

# Revolut Junior Terms

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## 1. Why this information is important

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This document sets out the terms and conditions for the use of Revolut Junior and other important things that you need to know about it. We call this document the Junior Terms.

These Junior Terms apply on top of our Personal Terms when you choose to use Revolut Junior, but our [Personal Terms](#) still apply as well. If there is any inconsistency between the Personal Terms and these Junior Terms, these Junior Terms will apply.

If you do choose to use Revolut Junior, these Junior terms will form part of the legal agreement between you (the account holder) and us (Revolut Ltd). There is no legal agreement between us and any Juniors you allow to use your Revolut Junior account.

To set up Revolut Junior, you must have a Revolut personal account. When we say 'you' in these Junior terms, we mean a Revolut personal account holder. When we say 'Junior', we mean any person who you have allowed to use your Revolut Junior account.

When we say the 'Revolut app' in these Junior Terms, we mean the Revolut app that you use to access your personal account. When we say the 'Junior app', we mean the app that Juniors use to access your Revolut Junior account. These are separate apps. You cannot access the Junior app and Juniors cannot access the Revolut app.

You can ask for a copy of these Junior Terms through the Revolut app at any time.

## 2. What is Revolut Junior?

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Revolut Junior is designed for parents who want their children to gain financial skills and to learn how to use and manage money. (If you use Revolut Junior for something else, you may breach the Junior Terms.)

A Revolut Junior account is a sub-account of your Revolut personal account that you allow a Junior to use. As it is a sub-account of your personal account, you are responsible for everything a Junior does using it as if you had done it yourself.

The Junior can view any transactions made on their Revolut Junior account using the Junior app. They will also be issued with a card linked to the account that they can use to spend and withdraw cash. Juniors cannot make or receive transfers using the Junior app.

You can send money to (and from) the Revolut Junior account, and keep track of how Juniors are spending that money, using the Revolut app. You can also be able to control how Juniors can use their card.

A Revolut Junior account and card can only be used to spend the money you have sent to the Revolut Junior account. If your Junior attempts a transaction using your Revolut Junior card and there are not sufficient funds in the Revolut Junior account then the transaction will be declined, even if there are sufficient funds in your Revolut personal account.

### 3. Who can use a Revolut Junior account?

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You can create a Revolut Junior account at any time in the Revolut app. When you do so, you must nominate the Junior who you are giving access to the account. If we ask, you also must provide us with the information we need to verify the identity of the Junior. You can only give a person access as a Junior if they are aged between 7 and 17 and you are their guardian or otherwise have legal responsibility for them.

If you have more than one Junior, you can create more than one Revolut Junior account. However, each Revolut Junior account can only have one Junior linked to it, and the Junior you nominate to have access to the account cannot be changed.

### 4. Who is the legal owner of a Revolut Junior account and card?

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As a Revolut Junior account is a sub-account of your Revolut personal account, you are the legal owner of it. You are responsible for everything a Junior does using your Revolut Junior account as if you had done it yourself.

This includes any Revolut Junior card. Each card issued for your Revolut Junior account is issued to you and you authorise your Junior to use it on your behalf. You are responsible for it and everything a Junior does using it as if you had done it yourself.

Although we provide you with tools to assist you to control your Junior's use of Revolut Junior (like preventing ATM withdrawals or online purchases, and by adding or removing money), you remain responsible for that use.

Only you and we (Revolut Ltd) have rights under these Junior Terms. Juniors do not. This agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

### 5. What are my responsibilities?

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As your Revolut Junior accounts legal owner, you are responsible for it and all actions taken by your Junior with it. We do not accept any liability for how or where the Junior Card is used by your Junior.

You are also responsible for:

- explaining to your Junior how to use your Revolut Junior account and card in line with these Junior Terms (and must do so before they start using it).
- ensuring that your Junior's use your Revolut Junior account (for example, the things they buy with it) is acceptable to you.
- making sure that the money in the Revolut Junior account is sufficient (but not excessive) for your Junior.
- keeping your Revolut Junior cards and their PINs and details safe, and freezing them and reporting them to us if they are lost or stolen.
- contacting us to resolve any issues with or questions about the account (customer support is not offered in the Junior app).

Remember, the rules on account and card use set out in the [Personal Terms](#) apply to your Revolut Junior

account as well because it is a sub-account of your Revolut personal account. This means you are also responsible for ensuring that your and your Junior's use of your Revolut Junior account is in line with those Personal Terms.

## 6. Who can use a Revolut Junior card and what for?

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You can order one Revolut Junior card for each Revolut Junior account. This card must be used by, and only by, the Junior you nominated to have access to the account.

The Revolut Junior card can be used like any other card on your Revolut personal account to make online purchases online or in person and to make ATM withdrawals. You can turn these features on and off from the Revolut app.

To make the Revolut Junior card as safe and secure as possible, we block merchant types which we think aren't age appropriate for Juniors. For example, merchants who only sell alcohol, cigarettes and gambling products. To do this, we rely on the merchant's registered business type (also known as an 'MCC code'), not the actual details of what is being bought on a Revolut Junior card. This means Revolut Junior Cards are not restricted from, for example, buying alcohol at a supermarket (because the category of 'supermarket' is not restricted) or at a merchant with an inaccurate registered business type. If we turn a merchant off, you can't turn it back on.

## 7. Can I use Revolut Junior in more than one currency?

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You can only open Revolut Junior accounts in the base currency of your Revolut personal account. This is normally the currency of the country of the address of your Revolut personal account. You can only send money to Revolut Junior accounts in this currency too.

If you use a Revolut Junior Card to make a purchase in a currency other than your base currency, we'll perform a currency conversion in the same way as we would for a transaction on your Revolut personal account.

## 8. Are there any fees or limits on a Revolut account

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It is free to create a Revolut Junior account.

If you order a Revolut Junior card, the same fees apply as for the tier of the Revolut personal account which you hold (e.g. Standard, Personal, Metal). If a fee does apply, you'll be shown you in the app before you incur it, and it will be charged to your Revolut Personal Account.

The use of your Revolut Junior account is subject to the same fees as for your Revolut personal account, other than the following exceptions:

- The value of free ATM withdrawals allowed before a fee applies is less. ATM withdrawals are free on each individual Revolut Junior card up to £40 per rolling month. After that, a 2% fee applies.
- The value of foreign exchange allowed before a high-frequency fee applies is less. A high-frequency fee will apply for any foreign exchange over £250 on each individual Revolut Junior account per rolling month.

The use of your Revolut Junior account also has the following limits, which your Revolut personal account does not. These limits apply to each individual Revolut Junior Account separately, not across all your Revolut Junior Accounts if you have more than one:

- Only £4000 can be sent to a Revolut Junior account in any one year and can only £3000 can be held in it at any one time.
- Only £120 can be withdrawn at an ATM per day. Also, only 3 ATM withdrawals can be made per day, and 6 per week, in total.
- Only £500 can be spent on a Revolut Junior card, and only 15 transactions can be made, per day.

## 9. What happens if a Revolut Junior account balance is negative?

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Just like your Revolut personal account, Revolut Junior accounts are not designed to have a negative balance. However, this can happen (for example, because you do not have money to cover fees owed to us or because you have made an offline transaction).

Where this happens, we will contact you to remediate the negative balance. If you do not, we will transfer the amount of the negative balance from your Revolut personal account to your Revolut Junior account. If this results in a negative balance on your Revolut personal account, our Personal Terms will apply in the ordinary way.

## 10. How can a Revolut Junior account or card be closed or cancelled?

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If you want to stop the use of a Revolut Junior account at any time you can:

- freeze or cancel the Revolut Junior card in the Revolut app.
- withdraw some or all of the money from it back to your Revolut personal account.

However, if you want to permanently close a Revolut Junior account, you need to contact us. Upon closure, any remaining money in the Revolut Junior account will be returned to your personal account and the relevant Revolut Junior Card will be cancelled. Remember, the rules for account closure in our Personal Terms also apply to your Revolut Junior account.

### What happens when a Junior turns 18?

When a Junior turns 18, they can continue to use the Revolut Junior account until the earlier of their 19th birthday or the card expiring. We won't issue any new card to a Junior who is over 18.

Once a Junior turns 18, they will be eligible to sign up for a Revolut personal account. If they do, you should let us know so that we can close the Revolut Junior account and cancel the associated Revolut Junior card.

### What happens if a Parent closes their Revolut personal account?

As a Revolut Junior Account is a sub-account of a Parent's personal Revolut account, closing the personal Revolut account means the Revolut Junior Account will be closed too.

## 11. What happens if I move countries?

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Please contact us if you plan to permanently move to another country. You may need to provide us the information we need to determine if we can continue to offer you Revolut Junior in that country. If we can't, your Junior account may need to be closed.

## 12. Legal bits and pieces

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### Permission for us to process your Junior's personal information

To provide services under the agreement we need to collect information from you, about your Junior. Under data protection law, we are what is known as the 'data controller' of your child's personal information. For more information about how we use personal information generally, please see our [Privacy Policy](#).

We also have a specific [Privacy Statement](#) for Junior which you should ask your Junior to read and help them understand. It is particularly important for children of 13 or over (who you consider capable of making their own decisions) as in some limited circumstances we may ask them for some of their personal information, and for their consent to our use of it.

By entering into these Junior terms you are giving us permission to gather process and store your Junior's personal information for the purpose of providing our services to you and them. This doesn't affect any rights and obligations you, your Junior, or we have under data protection law.

You can withdraw your permission to us processing your child's personal information by closing your Revolut Junior Account, which will end your agreement to the Junior terms between you and us. However, the agreement and the personal terms will remain in place between you and us, for your Revolut personal account.

If you end your agreement to these Junior terms, we'll stop using your Junior's information for the purpose of providing our services, but we may need to keep their information for other legal reasons.

### Everything else

Remember, except as expressly modified in these Junior Terms, our Personal Terms apply to your use of Revolut Junior. This means that all the rights you and we have under our Personal Terms also apply to your use of Revolut Junior. For this reason, you should read these Junior Terms and our Personal Terms together.