subscription Fees	N/A	\$86	\$365	N/A	\$365	\$1,422	Custom	Freelancer Free plan and Corporate Free plan do not have a monthly subscription cost, but may have Account Service Charges and Fees for Exceeding Monthly Allowances (Transaction Charges) as described below

Account Service Charges								
	Freelancer			Corporate				
	Free	Professional	Ultimate	Free	Grow	Scale	Custom	Details
Mobile / Web Application	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	No fee for use of the Revolut mobile/web application, including account management and security features, as referenced in the Cardholder Agreement and elsewhere.
First card per Account Owner	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	No fee for your first Account Owner Revolut card.
First physical card per	N/A	N/A	N/A	\$0.00	\$0.00	\$0.00	\$0.00	No fee for your first physical Revolut Team Member card. Physical Team

Team Member								Member cards may only be issued for Corporate Accounts. Freelancer Accounts are not eligible for Team Member cards.
Subsequent Cards: Standard Delivery Charge	\$4.99	\$4.99	\$4.99	\$4.99	\$4.99	\$4.99	\$4.99	Fee for regular domestic mail shipping and handling of your physical card.
Express Delivery Charge	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	\$19.99	Fee assessed upon your request for express shipment in 1-3 Business Days.
Paper Statement Charge	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	\$8.00	Fee assessed for delivery of a paper statement. Statements are also available digitally without charge through the Revolut mobile/web application. You will receive your paper statement between three to seven Business Days after your request.
Virtual Revolut Card	\$0.00	\$0.00	\$0.00	\$0.00	\$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 mobile/web application.
ATM fair usage fee	2% of value of withdrawal	2% of value of withdrawal	2% of value of withdrawal	2% of value of withdrawal	2% of value of withdrawal	2% of value of withdrawal	2% of value of withdrawal	You will be assessed a fair usage fee of 2% of the dollar amount of all ATM withdrawals. This is in addition to any fees charged by the ATM owner.
Account Inactivity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	There is currently no charge for Account Inactivity for any Revolut Business Account Subscription Plan.

Monthly Allowances								
	Freelancer			Corporate				
	Free	Professional	Ultimate	Free	Grow	Scale	Custom	Details
Payments to Revolut Accounts	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Number of payments to other Revolut Personal or Business accounts for no additional cost
Team Members	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Number of team members who have access to the account and who can hold corporate cards, for no additional cost.
Metal Cards	N/A	0	1	N/A	1	2	Custom	Number of team members who have access to the account and who can hold corporate cards, for no additional cost. If you cancel your Revolut for Business account within 3 months of ordering a Metal card, you'll need to pay us back for the Metal card. You'll also need to do this if you downgrade your account to one with a smaller (or zero) Metal card allowance. Metal cards are available only to paid plan users.
Domestic (ACH) transfers	5	20	100	5	100	1000	Custom	Combined number of inbound and outbound domestic (ACH) transfers (transfer in the currency of the country your Card was issued and in the country your Card was issued) available for no additional



								cost. Note, THERE MAY BE ADDITIONAL FEES CHARGED BY THE RECEIVING BANK. Contact the receiving bank for more info.
International transfers	0	0	5	0	5	25	Custom	Combined number of inbound and outbound international transfers (transfer in a currency other than the currency in the country your Card was issued or transfer to or from a country other than the country your Card was issued) available for no additional cost. Note, THERE MAY BE ADDITIONAL FEES CHARGED BY THE RECEIVING BANK. Contact the receiving bank for more information.
FX Allowance at interbank rates++	\$0.00	\$5,000	\$10,000	\$1,000	\$10,000	\$50,000	Custom	Volume of currency that can be exchanged at interbank rates+, with no additional charge.

Fee for Exceeding Monthly Allowances (Transaction Charges)								
	Freelancer			Corporate				
	Free	Professional	Ultimate	Free	Grow	Scale	Custom	Details
Fee per additional metal card** outside of the monthly allowance (business metal cards launching soon)	N/A	\$49	\$49	N/A	\$49	\$49	\$49	Fee for each additional metal card outside of the monthly allowance. Metal cards are available only to paid plan users.

Fee per domestic (ACH) transfer (above monthly allowance)	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	Custom	Fee for each domestic inbound or outbound (ACH) transfer that exceeds the monthly allowance of combined number of inbound and outbound domestic (ACH) transfers. Note, THERE MAY BE ADDITIONAL FEES CHARGED BY THE RECEIVING BANK. Contact the receiving bank for more info. Transfers between Revolut accounts and incoming transfers in USD, GBP, EUR and CHF, domestic or international, have no fee.
Fee per international transfer (above monthly allowance)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	Fee for each inbound or outbound international transfer (transfer in a currency other than the currency in the country your Card was issued or transfer to or from a country other than the country your Card was issued) that exceeds the monthly allowance of combined number of inbound and outbound international transfers. Note, THERE MAY BE ADDITIONAL FEES CHARGED BY THE RECEIVING BANK. Contact the receiving bank for more info. Transfers between Revolut accounts and incoming transfers in USD, GBP, EUR and CHF, domestic or international, have no fee.
US Domestic Wire transfer (inbound or outbound)	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	Fee for each US Domestic Wire

								transfer to or from account.
FX mark-up	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	Custom	Mark-up on volume of currency exchanged, above the allowance of volume that can be exchanged at interbank rates+ .
Cancellation and plan downgrade fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	We will not provide any refund of your subscription and will not charge a cancellation or plan downgrade fee
Pay All International Transfer Fees	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	\$25.00	This feature is only available for transfers in the following currencies: USD, GBP, EUR, and CHF. Transfers made using this feature do not count toward your monthly allowance and are inclusive of any international transfer fee that may be charged by Revolut.

Other Limits								
	Freelancer			Corporate				
	Free	Professional	Ultimate	Free	Grow	Scale	Custom	Details
Physical Cards per Team Member	N/A	N/A	N/A	3	3	3	3	Number of active physical cards permitted per team member. Physical Team Member cards may only be issued for Corporate Accounts. Freelancer Accounts are not eligible for Physical Team Member cards.
Virtual Cards per Team member	200	200	200	200	200	200	200	Number of active virtual cards

								permitted per team member
ATM withdrawal per day	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	Volume of cash permitted to be withdrawn per business account, per day.

Load Charges								
	Freelancer			Corporate				
	Free	Professional	Ultimate	Free	Grow	Scale	Custom	Details
Direct Deposit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	There is no fee for loading your Card Account via direct deposit.

Exchange Rates		
During foreign exchange market hours	Outside of foreign exchange market hours	Details
The interbank rate <sup>+</sup>	The interbank rate <sup>+</sup> plus 1%	<p>Please note that these exchange rates are a guide only. Exchange rates are determined by the interbank rates<sup>+</sup> and cannot be guaranteed. It is your responsibility to ensure that you are happy with the exchange rate for each transaction you enter into prior to initiating the transaction. The time period of “outside of foreign exchange market hours” begins at 5:00 PM Eastern Time on Friday and ends at 6:00 PM Eastern Time on Sunday.</p> <p>The Exchange Rate and the applicable fee for exchanges made “outside of foreign exchange market hours” applies to all currencies.</p>

+ Interbank rates are provided by third party financial exchanges and due to delays in data transmission, neither we cannot guarantee they are the real-time interbank rates as specified by these financial exchanges or the applicable data providers. Please note that interbank rates are subject to real-time fluctuations outside of our control. Past movements or trends in the movement of interbank rates should not be taken as an indicator of future movements in such interbank rates.