

Terms & Conditions Change Overview

This document lists the differences in terms and conditions between Revolut Bank UAB and Revolut Bank UAB, Zweigniederlassung Deutschland. We have compiled all the differing clauses in each set of Terms to give you a better comparison. The Table of Contents will guide you to the relevant Terms. Please read all Terms relevant to you - based on the products and services you use - carefully to ensure you understand all differences. You can also find a summary of the changes and a link to the complete updated Terms or Fee document above the respective comparison table.

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01. Personal Terms

Link to updated Personal Terms: <https://www.revolut.com/en-DE/legal/terms/>

Summary of changes:

- Section 1: Services are provided by Revolut Bank UAB via its branch Revolut Bank UAB, Zweigniederlassung Deutschland which is also supervised by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin)
- Section 1: Business days are defined as Target2 business days (any day that's not a Saturday, Sunday or a Target2 bank holiday)
- Section 5: Language of communication is usually German
- Section 6: Right of Withdrawal notice has been extended to fit the required format in Germany
- Section 11: An additional restriction on the use of the Revolut App and Card has been added for clarification: looping, abuse of our products, services or customer support, or if your personal account is used for non-personal purposes
- Section 15: Right to reverse transactions credited to your account has been added for cases where we or someone else made a mistake or you have acted fraudulently or otherwise criminally
- Section 25: Detailed clarification on how the Personal Terms can be changed, when you need to give consent to changes and how consent needs to be given
- Section 28: Our set-off right has been limited to comply with German law
- Section 30: Out of court dispute resolution authority is the Schlichtungsstelle der Deutschen Bundesbank and Schlichtungsstelle bei der Bundesanstalt für Finanzdienstleistungsaufsicht and complaints related to the processing of personal data can be addressed to your local data protection authority or the Lithuanian State Data Protection Inspectorate
- Section 33: German law applies and legal action can be brought to the German courts
- Section 33: The language of the agreement is German
- Language adjustments and clarifications throughout the document

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
This version of terms will apply from 30 October 2024 except where indicated otherwise. If you would like to see the previous version of these terms, please click here .	If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our terms applies to you from 30 October 2024. If you would like to see the previous version of these terms, please click here . If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you have

	<p>been notified by us about the transfer to the German Branch, the current version of these terms will apply to you from the date you completed the transfer. If you would like to see the terms that apply until then, please see Part II.</p>
1. Why this information is important	
<p>These terms and conditions, along with the Fees page, Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:</p> <ul style="list-style-type: none"> • you, the account holder; and • us, Revolut Bank UAB (a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania). 	<p>These terms and conditions, along with the Fees page and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:</p> <ul style="list-style-type: none"> • you, the account holder; and • us, Revolut Bank UAB, acting via its branch in Germany.
-	<p>In Germany, Revolut Bank UAB has established and provides services via its branch Revolut Bank UAB, Zweigniederlassung Deutschland. Revolut Bank UAB, Zweigniederlassung Deutschland's registered address is FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany and its registration number is HRB 249024 B</p>
<p>We are also subject to the Law on Payments of the Republic of Lithuania which regulates our activities and liability, provision of payment services, rights and obligations of our customers and applicable fees.</p>	<p>We are also supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin) to the extent that Revolut Bank UAB provides services through the branch in Germany. We are subject to the banking and payments services regulations of Germany which regulates our activities and liability, provision of payment services, rights and obligations of our customers and applicable fees.</p>
<p>We note that we operate and provide services on business days of the Republic of Lithuania and only when such business days in the Republic of Lithuania coincide with business days of the United Kingdom (UK).</p>	<p>Please note that when we talk about business days in these terms and conditions, we mean Target2 business days (any day that's not a Saturday, Sunday or a Target2 bank holiday).</p>
It's important for you to understand how	It's important for you to understand how your

your account works. You can ask for a copy of these terms and conditions through the Revolut app at any time.	account works. To use all the functions of the Revolut app, you must be connected to the internet. You can ask for a copy of these terms and conditions through the Revolut app at any time.
4. Can I open a Revolut account?	
<ul style="list-style-type: none"> • you have read, understood and accepted our Privacy Policy; and 	-
Normally you must be 18 or over to open a Revolut account. If you are under 18 and we let you have a Revolut account or any other service, we'll let you know any special terms and conditions that apply.	Normally you must be at least 18 years old to open a Revolut account. If you are under 18 years old and we let you have a Revolut account or any other service, we'll let you know any special terms and conditions that apply.
When you ask us to open an account, we or someone acting for us will ask for information about you and where the money you will put in your account comes from. We do this for a number of reasons, including to check your credit score and identity, and to meet our legal and regulatory requirements. Our Privacy Policy explains more about how we use your information for these and other purposes. When we have the information we need, we will open your account.	When you ask us to open an account, we or someone acting on our behalf will ask for information about you and where the money you will put in your account comes from. We do this for a number of reasons, including to check your credit score and identity, and to meet our legal and regulatory requirements. Our Privacy Policy explains more about how we use your information for these and other purposes. Only when we have the information we need, will we open your account.
5. How do I get information on payments into and out of my account?	
We'll usually communicate with you through the Revolut app and it's free of charge. Other Revolut group entities may also communicate with you via the Revolut app if this is agreed with you and that entity.	We'll usually communicate with you through the Revolut app and it's free of charge. Other Revolut group entities may also communicate with you via the Revolut app if this is agreed between you and that entity.
Your consents, approvals, acceptances and other statements given using the Revolut app shall have the same legal validity as your signature on a written document. Your agreements concluded with us via the Revolut app shall be deemed to be written agreements concluded between you and us. Any instructions to Revolut for conducting operations and other actions submitted/executed from you through the Revolut app will be treated as submitted/executed by you and valid as actions performed by you.	Your consents, approvals, acceptances and other statements given using the Revolut app shall have the same legal validity as your signature on a written document. Your agreements concluded with us via the Revolut app shall be deemed to be written agreements concluded between you and us. If required by law, we may need you to send us signed documents by email or post. Any instructions to Revolut for conducting operations and other actions submitted/executed from you through the Revolut app will be treated as submitted/executed by you and valid as

	actions performed by you.
We will usually communicate with you in English	We will usually communicate with you in German unless we agree on another language with you individually.
6. How do I close my account?	
You can close your account, and so end the agreement, at any time by letting us know. You can do this through the Revolut app, by writing to us at our head office or by emailing us at support@revolut.com. There is no charge or fee to close your account.	You can close your account, and so end the agreement, at any time by letting us know. You can do this via the Revolut app, by writing to our branch office or by emailing support@revolut.com. There is no charge or fee to close your account. Note that if you are on a Paid Plan or have entered into another agreement with us that requires you to keep your personal account open (e.g. a personal loan), deviating notice periods may apply. Please check the agreement applicable to you for further details.
You will still have to pay any charges you've run up (for example, if you've asked for an extra Revolut Card). We may also charge you any cancellation fees that apply to other agreements you've entered into with us (for example, if you cancel your Metal or Ultra subscription).	You will still have to pay any charges you've run up (for example, if you've asked for an extra Revolut Card).
If you, or we, close your account, we will give you the opportunity to withdraw the money we hold for you (we call this redemption of money). If you want us to send you money in a different currency than the currency we're holding for you, we will convert the currency using the rate that applies at the time, and take our usual fee, before sending the money to you.	If you, or we, close your account, we will give you at least 2 months to withdraw the money we hold for you (unless there are any legal reasons preventing the transfer). This means, any ordinary payment limits, and fees, will also still apply during this period. For example, any limits on the minimum value of payments that apply while your account is open will also apply when your account is closed. After these 2 months, you will no longer be entitled to any free payments that your plan entitled you to while your account was open. For any transfer you request, we charge our standard fee, subject to a minimum of €2 (or equivalent in the currency of your Revolut account). For example, if you request an international payment which you would have paid €5 (or equivalent in the currency of your Revolut account) for while your account was open, then you will be charged €5 (or equivalent in the currency of your Revolut account), but if you request a local payment which would have been free while your

	<p>account was open then you will pay €2 (or equivalent in the currency of your Revolut account). If your remaining balance is less than or equal to €2 (or equivalent in the currency of your Revolut account) at the beginning of the 2 months period, or drops below it at any time during that period, the fee will be charged automatically and your account will be permanently closed after the period ends.</p> <p>If you want us to send you money in a different currency than the currency we're holding for you, we will convert the currency using the rate that applies at the time, and take our usual fee, before sending the money to you.</p>
<p>You can withdraw from this agreement and so end it within the first 14 days of opening a Revolut account by letting us know through the Revolut app or by emailing us at support@revolut.com. You have a right to withdraw without paying any penalties and without having to indicate any reason. In case of withdrawal from the agreement we will return any remaining balance to you.</p>	<p style="text-align: center;">Right of withdrawal notice</p> <p>Section 1 Right of withdrawal</p> <p>You can withdraw from your contractual declaration within 14 days without giving reasons by means of a clear declaration. The withdrawal period begins after conclusion of the contract and after you have received the contractual provisions including the General Terms and Conditions and all the information listed below in section 2 on a durable medium (e.g. letter, fax, e-mail). To comply with the withdrawal period, it is sufficient to send the withdrawal in good time if the declaration is made on a durable medium.</p> <p>The withdrawal is to be addressed to: Revolut Bank UAB, Zweigniederlassung Deutschland FORA Linden Palais Unter den Linden 40 10117 Berlin Germany</p> <p>Email: support@revolut.com</p> <p>Section 2 Information required for the start of the</p>

withdrawal period

The information within the meaning of section 1 sentence 2 includes the following details:

General Information

1. the existence or non-existence of a right of withdrawal as well as the conditions, details of the exercise, in particular the name and address of the person to whom the withdrawal is to be declared, and the legal consequences of the withdrawal, including information on the amount that the consumer must pay for the service provided in the event of withdrawal, insofar as he is obliged to pay compensation (underlying provision: Section 357b of the German Civil Code);
2. the Member States of the European Union whose law the payment service provider uses as a basis for entering into relations with the consumer prior to the conclusion of the contract;
3. details regarding payment and fulfilment;
4. if applicable, any costs incurred and a reference to any taxes or costs that are not paid via or charged by the payment service provider;

Information on the provision of payment services:

5. on the payment service provider
 - a. the name and address for summons of its head office and all other addresses, including e-mail address, relevant for communication with the payment service provider;
 - b. the name and address for summons of its agent or branch in the Member State in which the payment service is offered;
 - c. the supervisory authorities responsible for the payment service provider and the register kept by the Federal Financial Supervisory Authority or any other relevant public register in

which the payment service provider is entered as authorised, as well as its register number or an equivalent identifier used in that register;

6. on the use of the payment service
 - a. a description of the main features of the payment service to be provided;
 - b. information or customer identifiers required for the proper initiation or execution of a payment order;
 - c. the method of consenting to the initiation of a payment order or the execution of a payment transaction and the cancellation of a payment order (underlying provisions: Sections 675j and 675p of the German Civil Code);
 - d. the time from which a payment order is deemed to have been received (underlying provision: Section 675n (1) of the German Civil Code);
 - e. a time specified by the payment service provider close to the end of a business day, at the end of which a payment order received by the consumer after this time is deemed to have been received on the following business day (underlying provision: Section 675n (1) sentence 3 of the German Civil Code);
 - f. the maximum execution period for the payment services to be provided;
 - g. a reference to the possibility of agreeing upper amount limits for the use of a payment instrument (such as a payment card) (underlying provision: Section 675k (1) of the German Civil Code);
7. on fees, interest and exchange rates
 - a. all charges payable by the consumer to the payment service provider, including those based on how and how often the required information is to be

	<ul style="list-style-type: none">communicated;b. a breakdown of these charges;c. the interest rates and exchange rates used or, where reference interest rates and exchange rates are used, the method for calculating the actual interest and the relevant reference date and index or basis for determining the reference interest rate or exchange rate;d. the immediate entry into force of changes to the reference interest rate or exchange rate based on the agreed reference interest rates or exchange rates without prior notification of the consumer (underlying provision: Section 675g (3) of the German Civil Code); <p>8. on communication</p> <ul style="list-style-type: none">a. the means of communication agreed to be used for the transmission of information and notification obligations, including the technical requirements for the consumer's equipment and software;b. how and how often the information to be provided or made available by the payment service provider before and during the contractual relationship, before the execution of payment transactions and for individual payment transactions is to be communicated or made available;c. the language or languages in which the contract is to be concluded and in which communication is to take place for the duration of the contractual relationship;d. a reference to the consumer's right to request at any time during the term of the contract that the contractual terms and conditions and the pre-contractual information on the provision of payment
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services referred to in this cancellation policy be provided on paper or on another durable medium;

9. on the protective and remedial measures
 - a. a description of how the consumer keeps a payment instrument secure and how he fulfils his obligation towards the payment service provider or an entity designated by the latter to report the loss, theft, misuse or other unauthorised use of a payment instrument without undue delay after becoming aware of it (underlying provision: Section 675l (1) sentence 2 of the German Civil Code);
 - b. a description of the secure procedure for informing the consumer by the payment service provider in the event of suspected or actual fraud or security risks;
 - c. the conditions under which the payment service provider reserves the right to block a payment instrument of the Civil Code (underlying provision: Section 675k (2) of the Civil Code);
 - d. information on the consumer's liability in the event of loss, theft, misplacement or other misuse of the payment instrument, including information on the maximum amount (underlying provision: Section 675v of the German Civil Code);
 - e. information on the payment service provider's liability for unauthorised payment transactions (underlying provision: Section 675u of the German Civil Code);;
 - f. information on how and within what period the consumer must notify the payment service provider of unauthorised or incorrectly initiated or executed payment transactions (underlying

	<p>provision: Section 676b of the German Civil Code;</p> <ul style="list-style-type: none">g. information on the payment service provider's liability in the event of non-execution, incorrect or delayed initiation or execution of payment transactions and information on the payment service provider's obligation to investigate the non-executed or incorrectly executed payment transaction upon request (underlying provision: Section 675y of the German Civil Code);h. the conditions for the consumer's right to reimbursement in the event of an authorised payment transaction initiated by or via the payee (e.g. SEPA direct debits) (underlying provision: Section 675x of the German Civil Code); <p>10. on changes to the terms and conditions and cancellation of the payment services framework agreement</p> <ul style="list-style-type: none">a. the agreement that the consumer is deemed to have consented to an amendment to the contractual terms and conditions if the consumer has not notified the payment service provider of his refusal before the date on which the amended contractual terms and conditions are to enter into force (underlying provision: Section 675g of the German Civil Code);b. the term of the payment service framework agreement;c. a reference to the consumer's right to terminate the contract;d. if applicable, a reference to the following agreements relevant to cancellation:<ul style="list-style-type: none">aa) the agreement of a notice period for the consumer's right to terminate the contract, which may not exceed one month (underlying provision: Section 675h (1) of the German Civil Code),bb) the agreement of a right of
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cancellation by the payment service provider subject to a notice period of at least two months, which requires that the contract is concluded for an indefinite period (underlying provision: Section 675h (2) of the German Civil Code),

cc) the consumer's right to terminate the contract without notice before a change to the contract proposed by the payment service provider takes effect, if the consumer's consent to the change would be deemed to have been given under an agreement in the contract without express refusal, provided that the payment service provider has informed the consumer of the consequences of his silence and of the right of termination (underlying provision: Section 675g (2) of the German Civil Code);

11. the contractual clauses on the law applicable to the payment services framework contract or on the competent court;

12. a reference to the complaints procedures available to the consumer for alleged breaches by the payment service provider of its obligations (underlying provisions: Sections 60 to 62 of the Payment Services Supervision Act) and to out-of-court redress procedures available to consumers (underlying provision: Section 14 of the Injunctions Act).

Section 3

Consequences of withdrawal

In the event of an effective withdrawal, the **services received by both parties must be returned.**

If you overdraw your account without having been granted an overdraft facility or if you exceed the overdraft facility granted to you, we cannot

	<p>demand any costs or interest from you over and above the repayment of the amount of the overdraft or overrun if we have not properly informed you of the conditions and consequences of the overdraft or overrun (e.g. applicable debit interest rate, costs).</p> <p>You are obliged to pay compensation for the value of the service provided up to the withdrawal if you were informed of this legal consequence before submitting your contractual declaration and have expressly agreed that the performance of the service in return can begin before the end of the withdrawal period. If there is an obligation to pay compensation for lost value, this may mean that you still have to fulfil the contractual payment obligations for the period up to the cancellation. Your right of withdrawal expires prematurely if the contract has been completely fulfilled by both parties at your express request before you have exercised your right of withdrawal. Obligations to reimburse payments must be fulfilled within 30 days. This period begins for you when you send your withdrawal notice and for us when we receive it.</p> <p>Special notes If you withdraw from this contract, you are also no longer bound by a contract related to this contract if the related contract concerns a service provided by us or a third party on the basis of an agreement between us and the third party.</p> <p>End of the right of withdrawal notice</p>
<p>9. Keeping your security details and Revolut Card safe</p>	
<p>Write to us:</p> <ul style="list-style-type: none"> • Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. 	<p>Write to us:</p> <ul style="list-style-type: none"> • Revolut Bank UAB, Zweigniederlassung Deutschland, FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany.
<p>Freeze your Revolut Card:</p>	<p>Block your Revolut Card:</p>
<p>Call us:</p> <ul style="list-style-type: none"> • +370 5 214 3608 (your telecommunication service provider's standard rates apply). 	<p>Call us:</p> <ul style="list-style-type: none"> • +370 5 214 3608 (your telecommunication service provider's standard rates apply). This is an automated phone line which is unable to connect you to a human

	agent, and it can only be used to block your Revolut card, or to provide general automated responses.
10. Making payments and accessing accounts using 'open banking'	
These providers will often need to be authorised by a regulator such as the Bank of Lithuania or by the regulator of any other relevant country. If you are thinking of using an open-banking provider or third-party provider, you should ask them for details of their authorisation (if they have any) and check this yourself (you can do this by checking the Bank of Lithuania's online register of authorised companies).	These providers will often need to be authorised by a regulator such as the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin) for Germany based providers or another EEA regulator if the provider is based in another EEA country but has permission to also operate in Germany. If you are considering using an open-banking provider or third-party provider, you should ask them for details of their authorisation (if they have any) and check this yourself (you can do this by checking BaFin's online register of authorised companies).
When you use an open banking provider or a third-party provider, you authorise them and give consent to them to have access to your Revolut account information or make payments from your Revolut account on your behalf. How we share your information for these and other purposes is set out in our Privacy Policy .	When you use an open banking provider or a third-party provider, you authorise them and give them consent to access to your Revolut account information or make payments from your Revolut account on your behalf. How we share your information for these and other purposes is set out in our Privacy Policy .
When you use our Open Banking Services to initiate a payment from an account you hold with another provider, you must authorise us to make that payment as well. We won't store any of the sensitive payment data you provide to give that authorisation. We will consider that you gave us consent and authorised us to initiate payments from those accounts when you choose in Revolut app to use a certain payment service and after you fill in all necessary and requested information you submit it on Revolut app.	When you use our Open Banking Services to initiate a payment from an account you hold with another provider, you must authorise us to make that payment as well. We won't store any of the sensitive payment data you provide to give that authorisation. We will consider that you gave us consent and authorised us to initiate payments from those accounts when you choose to use a certain payment service within the Revolut app and after filling in all necessary and requested information you submit it on the Revolut app.
11. Are there any restrictions on using the Revolut app or Revolut Card?	
The Revolut app or Revolut Card must not be used (directly or indirectly) as follows: for illegal purposes (for example, committing fraud); <ul style="list-style-type: none"> in a way that might harm our ability to provide our services; 	The Revolut app or Revolut Card must not be used (directly or indirectly) as follows: for illegal purposes (for example, committing fraud); <ul style="list-style-type: none"> for looping, abuse of our products, services or customer support, or if

<ul style="list-style-type: none"> ● only to send money to and receive money from a credit card account; ● for any transactions to receive cash other than making a withdrawal from an ATM (cash machine); ● to control or use a Revolut account that's not yours; ● to give Revolut Card to any other person; ● to allow anyone else to have access to or use your account or the Revolut app; ● to abuse, exploit or get around any usage restrictions set by a service provider your Revolut Card is registered with. For example, you must only use one Revolut Card for any particular service provider that offers a free subscription or trial period; or ● to trade in foreign currencies for speculative purposes (that is, to take advantage of any expected rise or fall in the value of a currency) or to take advantage of discrepancies in the foreign exchange market. 	<p>your personal account is used for non-personal purposes. This includes activities that may compromise the integrity of our services or threaten the security and well-being of Revolut and its customers;</p> <ul style="list-style-type: none"> ● in a way that might harm our ability to provide our services; ● only to send money to and receive money from a credit card account; ● for any transactions to receive cash other than making a withdrawal from an ATM (cash machine); ● to control or use a Revolut account that's not yours; ● to give a Revolut Card to any other person; ● to allow anyone else to have access to or use your account or the Revolut app; ● to abuse, exploit or get around any usage restrictions set by a service provider your Revolut Card is registered with. For example, you must only use one Revolut Card for any particular service provider that offers a free subscription or trial period; or ● to trade in foreign currencies for speculative purposes (that is, to take advantage of any expected rise or fall in the value of a currency) or to take advantage of discrepancies in the foreign exchange market.
<p>12. Adding money to my account</p>	<p>12. Adding money to your account</p>
<p>Due to the anti-money laundering and counter-terrorist financing requirements or the limits applied by third parties, we might limit how much you can receive into or pay from your account, or how much you can withdraw or spend using your Revolut Card. We might also limit the value of currency exchange you can carry out at any one time or over a period of time. These limits can change from time to time. Information about these limits is set out here.</p>	<p>Due to the anti-money laundering and counter-terrorist financing requirements or the limits applied by third parties, we might limit how much you can receive into or pay from your account, or how much you can withdraw or spend using your Revolut Card. We might also limit the value of currency exchange you can carry out at any one time or over a period of time. These limits can change from time to time. Information about these limits can be found here.</p>
<p>13. Transferring money between Revolut accounts</p>	
<p>Revolut Messenger</p>	<p>Revolut Messenger</p>

<p>You can also use this thread in the transfer section of the Revolut app to chat with your contacts. We call this function “Revolut Messenger”. Revolut Messenger is intended to make your use of Revolut more social by allowing you to communicate with other Revolut users about your activity on the Revolut app.</p>	<p>Your Instant Transfers to and from other Revolut accounts are shown in a thread in the app. This allows you to see how much you have sent to and received from another person, and to see any outstanding payment requests as well. You can access this thread by tapping on the contact for the other Revolut account in the “transfer” section of the Revolut app.</p> <p>You can also use this thread in the transfer section of the Revolut app to chat with your contacts. We call this function “Revolut Messenger”. Revolut Messenger is intended to make your use of Revolut more social by allowing you to communicate directly with your contacts about your activity on the Revolut app.</p>
14. Making other types of payments	
<p>It's easy to send money to your or someone else's bank account. You can make a one-off payment or set up a recurring payment. Just enter the sort code and account number (or, for international payments, the IBAN) of the account you're sending money to in the Revolut app and follow the prompts. We may need to ask for other information as well.</p>	<p>It's easy to send money to your or someone else's bank account. You can make a one-off payment or set up a recurring payment (like a standing order). Just enter the sort code and account number (or, for international payments, the BIC and IBAN) of the account you're sending money to in the Revolut app and follow the prompts. We may need to ask for other information as well.</p>
<p>If you contact our customer support team through the Revolut app we can give you information to help you try to recover the money, including details of the person who did receive the money (if we have those details).</p>	<p>If you contact our Support team through the Revolut app we can give you information to help you try to recover the money, including details of the person who did receive the money (if we have those details).</p>
<p>The EEA is made up of all the countries in the European Union, plus Norway, Iceland and Liechtenstein. A ‘business day’ means a day that the banks are open in both the Republic of Lithuania and the UK.</p>	<p>The EEA is made up of all the countries in the European Union, plus Norway, Iceland and Liechtenstein.</p>
<p>Not all of these services are provided by us (Revolut Bank UAB). Some are provided by other companies within our group. Where this is the case, you must agree to separate terms and conditions with those companies, which will govern those services. For example:</p> <ul style="list-style-type: none"> • If you use cryptocurrency services, these are provided by Revolut Ltd, 	<p>Not all of these services are provided by us (Revolut Bank UAB, Zweigniederlassung Deutschland). Some are provided by other companies within our group. Where this is the case, you must agree to separate terms and conditions with those companies, which will govern those services. For example:</p> <ul style="list-style-type: none"> • If you use cryptocurrency services, these are provided by Revolut Ltd,

<p>and are governed by the Cryptocurrency Terms and Conditions with which you agreed to. We do not provide these services and you do not have rights against us under those Cryptocurrency Terms and Conditions.</p> <ul style="list-style-type: none"> • If you use precious metal services, these are provided by Revolut Ltd, and are governed by the Precious Metal Terms and Conditions with which you agreed to. We do not provide this service and you do not have rights against us under those Precious Metal Terms and Conditions. • If you use trading services, these are provided by Revolut Securities Europe UAB, and are governed by the Trading Terms and Conditions with which you agreed to. We do not provide this service and you do not have rights against us under those Trading Terms and Conditions. • If you use Stays services, these are provided by Revolut Ltd, and are governed by the Stays Terms and Conditions with which you agreed to. We do not provide this service and you do not have rights against us under those Stays Terms and Conditions. • If you have a Savings Flexible Account, it is provided by Revolut Securities Europe UAB, and is governed by the Savings Flexible Account Terms and Conditions with which you agreed to. We do not provide this service and you do not have rights against us under those Savings Flexible Account Terms and Conditions. • Any other services provided by another group company. 	<p>and are governed by the Cryptocurrency Terms and Conditions which you agreed to. We do not provide these services and you do not have rights against us under those Cryptocurrency Terms and Conditions.</p> <ul style="list-style-type: none"> • If you use precious metal services, these are provided by Revolut Ltd, and are governed by the Precious Metal Terms and Conditions which you agreed to. We do not provide this service and you do not have rights against us under those Precious Metal Terms and Conditions. • If you use trading services, these are provided by Revolut Trading Ltd, and are governed by the Trading Terms and Conditions which you agreed to. We do not provide this service and you do not have rights against us under those Trading Terms and Conditions. • If you use Stays services, these are provided by Revolut Ltd, and are governed by the Stays Terms and Conditions with which you agreed to. We do not provide this service and you do not have rights against us under those Stays Terms and Conditions. • If you have a Savings Flexible Account, it is provided by Revolut Securities Europe UAB, and is governed by the Savings Flexible Account Terms and Conditions with which you agreed to. We do not provide this service and you do not have rights against us under those Savings Flexible Account Terms and Conditions. • Any other services provided by another group company.
<p>Making Payments in Chinese Yuan If you have not engaged in any cryptocurrency related activity on any Revolut group entity, you can use Revolut to send payments in Chinese Yuan to anyone with an AliPay account. The maximum value of any one payment is CNY50,000.</p> <p>We do not support payments in Yuan to</p>	<p>Making Payments in Chinese Yuan If you have not engaged in any cryptocurrency related activity on Revolut, you can use Revolut to send payments in Chinese Yuan to anyone with an AliPay account, subject to the limits below:</p> <ul style="list-style-type: none"> • the maximum value of any one payment is CNY50,000; • you can only send up to five

<p>other accounts right now, and you cannot hold balances in Yuan either.</p> <p>There are restrictions as per Chinese regulations on the amount of funds and number of transfers an Alipay beneficiary can receive within a month / year based on the reason for transfer. If these limits are exceeded on the beneficiary side, the payment will be canceled.</p> <p>Unfortunately, if you have engaged in any cryptocurrency related activity on any Revolut group entity, you cannot use Revolut to send payments in Chinese Yuan. This is due to restrictions put in place by the partners we use to offer this service. By cryptocurrency related activity, we mean you have either:</p> <ul style="list-style-type: none"> ● held, bought or sold cryptocurrency directly on the Revolut App; or ● received or sent cryptocurrency proceeds from a cryptocurrency exchange into your Revolut crypto account. <p>In order make one of these payments, you will need to provide:</p> <ul style="list-style-type: none"> ● the name and AliPay ID of the person you want to send the money to; ● the reason for the payment; and ● any other information we may need to make your payment. <p>You also acknowledge that certain of your personal data will be transferred to AliPay's partner banks in China if you make a payment in Chinese Yuan. This is necessary in order to process the payment. See our Customer Privacy Notice (accessible here) for more information on how we handle your personal data.</p> <p>Alipay payments are completed in near real-time.</p>	<p>individual payments [each month / within a 30 day period];</p> <ul style="list-style-type: none"> ● you can only send up to CNY500,000 in total [each year / within a 365 day period]. <p>We do not support payments in Yuan to other accounts right now, and you cannot hold balances in Yuan either.</p> <p>Unfortunately, if you have engaged in any cryptocurrency related activity on Revolut, you cannot use Revolut to send payments in Chinese Yuan. This is due to restrictions put in place by the partners we use to offer this service. By cryptocurrency related activity, we mean you have either:</p> <ul style="list-style-type: none"> ● held, bought or sold cryptocurrency directly on the Revolut App; or ● received or sent cryptocurrency proceeds from a cryptocurrency exchange into your Revolut account. <p>In order make one of these payments, you will need to provide:</p> <ul style="list-style-type: none"> ● the name and AliPay ID of the person you want to send the money to; ● the reason for the payment; and ● any other information we may need to make your payment. <p>The exchange rate used for your payment in Yuan will be shown to you in the app before you make the payment. This rate is calculated in the same way as for any other currency exchange on Revolut and will also count towards your fair usage limit.</p> <p>Alipay payments are completed in near real-time. If you make a payment on a business day, it will arrive at the AliPay ID the same day. If you make a payment on a non-business day, it will arrive the following business day.</p>
<p>15. What happens if a payment was sent to the wrong account, wasn't sent at all or was delayed?</p>	
<p>You should always check that you have entered the correct details for the person you want to pay before you make a</p>	<p>You should always check that you have entered the correct details for the person you want to pay before you make a payment. It's</p>

<p>payment. It's always a good idea to make a test payment of a small amount (say, €1) to make sure that you have the account details correct. You should always think about the following:</p>	<p>always a good idea to make a test payment of a small amount (say, €1) to make sure that you have the account details correct. You should always remember the following:</p>
<p>What we'll do if we, or someone else, has made a mistake? On the other hand, if a payment is mistakenly paid into your Revolut account by another person, you will have to pay them back. If the person who mistakenly made the payment makes a legal claim to get it back themselves, we may need to share your information with them.</p>	<p>What we'll do if we, or someone else, has made a mistake? On the other hand, if a payment is mistakenly paid into your Revolut account by another person, you will have to pay them back. By accepting these terms you agree that we have a right to reverse transactions credited to your account in the following cases:</p> <ul style="list-style-type: none"> • The sums were credited following an error by the payer, their account provider, a third party or Revolut; or • We have evidence that you received a payment behaving fraudulently or otherwise criminally. <p>If the person who mistakenly made the payment makes a legal claim to get it back themselves, we may need to share your information with them.</p>
<p>17. What exchange rate do you use?</p>	
<p>You can find more details of our fee on our Fees page. You can always see our live exchange rate in the Revolut app.</p>	<p>You can find more details about our fees on our Fees page. You can always see our live exchange rate in the Revolut app.</p>
<p>We're not responsible if: you lose any money as a result of converting currency; or you're charged any fees or lose any money because you're using your Revolut Card in another country and you ask the retailer (or the retailer's bank) to make the conversion. (For example, imagine you're a Lithuanian customer travelling in Japan. When you pay your bill at a restaurant you agree to pay in Euro rather than yen. This means you've asked for the retailer's bank to convert the currency. We can't be responsible if that bank gives you a worse exchange rate or charges you fees).</p>	<p>We're not responsible if: you lose any money as a result of converting currency; or you're charged any fees or lose any money because you're using your Revolut Card in another country and you ask the retailer (or the retailer's bank) to make the conversion. (For example, imagine you're a German customer travelling in Japan. When you pay your bill at a restaurant you agree to pay in Euro rather than Yen. This means you've asked for the retailer's bank to convert the currency. We can't be responsible if that bank gives you a worse exchange rate or charges you fees).</p>
<p>19. How long does it take to make a payment?</p>	
<p>Payment to someone else's bank account:</p>	<p>Payment to someone else's bank account:</p>

<ul style="list-style-type: none"> ● If you provide your payment instruction before 1pm (or 3pm Vilnius time) on a business day, we'll receive it immediately. ● If you provide your payment instruction after 1pm (or 3pm Vilnius time) on a business day, we'll receive it the next business day. ● If you provide your payment instruction on a day that is not a business day, we'll receive it the next business day. 	<ul style="list-style-type: none"> ● If you provide your payment instruction before 1pm (or 2pm Berlin time) on a business day, we'll receive it immediately. ● If you provide your payment instruction after 1pm (or 2pm Berlin time) on a business day, we'll receive it the next business day. ● If you provide your payment instruction on a day that is not a business day, we'll receive it the next business day.
<p>20. When we may refuse or delay a payment</p>	
<p>We may refuse to make a payment (including inbound and outbound payments), in the following circumstances:</p> <ul style="list-style-type: none"> ● if legal or regulatory requirements prevent us from making the payment or mean that we need to carry out further checks; ● if you have broken these terms and conditions in a way that we reasonably believe justifies us refusing your payment; ● if processing your instruction would break these terms and conditions or that your instruction doesn't contain all the information we need to make the payment properly; ● if the amount is over, or would take you over, any limit that applies to your account. We've set out the limits in here; ● if there is not enough money available in your account to make the payment and cover any charge; ● if a bankruptcy order is made against you or you've entered into an individual voluntary arrangement with your creditors; ● if, even after doing everything reasonably possible, we won't be able to make the payment on time; ● if a third party prevents us from making the payment (for example, if Mastercard or Visa do not allow a payment or cash withdrawal using your Revolut Card); ● if we have asked you for important information we reasonably need and you have not given us that 	<p>We must refuse to make a payment (including inbound and outbound payments), in the following circumstances:</p> <ul style="list-style-type: none"> ● if legal or regulatory requirements prevent us from making the payment or mean that we need to carry out further checks; ● if you have broken these terms and conditions in a way that we reasonably believe justifies us refusing your payment; ● if processing your instruction would break these terms and conditions or if your instruction doesn't contain all the information we need to make the payment properly; ● if the amount is over, or would take you over, any limit that applies to your account. We've set out the limits in here; ● if there is not enough money available in your account to make the payment and cover any charge; ● if insolvency proceedings are opened against you or you've entered into an individual voluntary arrangement with your creditors; ● if, even after doing everything reasonably possible, we won't be able to make the payment on time; ● if a third party prevents us from making the payment (for example, if Mastercard or Visa do not allow a payment or cash withdrawal using your Revolut Card); ● if we have asked you for important information we reasonably need and you have not given us that

<p>information; or</p> <ul style="list-style-type: none"> ● if we have suspended your account. 	<p>information; or</p> <ul style="list-style-type: none"> ● if we have suspended your account.
<p>We won't be responsible for any losses you suffer as a result of us refusing or delaying a payment.</p>	<p>We won't be responsible for any losses you suffer as a result of us refusing or delaying a payment in accordance with this clause 20.</p>
<p>24. When could you suspend or close my account?</p>	
<p>We may close or suspend your account immediately (including the access to the services provided by the other Revolut group entities), and end your access to our website, in exceptional circumstances. Exceptional circumstances include the following:</p> <ul style="list-style-type: none"> ● if we have good reason to suspect that you are behaving fraudulently or otherwise criminally; ● if you haven't given us (or someone acting on our behalf) any information we need, or we have good reason to believe that information you have provided is incorrect or not true; ● if you've broken these terms and conditions in a serious or persistent way and you haven't put the matter right within a reasonable time of us asking you to; ● if we have information that your use of the Revolut app is harmful to us or our software, systems or hardware; ● if we have good reason to believe that you continuing to use your account could damage our reputation or goodwill; ● if we have asked you to repay money you owe us and you have not done so within a reasonable period of time; ● if you've been declared bankrupt; or ● if we have to do so under any law, regulation, court order or ombudsman's instructions. 	<p>We may close or suspend your account immediately (including the access to the services provided by the other Revolut group entities), and end your access to our website or the Revolut app, in exceptional circumstances. Exceptional circumstances include the following:</p> <ul style="list-style-type: none"> ● if we have good reason to suspect that you are behaving fraudulently or otherwise criminally; ● if you haven't given us (or someone acting on our behalf) any information we need, or we have good reason to believe that information you have provided is incorrect or not true; ● if you've broken these terms and conditions in a serious or persistent way and you haven't put the matter right within a reasonable time of us asking you to; ● if we have information that your use of the Revolut app is harmful to us or our software, systems or hardware; ● if you engage in looping, abuse of our products, services or customer support, or if your personal account is used for non-personal purposes, or other activities which threaten the security and well-being of Revolut and its customers; ● if we have good reason to believe that you continuing to use your account could damage our reputation or goodwill; ● if we have asked you to repay money you owe us and you have not done so within a reasonable period of time; ● if you've been declared insolvent; or ● if we have to do so under any law, regulation, court order or ombudsman's instructions.
<p>We may also decide to close or suspend your account for other reasons. We would</p>	<p>We may also decide to close or suspend your account for other reasons. We would</p>

<p>contact you through the Revolut app at least sixty (60) days before we do this.</p>	<p>contact you through the Revolut app at least two months before we do this.</p>
<p>25. We can change these terms</p>	
<p>Telling you about changes If we add a new product or service that doesn't change the terms and conditions of your account, we may add the product or service immediately and let you know before you use it.</p> <p>Otherwise, we'll give you at least 2 months' notice through the Revolut app and/or email before we make any change. We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.</p>	<p>Telling you about changes</p> <ul style="list-style-type: none"> ● Changes that you do not have to agree to: ● If we change these terms and conditions in such a way that there is no immediate impact on you, and in particular no disadvantage to you, we will simply inform you of the change. This may be the case, for example, if we change the formatting or use new service providers who nevertheless provide the same services that remain unchanged for you. You do not have to actively agree to this. However, if you do not agree with the changes, your only option is to close your account in accordance with these terms. ● If we add a new product or service that doesn't change the terms and conditions of existing products and it is up to you whether you use the new product or service, we may add it immediately and may inform you of the additional product or service and its terms and conditions before you use it. ● If we enhance or add more features to a product or service (e.g. more benefits are added to a Paid Plan) and no fee is increased or newly introduced in connection therewith, we can enhance or add the feature immediately and will inform you of the enhancement or addition. <p>Changes you must agree to:</p> <ul style="list-style-type: none"> ● If we change these terms and conditions in a way that directly affects you or adversely affects you (for example, because some services are now only available with payment), we will need your consent. We will notify you of such changes at least two (2) months in advance by email and lay out how you can agree to those changes. If you do not want to agree, you or we can terminate the agreement according to the

	<p>regulations of this agreement. Until then, the conditions valid until the change will continue to apply to you.</p> <ul style="list-style-type: none"> • If a change is based on a change of law (including directly applicable European Union legislation), a legally binding court decision or a binding order of a national or international authority competent for the bank (e.g. the German Federal Financial Supervisory Authority, the Bank of Lithuania or the European Central Bank), we will give you two (2) months prior notice of such change unless we are legally required to make the change earlier. If you do not agree with this change, you may cancel your account or any other affected product or service free of charge at any time before the change takes effect. We will include this information in the notification.
<p>28. How you might owe us money</p>	
<p>If you fail to top up and bring your balance back to zero, or you owe us fees (other than third-party fees for making or receiving a payment) or any other amount, we may, at any time, without notice or demand take the amount you owe us from any amount we are due to pay to you including any other account you hold with us either solely or jointly. We call this our right of set off. We can also take the money from your account in the currency of the country you live in (your base currency) or the equivalent value from your account in another currency, until your negative balance has been fully repaid.</p>	<p>If you fail to top up and bring your balance back to zero, or you owe us fees (other than third-party fees for making or receiving a payment) or any other amount, we may, at any time, without notice or demand take the amount due to us from any amount in the same currency in any other account you hold with us. We call this our right of set-off.</p>
<p>If you don't have enough money in your account to pay the fees or other amounts you owe us, we also might recover the amount in another way, as explained below, and will inform you before doing so:</p> <ul style="list-style-type: none"> • taking the amount you owe us from your stored card; • taking other steps to recover the money you owe us, such as: • instructing a debt collection agency to contact you; • issuing legal proceedings for enforcement purposes; • informing fraud prevention agencies 	<p>If you don't have enough money in your account to pay the fees or other amounts you owe us, we also might recover the amount in another way, as explained below, and will inform you before doing so. We will take steps to recover the money you owe us, such as:</p> <ul style="list-style-type: none"> • instructing a debt collection agency to contact you; • issuing legal proceedings for enforcement purposes; • informing credit reference agencies where permitted; • sell, transfer or assign the amount

<p>where permitted;</p> <ul style="list-style-type: none"> • sell, transfer or assign the amount you owe us to a third party. <p>If we take any (or all) of these steps, we might charge you our reasonable costs for doing so. You may also be subject to additional fees such as top up surcharge costs, increased foreign exchange markup at weekends, the costs for appointing a debt collection agency or our legal costs incurred.</p>	<p>you owe us to a third party.</p> <p>If we take any (or all) of these steps, we might charge you our reasonable costs for doing so. You may also be subject to the costs for appointing a debt collection agency or our legal costs incurred.</p>
<p>You may be responsible for paying taxes or costs that apply to payments you make or receive through your account and that we are not responsible for collecting from you. For example if you're a legal resident of the Republic of Ireland and you withdraw money through an ATM in the Republic of Ireland, we may collect the appropriate amount of stamp duty up to the legal maximum as required by the Irish Revenue Commissioners. In doing so, we may put your balance may become negative (if necessary). So please make sure you check for yourself!</p>	<p>You may be responsible for paying taxes or costs that apply to payments you make or receive through your account and that we are not responsible for collecting from you. For example if you're a tax resident of the Republic of Ireland and you withdraw money through an ATM in the Republic of Ireland, we may collect the appropriate amount of stamp duty up to the legal maximum as required by the Irish Revenue Commissioners. In doing so, your balance may become negative (if necessary). So please make sure you check for yourself!</p>
<p>29. When you might be responsible for our losses</p>	
<p>If you have broken these terms and conditions, and/or this has caused us to suffer a loss, the following will apply: you will be responsible for any foreseeable losses we suffer as a result of your action (we will try to keep the losses to a minimum); and you will also be responsible for any reasonable legal costs that arise as a result of our losses.</p>	<p>If you have broken these terms and conditions, and this has caused us to suffer a loss, the following will apply: you will be responsible for any foreseeable losses we suffer as a result of your action (we will try to keep the losses to a minimum); and you will also be responsible for any reasonable legal costs that arise as a result of your actions.</p>
<p>30. How to make a complaint</p>	
<p>If you prefer you can make your complaint, you can do that using this form. Or you can email us at formalcomplaints@revolut.com. If you express your wish to complain when communicating with us, we will provide you with a complaint form, or may submit the formal complaint form for you and have our agents analyse your case as a formal complaint.</p>	<p>If you wish to make a formal complaint, you can do that using this form. Or you can email us at formalcomplaints@revolut.com. If you express your wish to complain when communicating with us, we will provide you with a complaint form, or may submit the formal complaint form for you and have our agents analyse your case as a formal complaint.</p>
<p>Out of court dispute resolution authority for</p>	<p>Out of court dispute resolution authority for</p>

complaints related to financial services

If you are unhappy with how we have dealt with your complaint, you can refer it to the Bank of Lithuania within 1 (one) year of the date you sent us your complaint. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Their address is: Žalgirio g. 90, 09303 Vilnius, the Republic of Lithuania.

You can find more information on their website.

Please note that should you wish to have a possibility to apply to the Bank of Lithuania as to the out of court dispute resolution authority, then you shall make your complaint to us within 3 (three) months from the day that you found out or should have found out about the alleged violation of your rights or legitimate interests arising from the agreement with us.

Examination of the complaint at the Bank of Lithuania is free of charge.

The out of court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority.

Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania.

You can find more information on their website.

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You can file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found here.

complaints related to financial services

If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to a competent out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Competent in disputes concerning the services mentioned in § 14 para. 1 no. 1 to no. 5 Unterlassungsklagengesetz (UKlaG):

Deutschen Bundesbank
-Schlichtungsstelle-
Wilhelm-Epstein-Straße 14
60431 Frankfurt am Main
Germany

Postfach 10 06 02, 60006 Frankfurt am Main

Phone: +49 (0)69 9566-33232

Email: schlichtung@bundesbank.de

Internet:

<https://www.bundesbank.de/de/service/schlichtungsstelle> (only in German)

Competent for disputes concerning the services mentioned in § 14 para. 1 no. 6 and no. 7 UKlaG:

Schlichtungsstelle bei der
Bundesanstalt für
Finanzdienstleistungsaufsicht
Referat ZR 4
Graurheindorfer Straße 108
53117 Bonn
Germany

Phone: +49 (0) 228 / 4108-0

Fax: +49 (0) 228 / 4108-62299

Email: schlichtungsstelle@bafin.de

Internet:

https://www.bafin.de/EN/Verbraucher/BeschwerdenStreitschlichtung/StreitschlichtungBaFin/StreitschlichtungBaFin_node_en.html

Please note that the language of the arbitration procedure is German and your application needs to be submitted in German to be accepted by the arbitrators.

Furthermore, you have the option at any time to report violations by us of other regulations

	<p>in connection with contracts relating to banking transactions pursuant to Section 1 (1) sentence 2 of the German Banking Act (KWG) or financial services pursuant to Section 1 (1) sentence 2 of the Payment Services Supervision Act (ZAG) to the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin). The complaint must be submitted in writing or text form to BaFin, Graurheindorfer Straße 108, 53117 Bonn, Germany. Further information on the procedure information and the online form for submission of your complaint can be found at www.bafin.de.</p> <p>European Online Dispute Resolution Platform</p> <p>The European Commission has established a European Online Dispute Resolution (ODR) platform at https://ec.europa.eu/consumers/odr/. The ODR platform can be used by a consumer for the out-of-court settlement of a dispute arising from online contracts with a company established in the EU.</p>
<p>Out of court dispute resolution authority for complaints related to the processing of personal data</p> <p>You have the right to make a complaint to the State Data Protection Inspectorate (SDPI), the Lithuanian supervisory authority for data protection issues.</p> <p>Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt.</p> <p>You can find more information on their website.</p>	<p>Out of court dispute resolution authority for complaints related to the processing of personal data</p> <p>Data Protection-related complaints may be addressed to your local data protection authority. In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate. Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt.</p> <p>You can find more information on their website.</p>
<p>31. Data Protection and Confidentiality</p>	
<p>You can withdraw your permission by closing your account, which will end the agreement between you and us. If you do this, we'll stop using your information for the purpose of providing our services, but we may need to keep your information for other legal reasons.</p>	<p>If you close your account, i.e. terminate the agreement, we'll stop using your information for the purpose of providing our services, but we may need to keep your information for other legal reasons.</p>

<p>Some of the features we make available in the Revolut app are social in nature. By entering into the agreement you understand and confirm that, in case you haven't changed your privacy preferences in the Revolut app, other Revolut users may be able to see limited information about you (such as your name, profile picture and the Revolut plan you are on). For example, if a customer searches for your username in the app, they will see your full name and profile picture. You can change your privacy settings in the Revolut app at any time.</p>	<p>Some of the features we make available in the Revolut app are social in nature. By entering into the agreement you understand and confirm that, in case you haven't changed your privacy preferences in the Revolut app, other Revolut users may be able to see limited information about you (such as your name, profile picture and the Revolut plan you are on). For example, if a user searches for your username in the app, they will see your full name and profile picture. You can change your privacy settings in the Revolut app at any time.</p>
<p>32. Our intellectual property</p>	
<p>All the intellectual property in our products (for example, the content in our app and on our website, our logo and card designs) are owned by our parent company, Revolut Ltd (a company incorporated in England and Wales with company number 08804411, whose registered office is at 7 Westferry Circus, Canary Wharf, London, E14 4HD, United Kingdom) and being used by us and other Revolut Group companies. You must not use this intellectual property as your own, except to enjoy our products. You also must not reverse-engineer any of our products (that is, reproduce them after a detailed examination of their construction or composition).</p>	<p>All the intellectual property in our products (for example, the content in our app and on our website, our logo and card designs) are owned by our group company, Revolut Ltd (a company incorporated in England and Wales with company number 08804411, whose registered office is at 7 Westferry Circus, Canary Wharf, London, E14 4HD, United Kingdom) and being used by us and other Revolut Group companies. You must not use this intellectual property as your own, except to enjoy our products. You also must not reverse-engineer any of our products (that is, reproduce them after a detailed examination of their construction or composition).</p>
<p>33. Some legal bits and pieces</p>	
<p>Lithuanian law applies The laws of the Republic of Lithuania apply to these terms and conditions and the agreement. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.</p>	<p>German law applies This agreement is governed by German law.</p>
<p>The English version of the agreement applies If these terms and conditions are translated into another language, the translation is for reference only and the English version will apply. By entering into this agreement and accepting Revolut services, you confirm that you understand English language and agree to communicate with Revolut in English language as far as the legal relations arising under this agreement are concerned including with respect to submitting and</p>	<p>The German version of the agreement applies Language of the agreement is German. If these terms and conditions are translated into another language, the translation is for reference only and the German version will apply. By entering into this agreement and accepting Revolut services, you confirm that you understand German language and agree to communicate with Revolut in German as far as the legal relations arising under this agreement are concerned including with</p>

resolving any complaints.	respect to submitting and resolving any complaints. We may agree on a different language of communication with you in individual cases.
Taking legal action against us Legal action under these terms and conditions can only be brought in the courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).	Taking legal action against us Legal action under these terms and conditions can only be brought to the courts of the Federal Republic of Germany (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).

02. Personal Fees Standard

Link to updated Personal Fees (Standard):

<https://www.revolut.com/en-DE/legal/standard-fees/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- Additional currencies added to the Merchant chargeback fees

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
This version of our terms will apply from 28 August 2024. If you would like to see the terms that apply until 23 August 2024, please click here .	<p>If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you from 28 August 2024. If you want to see the version applicable until 28 August 2024, please see here.</p> <p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II.</p>
Add money	
<ul style="list-style-type: none"> • Free. <p>However, if you add money with a card that has not been issued within the EEA (e.g. a</p>	<ul style="list-style-type: none"> • Stored card: free. However, if you add money with a card that has not been issued within the EEA (e.g. a

US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.	US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs. <ul style="list-style-type: none"> Bank transfer: free.
Card	Physical Cards
First Revolut Card <ul style="list-style-type: none"> Free (but a delivery fee applies). 	First Revolut Card <ul style="list-style-type: none"> Free (but a delivery fee applies - please see further below for details).
Replacement Revolut Cards <ul style="list-style-type: none"> €6 per replacement (but a delivery fee applies). 	Additional Revolut Cards <ul style="list-style-type: none"> €6 per additional card (and a delivery fee applies).
Custom Card (design your own card in the Revolut App) <ul style="list-style-type: none"> Custom Cards are only available for Plus, Premium and Metal plan users and this feature is subject to card stock availability. 	Custom Card (design your own card in the Revolut app) <ul style="list-style-type: none"> This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. You will need to pay a fee to ship a Custom Card (we will tell you the fee in the App).
Special Edition Card <ul style="list-style-type: none"> Price per card varies depending on the edition (a delivery fee applies). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again. 	Special Edition Card <ul style="list-style-type: none"> Price per card varies depending on the edition (and a delivery fee applies).
Revolut Pro Card <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan. 	- (moved further below to the fee section related to Revolut Pro)
Delivery Charge for Revolut Cards <ul style="list-style-type: none"> We'll show you what fee applies for standard or express delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card. 	Delivery Fee for Revolut Cards <ul style="list-style-type: none"> We'll show you what fee applies for standard or express delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.
Spend	

<p>ATM Withdrawals</p> <ul style="list-style-type: none"> Free withdrawals up to 5 ATM Withdrawals or €200 per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal. 	<p>ATM Withdrawals</p> <ul style="list-style-type: none"> Up to 5 ATM withdrawals or €200 (whichever comes first) per rolling month are free of charge. Additional withdrawals are charged with 2% of the withdrawal amount or €1, whichever is higher.
<p>Send</p>	
<p>Payments within the Single European Payments Area</p> <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu. 	<p>Payments within the Single European Payments Area</p> <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").
<p>Card transfers</p> <p>A fee applies for card transfers.</p> <ul style="list-style-type: none"> This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). 	<p>Card transfers</p> <ul style="list-style-type: none"> A fee applies for card transfers. This means payments directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the Revolut app before you confirm the payment. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). You can also see our live fees here.
<p>All other international payments</p> <ul style="list-style-type: none"> A fee applies for international payments. This fee will be calculated in real time and shown to you in the app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above). 	<p>All other international payments</p> <ul style="list-style-type: none"> A fee applies for international payments. This fee will be calculated in real time and shown to you in the Revolut app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).

Exchange	
<p>The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> ● Standard and Plus: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. ● Premium, Metal and Ultra: No exchange limit. No fair usage fee. 	<p>If you exceed your plan's exchange limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> ● Standard: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. ● Plus: Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange. ● Premium, Metal and Ultra: No exchange limit. No fair usage fee
Revolut Pro Account	
-	<p>Revolut Pro Card</p> <ul style="list-style-type: none"> ● If you have a Revolut Pro account and order a Revolut Pro Card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the Revolut app). Your Revolut Pro Card does not count towards the card limit on your Personal plan.
Cryptocurrency & Precious Metals fees	
<p>This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).</p>	<p>This page shows the fees for the services provided to you by us, Revolut Bank UAB, Zweigniederlassung Deutschland. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).</p>

03. Card Transfer Fees

Link to updated Card Transfer Fees:

<https://www.revolut.com/en-DE/legal/Card-Transfer-Fees/>

Summary of changes:

- Recipient countries are now grouped in in Group A, Group B and anywhere else
- Fees are in EUR (but you will still be charged in the currency of your transfer)
- For each Group, fees are charged as percentage of the transaction amount or a minimum fee (whichever is higher)

Old (Applicable to customers of Revolut Bank UAB residing in Germany)

Card Transfer Fees

The following fees apply for card transfers. All fees are priced in USD\$ here, but will be charged in the currency of your transfer. The amount sent to the recipient, and your fee, will always be shown to you in the app before you agree to the payment.

For card transfers within the Europe region, you will be charged 0.70% of the amount you are sending.

For card transfers outside the Europe region, you will be charged 2.30% of the amount you are sending or a minimum fee of USD\$0.50 (whichever is the highest).

The example table below shows how this works in practice on different size transactions. Remember that these fees only relate to the payment, so other fees may apply (for example, for foreign exchange) as well.

Amount you're sending	\$10	\$100	\$500	\$2,500
Fee for sending to a card within the Europe region	\$0.07	\$0.70	\$3.5	\$17.50
Fee for sending to a card in outside the Europe region	\$0.50	\$2.30	\$11.50	\$57.50

“Europe region” means countries in the following list:

Andorra	Holy See (Vatican City State)	Reunion
Austria	Hungary	Romania
Belgium	Iceland	Saint Helena
Bulgaria	Ireland	San Marino
Croatia	Israel	Slovakia
Cyprus	Italy	Slovenia
Czech Republic	Latvia	South Georgia & South Sandwich Islands
Denmark	Liechtenstein	Spain
Estonia	Lithuania	Svalbard and Jan Mayen
Falkland Island (Malvinas)	Luxembourg	Sweden
Faroe Islands	Malta	Switzerland
Finland	Martinique	Turkey
France	Mayotte	United Kingdom
French Guinea	Monaco	
Germany	Netherlands	
Gibraltar	Norway	
Greece	Poland	
Greenland	Portugal	
Guadeloupe		

New (Applicable to customers of the German branch of Revolut Bank)

UAB)

If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you.

If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II.

Card Transfer Fees

All fees are priced in EUR, but you'll be charged in the currency of your transfer. We'll always show you the amount you're sending to the recipient, and the fees that we'll charge you in the App before you agree to the payment.

We'll charge you 0.70% of each transfer made to recipients in countries in Group A or a minimum of EUR 0.20 (whichever is higher).

We'll charge you 1% of each transfer made to recipients in countries in Group B or a minimum fee of EUR 1 (whichever is higher).

For transfers to recipients everywhere else, we'll charge you 2.30% of the transfer or a minimum fee of EUR 0.42 (whichever is higher).

We've set out some examples below to show you how the Card Transfer Fee works in practice.

Please remember, other fees (such as a foreign exchange fee) may also be applicable to your transfers.

Amount you're sending	10 €	100 €	200 €	500 €	2.500 €
Fee for sending to a card in countries in Group A (charged in the currency of the transfer)	0.20 €	0.70 €	1.40 €	3.50 €	17.50 €
Fee for sending to a card in countries in Group B (charged in the currency of the transfer)	1 €	1 €	2 €	5 €	25 €
Anywhere else (also charged in the currency of the transfer)	0.42 €	2.30 €	4.60 €	11.50 €	57.50 €

The following countries are in Group A: All countries that are members of SEPA, plus Greenland, Israel and Turkey.

The following countries are in Group B: Albania; Armenia; Azerbaijan; Bosnia & Herzegovina; Georgia; Kazakhstan; Kosovo; Kyrgyzstan; Moldova; Montenegro; The Republic of North Macedonia; Serbia; Tajikistan; Turkmenistan; Ukraine; Uzbekistan.

04. International Payment Fees

Link to updated International Payment Fees:

<https://www.revolut.com/en-DE/legal/Card-Transfer-Fees/>

Summary of changes:

- For international payments in the local currency of the recipient country, you will be charged a variable fee from the transfer value, subject to the minimum and maximum fees based on the currency which are listed in a table
- For international transfers in currencies other than the local currency of the recipient country, you will be charged a flat minimum fee based on the currency which are listed in a table

Old (Applicable to customers of Revolut Bank UAB residing in Germany)

I. International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, like when you send USD to the USA, you will be charged a variable fee of the transfer value, subject to the minimum and maximum fees listed below.

Variable Fee	Minimum fee, EUR equivalent	Maximum fee, EUR equivalent
0.3 %	0.30 €	5.00 €

II. International transfers in currencies other than the local currency of the recipient country

For international transfers in currencies other than the local currency of the recipient country, you will be charged a flat minimum fee.

Recipient currency	Fee, EUR equivalent
USD, GBP, EUR, CHF	3 €
All other currencies	5 €

III. Examples

The example table below shows how this works in practice on different size transactions. Remember that these fees only relate to the payment, so other fees may apply (for example, for foreign exchange) as well.

		Payment amount				
		10 €	100 €	500 €	2,000 €	10,000 €
International payments in local currency of the recipient country.	Example: <ul style="list-style-type: none"> • USD to United States • PLN to Poland • AUD to Australia 	0.30 €	1.50 €	5.00 €	5.00 €	5,00 €
International payments in currencies other than the local currency of recipient country.	Example: <ul style="list-style-type: none"> • USD (other than to the USA) • GBP (other than to the UK) • EUR (other than to a country whose currency is EUR) • CHF (other than to Switzerland) 	3.00 €	3.00 €	3.00 €	3.00 €	3,00 €
	Example: <ul style="list-style-type: none"> • When you send any other currency (other than to a country where it is the local currency) 	5.00 €	5.00 €	5.00 €	5.00 €	5,00 €

New (Applicable to customers of the German branch of Revolut Bank UAB)

If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you.

If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II.

I. International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, you will be charged a variable fee from the transfer value, subject to the minimum and maximum fees listed below. The variable fee depends on the base currency of your account and recipient currency. Senders making an international payment from a non-listed base currency will be charged an equivalent fee in their currency.

Recipient currency	Variable fee	Minimum fee in your base currency											Maximum fee in your base currency										
		BGN	CHF	CZK	DKK	EUR	GBP	HRK	NOK	PLN	RON	SEK	BGN	CHF	CZK	DKK	EUR	GBP	HRK	NOK	PLN	RON	SEK
AED	0,15%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	600	300	8.000	2.200	300	250	2.26 0,35	3.30 0	1.40 0	1.50 0	3.400
ARS	0,75%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	11,00	12,00	25,00	1.200	700	15.00 0	4.400	600	500	4.52 0,70	7.00 0	2.80 0	2.90 0	7.000
AUD	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2.26 0,35	3.30 0	1.40 0	1.50 0	3.400
BDT	0,20%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	14,00	6,00	6,00	14,00	1.200	600	15.00 0	4.400	600	500	4.52 0,70	7.00 0	2.70 0	2.90 0	7.000
BGN	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2.26 0,35	3.30 0	1.40 0	1.50 0	3.400

BOB	1,50%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
BRL	0,50%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
BWP	1,00%	3,50	2,00	45,00	14,00	2,00	1,50	15,07	25,00	9,00	9,00	20,00	1,200	600	15,00 0	4,400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7,000
CAD	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
CHF	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
CLP	0,75%	3,50	2,00	45,00	13,00	1,50	1,50	11,30	20,00	9,00	9,00	25,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
CNY	0,75%	3,25	1,75	40,00	12,50	1,75	1,50	12,75	18,50	8,00	8,25	18,50	1,200	700	15,00 0	4,400	600	500	4,52 0,00	7,00 0	2,80 0	2,90 0	7,000
COP	0,75%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
CRC	0,75%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
CZK	0,20%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
DKK	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
EGP	0,40%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
GBP	0,20%	0,75	0,50	9,00	3,00	0,30	0,30	2,26	4,00	2,00	2,00	4,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
GHS	0,50%	3,25	1,75	40,00	12,50	1,75	1,50	12,75	18,50	8,00	8,25	18,50	1,200	700	15,00 0	4,400	600	500	4,52 0,00	7,00 0	2,80 0	2,90 0	7,000
GTQ	1,50%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
GNF	1,00%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	30,00	12,00	12,00	30,00	1,200	600	15,00 0	4,400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7,000
HKD	0,15%	2,00	1,00	25,00	7,00	0,75	0,75	5,65	10,00	4,50	4,50	11,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
HUF	0,20%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
IDR	0,20%	2,00	1,00	25,00	7,00	0,75	0,75	5,65	10,00	4,50	4,50	11,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
ILS	0,15%	3,50	2,00	45,00	13,00	1,50	1,50	11,30	20,00	9,00	9,00	25,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
INR	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
JPY	0,15%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
JOD	1,50%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	30,00	12,00	12,00	30,00	1,200	600	15,00 0	4,400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7,000
KES	0,75%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	14,00	6,00	6,00	14,00	1,200	600	15,00 0	4,400	600	500	4,52 0,70	7,00 0	2,70 0	2,90 0	7,000
KRW	0,25%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	14,00	6,00	6,00	14,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
LKR	0,20%	2,00	1,00	25,00	7,00	0,75	0,75	5,65	10,00	4,50	4,50	11,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
MAD	0,50%	3,25	1,75	40,00	12,50	1,75	1,50	12,75	18,50	8,00	8,25	18,50	1,200	700	15,00 0	4,400	600	500	4,52 0,00	7,00 0	2,80 0	2,90 0	7,000
MGA	1,50%	6,00	3,00	60,00	20,00	2,50	2,25	18,90	35,00	14,00	14,00	30,00	1,200	600	15,00 0	4,400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7,000
MXN	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
MYR	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000
MWK	1,50%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	30,00	12,00	12,00	30,00	1,200	600	15,00 0	4,400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7,000
NOK	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8,000	2,200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
NPR	0,30%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1,200	700	15,00 0	4,500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7,000

NZD	0,20%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3,400
PEN	1,00%	4,00	2,00	45,00	14,00	1,50	1,50	11,30	18,00	9,00	9,00	20,00	1.200	700	15.00 0	4.500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7.000
PHP	0,15%	2,00	1,00	25,00	7,00	0,75	0,75	5,65	10,00	4,50	4,50	11,00	1.200	700	15.00 0	4.500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7.000
PKR	0,30%	3,25	1,75	40,00	12,50	1,75	1,50	12,75	18,50	8,00	8,25	18,50	1.200	700	15.00 0	4.400	600	500	4,52 0,00	7,00 0	2,80 0	2,90 0	7.000
PLN	0,20%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
QAR	0,75%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
RON	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
RSD	1,00%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	1.200	700	15.00 0	4.500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7.000
RWF	1,50%	6,00	3,00	80,00	25,00	2,50	2,50	18,90	35,00	14,00	14,00	35,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7.000
SAR	0,75%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
SEK	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
SGD	0,20%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
SLE	2,00%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	30,00	12,00	12,00	30,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7.000
THB	0,15%	2,00	1,00	25,00	7,00	0,75	0,75	5,65	10,00	4,50	4,50	11,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,70 0	2,90 0	7.000
TRY	0,30%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,70 0	2,90 0	7.000
TZS	1,00%	3,50	2,00	45,00	14,00	1,75	1,50	13,5	25,00	9,00	9,00	20,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7.000
UGX	1,00%	3,00	1,50	40,00	11,00	1,50	1,25	11,50	17,00	8,00	8,00	17,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7.000
USD	0,15%	1,25	0,75	15,00	4,50	0,50	0,50	3,77	7,00	3,00	3,00	7,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
UZS	2,00%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1.200	700	15.00 0	4.500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7.000
VND	0,25%	2,50	1,25	30,00	9,00	1,00	1,00	7,53	12,00	6,00	6,00	13,00	1.200	700	15.00 0	4.500	600	500	4,52 0,70	6,00 0	2,80 0	3,00 0	7.000
XAF	0,50%	3,50	2,00	45,00	14,00	2,00	1,50	15,07	25,00	9,00	9,00	20,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7.000
XOF	0,50%	3,50	2,00	45,00	13,00	1,50	1,50	11,30	20,00	9,00	9,00	25,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,70 0	2,90 0	7.000
ZAR	0,25%	5,00	2,50	60,00	18,00	2,00	2,00	15,07	25,00	12,00	12,00	30,00	600	300	8.000	2.200	300	250	2,26 0,35	3,30 0	1,40 0	1,50 0	3.400
ZMW	1,50%	5,00	2,50	60,00	18,00	2,50	2,00	18,90	30,00	12,00	12,00	30,00	1.200	600	15.00 0	4.400	600	500	4,52 0,70	7,00 0	2,60 0	3,00 0	7.000

II. International transfers in currencies other than the local currency of the recipient country

For international transfers in currencies other than the local currency of the recipient country, you will be charged a flat minimum fee. This fee varies depending on the currency of the recipient as outlined in the table below.

Senders making an international payment from a non-listed base currency will be charged an equivalent fee in their currency.

Recipient currency	BGN	CHF	CZK	DKK	EUR	GBP	HRK	NOK	PLN	RON	SEK
USD, GBP, EUR, CHF	6	4	100	25	3	3	22.60	40	15	15	35
All other currencies	10	6	150	40	5	5	37.67	60	25	25	60

05. Paid Plan Terms

Link to updated Paid Plan Terms: <https://www.revolut.com/en-DE/legal/paid-plans/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- Section 2: Services are provided by Revolut Bank UAB via its branch Revolut Bank UAB, Zweigniederlassung Deutschland which is also supervised by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin)
- Section 1 and section 11: Monthly and annual subscriptions are available. The monthly subscription has a fixed term of 3 months, the annual subscription has a fixed term of 1 year. Both subscriptions renew automatically for an indefinite term and you can terminate the subscription during the renewal period to the end of the rolling month.
- Section 3: Changes to all plan packages
- Section 3: Discontinuation of Cashback (New loyalty program RevPoints is available). If you have subscribed to Revolut Bank UAB after 6 August 2024 or have signed up to RevPoints, cashback is also not available to Revolut Bank UAB customers.
- Section 5: Travel insurance as part of your Metal or Ultra subscription
- Section 12: Payment cycles aligned to subscription periods
- Section 12: No more Break Fees
- Section 14: Detailed clarification on how the Paid Plan Terms can be changed, when you need to give consent to changes and how consent needs to be given
- Section 14: Right of Withdrawal added and referred to full withdrawal notice in the Personal Terms
- Section 14: German law applies and legal action can be brought to the German courts
- Section 14: The language of the agreement is German

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>These Paid Plan terms apply from 3 October 2023. Please click here to see the previous Paid Plans terms that apply until 3 October 2023.</p> <p>If you have subscribed to a Paid Plan (including by upgrade or downgrade) as of 06 August 2024 or have signed up to RevPoints, please see Part III below for the terms relevant to you.</p>	<p>If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our terms applies to you from 31 October 2024. If you would like to see the previous version of these terms, please click here.</p> <p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you have been notified by us about the transfer to the German Branch, the current version of these terms will apply to you from the date you completed the transfer. If you would like to see the terms that apply until then, please see Part II or Part III.</p>
1. Why this information is important	
<p>This information sets out the extra services we provide to our Plus, Premium, Metal and Ultra (each a Paid Plan) users. It also sets out other important things that you need to know.</p> <p>These terms and conditions are part of the legal agreement (the Agreement) between you and us referred to in the Personal Terms . If there is any inconsistency between the Personal Terms and these terms and conditions, these terms and conditions will prevail.</p> <p>You can ask for a copy of these terms and conditions through the Revolut app (“the app”) or you can request a copy from one of our support agents at any time.</p> <p>Please read these terms and conditions carefully</p> <p>Your subscription for the Paid Plan service will automatically renew every year unless you give us notice to end it before the automatic renewal. Regardless of how you pay your subscription, we may charge a fee if you end the subscription within 10 months of it starting. Our fees are set out in the Fees Page.</p>	<p>This information sets out the extra services we provide to our Plus, Premium, Metal and Ultra (each a “Paid Plan”) users. It also sets out other important things that you need to know.</p> <p>These terms and conditions (the “Paid Plan Terms”) are part of the legal agreement (the “Agreement”) between you and us referred to in the Personal Terms. If there is any inconsistency between the Personal Terms and these terms and conditions, these terms and conditions will prevail.</p> <p>You can ask for a copy of these terms and conditions through the Revolut app or you can request a copy from one of our support agents at any time.</p> <p>Please read these terms and conditions carefully</p> <p>Your Paid Plan is a subscription. Further details on the subscription period and payment cycles can be found in section 11 of these Paid Plan Terms. Our fees are set out in the Fees Page.</p> <p>We may restrict your right to upgrade or downgrade your subscription more than once in a 12-month period.</p>

<p>We may restrict your right to upgrade or downgrade your subscription more than once in a 12-month period.</p> <p>Please see section 12 of these terms for more information about what fee you may be charged if you downgrade or cancel your subscription early.</p>	
<p>2. About us</p>	
<p>We are Revolut Bank UAB (Revolut Bank), an authorised bank which is regulated by the Bank of Lithuania. Our company number is 304580906.</p> <p>In relation to the business of insurance distribution, Revolut Insurance Europe UAB (Revolut Insurance Europe), company number 305910164, is enrolled by the Bank of Lithuania on the list of insurance brokerage undertakings. This list can be found on the website of the Bank of Lithuania.</p> <p>Revolut Bank and Revolut Insurance Europe both have their registered office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.</p> <p>Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and Revolut Bank.</p>	<p>We are Revolut Bank UAB (Revolut Bank), an authorised bank which is authorised by the ECB and supervised by the ECB and by the Bank of Lithuania. Our company number is 304580906.</p> <p>We act in Germany through our branch Revolut Bank UAB, Zweigniederlassung Deutschland which is also supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin). Our company registration number is HRB 249024 B.</p> <p>In relation to the business of insurance distribution, Revolut Insurance Europe UAB (Revolut Insurance Europe), company number 305910164, is enrolled by the Bank of Lithuania on the list of insurance brokerage undertakings. This list can be found on the website of the Bank of Lithuania.</p> <p>Revolut Bank and Revolut Insurance Europe both have their registered office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.</p> <p>Revolut Bank UAB, Zweigniederlassung Deutschland has its registered office at FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany.</p> <p>Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and Revolut Bank (Revolut Bank UAB, Zweigniederlassung Deutschland).</p>
<p>3. What are the Paid Plan services?</p>	
<p>What are the Revolut Plus services?</p>	<p>What are the Revolut Plus services?</p>

<p>Plus users have access to all the services available to personal account holders on a Standard plan, as well as the following benefits:</p> <ul style="list-style-type: none"> ● two free Revolut Plus cards (and one free replacement each subsequent year); ● up to three active physical Revolut cards at any one time; ● access to up to 2 Revolut <18 accounts and full access to <18 features; ● higher interest rates for Savings Vaults than for Standard customers (when they are available to us); ● access to cashback on Stays; ● access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account; and ● priority customer support through the app. 	<p>Plus users have access to all the services available to personal account holders on a Standard plan, as well as the following benefits:</p> <ul style="list-style-type: none"> ● two free Revolut Plus cards (and one free additional card each subsequent year); ● up to three active physical Revolut cards at any one time; ● free ATM withdrawal allowance of €200 per month; ● access to up to two Revolut <18 accounts and full access to <18 features; ● access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account; and ● priority customer support through the app.
<p>What are the Revolut Premium services?</p> <p>Premium users have access to all the services available to Standard and Plus users above, as well as the following benefits:</p> <ul style="list-style-type: none"> ● two free Revolut Premium cards (and one free replacement each subsequent year); ● double the free ATM withdrawal allowance of Standard users; ● travel insurance; ● the opportunity to buy discounted lounge passes; ● free lounge access for flight delays; and ● access to cryptocurrency and precious metals at better rates than Standard and Plus users. 	<p>What are the Revolut Premium services?</p> <p>Premium users have access to all the services available to Standard and Plus users above, as well as the following benefits:</p> <ul style="list-style-type: none"> ● two free Revolut Premium cards (and one free additional card each subsequent year); ● free ATM withdrawal allowance of €400 per month; ● the opportunity to buy discounted lounge passes; ● Plan Partnerships; and ● access to cryptocurrency and precious metals at better rates than Standard and Plus users.
<p>What are the Revolut Metal services?</p> <p>Metal users have access to all the services and benefits available to Standard, Plus and Premium users above, as well as the following benefits:</p>	<p>What are the Revolut Metal services?</p> <p>Metal users have access to all the services and benefits available to Standard, Plus and Premium users above, as well as the following benefits:</p>

<ul style="list-style-type: none"> ● one free contactless stainless steel Revolut Metal card; ● Paid Plan Cashback in a number of currencies, precious metals or cryptocurrencies (these may change from time to time); ● four times the free ATM withdrawal allowance of Standard users; ● higher interest rates for Savings Vaults (where they are available to us); ● access to up to 5 Revolut <18 accounts; and ● any other benefits we add from time to time. 	<ul style="list-style-type: none"> ● one free contactless stainless steel Revolut Metal card; ● free ATM withdrawal allowance of €800 per month; ● more Plan Partnerships than Premium; ● travel insurance; ● access to up to 5 Revolut <18 accounts; and ● any other benefits we add from time to time.
<p>What are the Revolut Ultra services?</p> <p>Ultra users have access to all the services and benefits available to Standard, Plus, Premium and Metal users listed above (except for free lounge access for flight delays) as well as the following benefits:</p> <ul style="list-style-type: none"> ● one free contactless Revolut Ultra card; ● reduced fees for stock trading; ● additional trip & event cancellation cover (excluding users in the countries listed in this FAQ); ● complimentary lounge passes for personal use and the opportunity to buy passes for your guests; ● ten times the free ATM withdrawal allowance of Standard users; ● Plan Partnerships; ● priority callback service (in English only); and ● any other benefits we add from time to time. 	<p>What are the Revolut Ultra services?</p> <p>Ultra users have access to all the services and benefits available to Standard, Plus, Premium and Metal users listed above as well as the following benefits:</p> <ul style="list-style-type: none"> ● one free contactless Revolut Ultra card; ● reduced fees for stock trading; ● additional trip & event cancellation cover (excluding users in the countries listed in this FAQ); ● complimentary lounge passes for personal use and the opportunity to buy passes for your guests; ● free ATM withdrawal allowance of €2000 per month; ● priority callback service (in English only); and ● any other benefits we add from time to time.
<p>What is the priority callback service?</p> <p>Ultra customers may request a call back to the phone number associated with their Revolut account. This can be done via the Revolut app and an agent will call you back at the time indicated in the Phone Support callback service dashboard. For verification of the legitimacy of the agent, the agent will disclose the code that's already shown to you in the dashboard. Note that this service is only available in English.</p>	<p>What is the priority callback service?</p> <p>Ultra customers may request a call back to the phone number associated with their Revolut account. This can be done via the Revolut app and an agent will call you back at the time indicated in the Phone Support callback service dashboard. For verification purposes, you will be asked by the agent for the code shown in the dashboard. Note that this service is only available in English.</p>

What is Paid Plan Cashback and when do you earn it?

When Metal or Ultra users make an eligible purchase with their Revolut card, we may (but do not have to) credit your account with an amount equivalent to a percentage of your payment. We call this a "Paid Plan Cashback". We may change the percentage of the Paid Plan Cashback for your plan or not pay it for any reason, including the country you make the payment in or the merchant you make the payment to. You can find our current Paid Plan Cashback rates in our FAQs.

We can't give you cashback when doing so would break any law or regulation, or if the payment you make with your Revolut card is just to another account or payment card (such as an e-wallet, a bank account or a card account).

There is a limit to how much Paid Plan Cashback you can receive in one monthly billing cycle. This is set out in our Fees Page for your Paid Plan.

Sometimes we can recover the Paid Plan Cashback from you if:

- the payment that earned the Paid Plan Cashback is refunded to you;
- you earned the Paid Plan Cashback fraudulently;
- you downgrade from your Ultra Plan subscription to any lower plans within the cooling-off period of 14 days; or
- you broke this agreement in order to get the Paid Plan Cashback.

We will recover the amount of the Paid Plan Cashback by taking it out of your account. We will consider the recovery to be done with your consent and the payment to be authorised by you.

If we cannot recover the amount of the Paid Plan Cashback from your account, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our

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<p>reasonable costs of doing so.</p> <p>You can read more about how we can recover amounts that you owe us in the Personal Terms.</p>	
Insurance	
5. Travel insurance as part of your Premium, Metal or Ultra subscription	5. Travel insurance as part of your Metal or Ultra subscription
<p>You cannot cancel your insurance benefits without also cancelling your subscription to the Premium, Metal or Ultra service.</p>	<p>This benefit is also available as part of your Premium subscription until 31 December 2025.</p> <p>You cannot cancel your insurance benefits without also cancelling your subscription to the Metal or Ultra service.</p>
<p>To be eligible for travel insurance benefits you must be aged over 18. More detailed information about your insurance benefits is provided in the Policy Wording and IPID. Please read them carefully. There is a copy of these documents in the Revolut app. The Policy Wording also include other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Conditions for Beneficiaries, claims information, information on how the insurer processes your personal data, applicable law and similar.</p>	<p>To be eligible for travel insurance benefits you must be aged over 18 and have used your Revolut Card for the payment of the travel booking. More detailed information about your insurance benefits is provided in the Policy Wording and IPID. Please read them carefully. There is a copy of these documents in the Revolut app. The Policy Wording also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Conditions for Beneficiaries, claims information, information on how the insurer processes your personal data, applicable law and similar.</p>
<p>If you don't meet the conditions for having the insurance benefits, this doesn't change the subscription you pay for the Premium, Metal or Ultra plan.</p>	<p>If you don't meet the conditions for having the insurance benefits, this doesn't change the subscription you pay for the Metal or Ultra plan.</p>
9. Trip & event cancellation cover as part of your Ultra subscription	
<p>We know that life happens and the last thing you want is to lose all of your money when you have to cancel a trip or event. This is why the trip & event cancellation cover for trips and events has been included with your Ultra plan for you. Revolut Bank has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective trip/event cancellation insurance</p>	<p>We know that life happens and the last thing you want is to lose all of your money when you have to cancel a trip or event. This is why the trip & event cancellation cover has been included with your Ultra plan for you. Revolut Bank has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective trip/event cancellation insurance benefits for you. For this</p>

<p>benefits for you. For this arrangement, Revolut Bank pays a service fee to Revolut Insurance Europe.</p>	<p>arrangement, Revolut Bank pays a service fee to Revolut Insurance Europe.</p>
<p>11. Paying your Paid Plan subscription</p>	<p>11. Subscription term</p>
<p>You can pay your subscription fee in monthly instalments or pay the full subscription once a year. These fees are set out in our Fees Page.</p> <p>When you become a Paid Plan user we will ask you to pay the subscription from a card you've registered with us (your stored card). We will take the subscription from that stored card while you remain a Paid Plan user.</p> <p>If we can't take payment from your Personal account balance, we'll try to take the payment from your stored card but if we're unable to charge the amount to your stored card for any reason (for example, because it has expired), we will ask you to register another card which will become your new stored card. If you don't do this within seven days, we'll take the subscription from your account. We may also take legal steps to collect the payment. If we do, you may have to pay our reasonable costs of doing so.</p> <p>You may be responsible for paying any taxes or costs that we are not responsible for collecting from you.</p> <p>Unfortunately, if you do not pay the subscription within 30 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.</p>	<p>We offer monthly and annual subscription plans.</p> <p>The annual subscription plan has an initial fixed term of one year. After the initial term, the subscription will renew for an indefinite term.</p> <p>The monthly subscription plan has an initial fixed term of three months. After the initial term, the subscription will renew for an indefinite term.</p> <p>You may downgrade and therefore terminate your subscription at any time. If you downgrade during the initial fixed term, your downgrade will take effect at the end of the initial term until the end of which you must pay the subscription fees. If you downgrade during the renewed indefinite term, your downgrade will take effect at the end of the next month, with the month being determined by the date of your subscription (i.e. if you have subscribed on the 5th of a calendar month, a month will end on 4th of the respective following calendar month).</p>
<p>12. Fees for downgrading your Paid Plan subscription</p>	<p>12. Paying your Paid Plan subscription</p>
<p>You can end your Paid Plan subscription at any time (we call this a downgrade). However, you may have to pay a fee. You'll still be able to benefit from the services you get for your subscription until the end of your billing cycle you have paid a subscription for, excluding any break fee. So if you pay your subscription monthly and decide to downgrade, you'll be able to keep using the subscription within the month that you've already paid for; if you pay annually,</p>	<p>Depending on the subscription plan you've chosen, you will have to pay the applicable fee monthly or annually. These fees are set out in our Fees Page.</p> <p>If you have chosen an annual subscription and your subscription has renewed for an indefinite term, we will continue to charge you annually. Should you decide to downgrade your subscription during a billing cycle, we will give you a partial refund of the</p>

you'll have access to your subscription until the end of that annual billing cycle. After then, you'll become a Standard user again (a personal account holder who does not pay a subscription for the Paid Plan service).

Sometimes, we may waive the fee you pay for a downgrade. Where we do this, you might need to promise to do (or not do) certain things to be eligible for the waiver. For example, we might waive your downgrade fee if you sign up to a new plan, but you might need to promise not to cancel that new plan within a certain time. Whether or not we will waive a fee is our decision. We'll let you know if we are willing to waive a break fee for you (for example, in app or by email).

The fees for ending or downgrading your subscription are set out below.

If you downgrade within 14 days

If you pay your subscription in monthly instalments, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. If you ordered a Metal card, we'll charge you EUR 40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. If you ordered an Ultra card, we'll charge you EUR 50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.

If you pay the full subscription once a year, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. Please refer to your plan's fees page for current information on delivery fees. If you ordered a Metal card, we'll charge you EUR 40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. If you ordered an Ultra card, we'll charge you EUR 50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. Please refer to your plan's fees page for current information on delivery fees.

subscription fee based on your usage in your current billing cycle. Please note that if you downgrade during your annual billing cycle you cannot benefit from the discounted annual rate. Therefore, when evaluating your usage for calculating your refund entitlement we base the calculation on the monthly price.

When you become a Paid Plan user, we will take the payment from your Personal account balance. If your Personal account balance is insufficient to cover the fees, you will have to top-up your account accordingly. If you don't do this within seven days, we may also take legal steps to collect the payment. If we do, you may have to pay our reasonable costs of doing so. Please refer to the Personal Terms for more details on how we can recover outstanding payments.

Unfortunately, if you do not pay the subscription within 30 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.

If you downgrade after 14 days but within 6 months for Ultra users

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, and you will also be charged an additional month as break fee. This is a break fee and you will not be able to benefit from the services for an additional month, you'll only be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for. If you ordered an Ultra card, we will not charge you for the card or any delivery fee.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee, a fee for the Ultra Card or the delivery fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

If you downgrade after more than 6 months for Ultra users

If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

If you downgrade after 14 days but within 10 months for any other Paid Plan users

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription. We'll also

charge a break fee equal to two months' subscription. This is a break fee and you will not be able to benefit from the services for an additional two months, you'll only be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

If you downgrade after more than 10 months for any other Paid Plan users

If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

14. Legal bits and pieces

We can change these terms

We can change these terms and conditions, but we'll only do so for the following reasons:

- if we think it will make them easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us;
- to reflect changes in the cost of running our business; or
- because we are changing our

We can change these terms

We can change these terms and conditions, but we'll only do so for the following reasons:

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- to reflect legal or regulatory requirements that apply to us;
- to reflect changes in the cost of running our business; or
- because we are changing our

products or services or introducing new ones.

If we add a new product or service that doesn't change these terms and conditions, we may add the product or service immediately and let you know before you use it.

If we change an existing product or service that does not relate to payments into or out of your account, we'll normally give you 30 days' notice before we make the change. If we make a change that relates to payments into or out of your account (for example, in relation to cash withdrawals), we'll normally give you 60 days' notice through the app, by text message or in an email.

If we give you notice of a change, we'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.

products or services or introducing new ones.

Changes that you do not have to agree to:

- If we change these terms and conditions in such a way that there is no immediate impact on you, and in particular no disadvantage to you, we will simply inform you of the change. This may be the case, for example, if we change the formatting or use new service providers who nevertheless provide the same services that remain unchanged for you. You do not have to actively agree to this. However, if you do not agree with the changes, your only option is to cancel your account in accordance with these terms.
- If we add a new product or service that doesn't change the terms and conditions of existing products and it is up to you whether you use the new product or service, we may add it immediately and will inform you of the additional product or service and its terms and conditions before you use it.
- If we enhance or add more features to a product or service (e.g. more benefits are added to a Paid Plan) and no fee is increased or newly introduced in connection therewith, we can enhance or add the feature immediately and will inform you of the enhancement or addition.

Changes you must agree to:

- If we change these terms and conditions in a way that directly affects you or adversely affects you (for example, because some services are now only available with payment), we will need your consent. We will notify you of such changes at least two months in advance by email and lay out how you can agree to those changes. If you do not want to agree, you or we can terminate the agreement according to the regulations of this

	<p>agreement. Until then, the conditions valid until the change will continue to apply to you.</p> <ul style="list-style-type: none"> • If a change is based on a change of law (including directly applicable European Union legislation), a legally binding court decision or a binding order of a national or international authority competent for the bank (e.g. the German Federal Financial Supervisory Authority, the Bank of Lithuania or the European Central Bank), we will give you two months prior notice of such change unless we are legally required to make the change earlier. If you do not agree with this change, you may cancel your account or any other affected product or service free of charge at any time before the change takes effect. We will include this information in the notification.
-	<p>Right of withdrawal</p> <p>Even though these Paid Plan Terms form part of the Agreement you have with us, you can withdraw from your subscription independently within 14 days of subscribing by either downgrading within the Revolut app or by contacting us via in-app chat, email or post.</p> <p>You can find the full right of withdrawal notice in section 6 of the Personal Terms.</p>
<p>Lithuanian law applies</p> <p>The laws of the Republic of Lithuania apply to these terms and conditions and the agreement. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.</p>	<p>German law applies</p> <p>This Agreement is governed by German law.</p>
<p>The English version of the agreement applies</p> <p>If these terms and conditions are translated into another language, the translation is for reference only and the English version will apply.</p>	<p>The German version of the Agreement applies</p> <p>If these terms and conditions are translated into another language, the translation is for reference only and the German version will apply.</p>
<p>Taking legal action against us</p>	<p>Taking legal action against us</p>

Legal action under these terms and conditions can only be brought in the courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).	Legal action under these terms and conditions can only be brought in the courts of the Federal Republic of Germany (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).
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06. Personal Fees Plus

Link to updated Personal Fees (Plus): <https://www.revolut.com/en-DE/legal/plus-fees/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- Clarification on delivery fee
- Custom card is subject to stock availability and fee will be displayed in the App before ordering the card
- Express delivery option added
- Exchange limit before a fair usage fee applies has been increased to 3.000 EUR
- Additional currencies added to the Merchant chargeback fees

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>This version of our terms will apply from 28 August 2024. If you would like to see the terms that apply until 28 August 2024, please click here.</p>	<p>If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you from 28 August 2024. If you want to see the version applicable until 28 August 2024, please see here.</p> <p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II.</p>
Add money	
<ul style="list-style-type: none"> • Free. <p>However, if you add money with a card that has not been issued within the EEA (e.g. a</p>	<ul style="list-style-type: none"> • Stored card: free. However, if you • add money with a card that has not been issued within the EEA (e.g. a

<p>US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.</p>	<p>card issued in the US) or you add money with a commercial card then we may charge a small fee just to cover our costs.</p> <ul style="list-style-type: none"> • Bank transfer: free.
<p>Card</p>	<p>Physical Cards</p>
<p>First Revolut Plus Card</p> <ul style="list-style-type: none"> • Free. Your first card can be a Plus or Standard one (but remember, you may have to pay a card delivery fee if you cancel your subscription within 14 days of signing up and a Plus card has been sent). 	<p>First Revolut Card</p> <ul style="list-style-type: none"> • Free. Your first card can be a Plus or Standard one We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Plus) within 14 days of subscribing.
<p>Second Revolut Plus card</p> <ul style="list-style-type: none"> • Also free. Your second card can be a Plus or Standard one. 	<p>Second Revolut Card</p> <ul style="list-style-type: none"> • Also free. Your second card can be a Plus or Standard one. We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Plus) within 14 days of subscribing.
<p>Additional Revolut Cards</p> <ul style="list-style-type: none"> • Your first two cards are free as a Plus customer (as set out above). You also get one free replacement every subsequent year. Other than this, we charge €10 or currency equivalent per card. 	<p>Additional Revolut Cards</p> <ul style="list-style-type: none"> • Your first two cards are free as a Plus customer (as set out above). You also get one free additional card every subsequent year. Apart from that, we charge €10 or currency equivalent per card, plus delivery fee (we'll tell you what fee applies before you order your card in the Revolut app).
<p>Custom Card (design your own card in the Revolut App)</p> <ul style="list-style-type: none"> • £5 (but a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Custom Card, the same fee applies. 	<p>Custom Card (design your own card in the Revolut app)</p> <ul style="list-style-type: none"> • This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Standard delivery of a Custom Card is free but you will need to pay a fee to ship a Custom Card by express delivery (we will tell you the fee in the App).
<p>Special Edition Card</p> <ul style="list-style-type: none"> • Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same 	<p>Special Edition Card</p> <ul style="list-style-type: none"> • Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the Revolut app).

fee again.	
Revolut Pro Card <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan. 	- (moved further below to the fee section related to Revolut Pro)
Standard Delivery Charge for Revolut Cards <ul style="list-style-type: none"> Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card). 	Express delivery for Revolut cards <ul style="list-style-type: none"> You have the option to choose express delivery for your Revolut cards. The express delivery fee is shown in the App.
Spend	
ATM Withdrawals <ul style="list-style-type: none"> Free withdrawals up to €200 per rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal. 	ATM Withdrawals <ul style="list-style-type: none"> First €200 per month are free of charge. Additional withdrawals are charged with 2% of the withdrawal amount or €1, whichever is higher.
Send	
Payments within the Single European Payments Area <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu. 	Payments within the Single European Payments Area <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").
Card transfers A fee applies for card transfers. <ul style="list-style-type: none"> This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before 	Card transfers <ul style="list-style-type: none"> A fee applies for card transfers. This means payments directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the Revolut app before you confirm the payment.

<p>you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).</p>	<p>You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).</p>
<p>All other international payments</p> <ul style="list-style-type: none"> • A fee applies for international payments on our Standard and Plus plans. You can upgrade your plan to access free payments. • This fee will be calculated in real time and shown to you in the app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. • This means any international payment (other than a payment within the Single Euro Payments Area, as set out above). 	<p>All other international payments</p> <ul style="list-style-type: none"> • A fee applies for international payments. • This fee will be calculated in real time and shown to you in the Revolut app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. • This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).
<p>Exchange</p>	
<p>The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> • Standard and Plus: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. • <i>Premium, Metal and Ultra:</i> No exchange limit. No fair usage fee. 	<p>If you exceed your plan's exchange limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> • Standard: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. • Plus: Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange. • Premium, Metal and Ultra: No exchange limit. No fair usage fee.
<p>Revolut Pro Account</p>	
<p>-</p>	<p>Revolut Pro Card If you have a Revolut Pro account and order a Revolut Pro Card, we'll show you what fee applies for the card before you order your card in the Revolut app (and a delivery fee also applies - we'll tell you what fee applies before you order your card in the Revolut app). Your Revolut Pro Card does not count towards the card limit on your Personal plan.</p>

Cryptocurrency & Precious Metals fees	
<p>This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).</p>	<p>This page shows the fees for the services provided to you by us, Revolut Bank UAB, Zweigniederlassung Deutschland. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).</p>

07. Personal Fees Premium

Link to updated Personal Fees (Premium):

<https://www.revolut.com/en-DE/legal/premium-fees/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- Clarification on delivery fee
- Custom card is subject to stock availability and fee will be displayed in the App before ordering the card
- You receive a 20% discount on the fee for International Payments (outside SEPA)
- Additional currencies added to the Merchant chargeback fees

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>This version of our terms will apply from 28 August 2024. If you would like to see the terms that apply until 28 August 2024, please click here.</p>	<p>If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you from 28 August 2024. If you want to see the version applicable until 28 August 2024, please see here.</p> <p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II.</p>
Add money	

<ul style="list-style-type: none"> • Free. <p>However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.</p>	<ul style="list-style-type: none"> • Stored card: free. However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs. • Bank transfer: free.
<p>Card</p>	<p>Physical Cards</p>
<p>First Premium Revolut Card</p> <ul style="list-style-type: none"> • Free. Your first card can be a Premium or Standard one (but remember, you may have to pay a card delivery fee if you cancel your subscription within 14 days of signing up and a Premium card has been sent). 	<p>First Revolut Card</p> <ul style="list-style-type: none"> • Free. Your first card can be a Premium or Standard one. We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Premium) within 14 days of subscribing.
<p>Second Revolut Premium card</p> <ul style="list-style-type: none"> • Also free. Your second card can be a Premium or Standard one. If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee 	<p>Second Revolut Card</p> <ul style="list-style-type: none"> • Also free. Your second card can be a Premium or Standard one. We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Premium) within 14 days of subscribing
<p>Additional Revolut Cards</p> <ul style="list-style-type: none"> • Your first two cards are free as a Premium customer (as set out above). You also get one free replacement every subsequent year. After this, we charge €10 per additional card. 	<p>Additional Revolut Cards</p> <ul style="list-style-type: none"> • Your first two cards are free as a Premium customer (as set out above). Each subsequent year, you can get one free additional card. Apart from that, we charge €10 per additional card, plus delivery fee (we'll tell you what fee applies before you order your card in the Revolut app).
<p>Custom Card (design your own card in the Revolut App)</p> <ul style="list-style-type: none"> • £5 (but a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Custom Card, the same fee applies, 	<p>Custom Card (design your own card in the Revolut app)</p> <ul style="list-style-type: none"> • This feature is subject to card stock availability. We'll tell you what fee applies before you order your Card in the App.
<p>Special Edition Card</p> <ul style="list-style-type: none"> • Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special 	<p>Special Edition Card</p> <ul style="list-style-type: none"> • Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the Revolut app).

<p>Edition Card and the card is still on offer, you will need to pay the same fee again.</p>	
<p>Revolut Pro Card</p> <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan. 	<p>- (moved further below to the fee section related to Revolut Pro)</p>
<p>Express delivery for Revolut cards</p> <ul style="list-style-type: none"> Free express delivery (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card), 	<p>Express delivery for Revolut cards</p> <ul style="list-style-type: none"> You can choose express delivery for your Revolut cards. We will waive the express delivery fee of €19.99 if you do not withdraw from or cancel your Paid Plan subscription (Premium) within 14 days of subscribing.
<p>Spend</p>	
<p>ATM Withdrawals</p> <ul style="list-style-type: none"> Free withdrawals up to €400 per rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal. 	<p>ATM Withdrawals</p> <ul style="list-style-type: none"> First €400 per rolling month are free of charge. Additional withdrawals are charged with 2% of the withdrawal amount or €1, whichever is higher.
<p>Send</p>	
<p>Payments within the Single European Payments Area</p> <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu. 	<p>Payments within the Single European Payments Area</p> <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").
<p>Card transfers A fee applies for card transfers.</p> <ul style="list-style-type: none"> This means payment directed to a 	<p>Card transfers</p> <ul style="list-style-type: none"> A fee applies for card transfers. This means payments directed to a supported non-Revolut card number,

<p>supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).</p>	<p>made using the Revolut app. This fee will be calculated in real time and shown to you in the Revolut app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).</p>
<p>All other international payments</p> <ul style="list-style-type: none"> • Your first payment is free per month (aligned to your renewal date). After that a fee will apply. • This fee will be calculated in real time and shown to you in the app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. • This means any international payment (other than a payment within the Single Euro Payments Area, as set out above) 	<p>All other international payments</p> <ul style="list-style-type: none"> • You can see our live fees for international payments here. • You will receive a 20% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 20% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to you in the Revolut app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. • This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).
<p>Exchange</p>	
<p>The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> • Standard and Plus: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. • Premium, Metal and Ultra: No exchange limit. No fair usage fee. 	<p>If you exceed your plan's exchange limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> • Standard: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. • Plus: Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange. • Premium, Metal and Ultra: No exchange limit. No fair usage fee
<p>Revolut Pro Account</p>	
<p>-</p>	<p>Revolut Pro Card</p>

	<ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro Card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the Revolut app). Your Revolut Pro Card does not count towards the card limit on your Personal plan.
Cryptocurrency & Precious Metals fees	
This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).	This page shows the fees for the services provided to you by us, Revolut Bank UAB, Zweigniederlassung Deutschland. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).

08. Personal Fees Metal

Link to updated Personal Fees (Metal): <https://www.revolut.com/en-DE/legal/metal-fees/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- Clarification on card fee and delivery fee
- Custom card is subject to stock availability and fee will be displayed in the App before ordering the card
- Plan Cashback has been removed
- You receive a 40% discount on the fee for International Payments (outside SEPA)
- Additional currencies added to the Merchant chargeback fees

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
This version of our terms will apply from 28 August 2024. If you would like to see the terms that apply until 28 August 2024, please click here .	If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you from 28 August 2024. If you want to see the version applicable until 28 August 2024, please see here .

	<p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II or Part III.</p>
Add money	
<ul style="list-style-type: none"> Free. <p>However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.</p>	<ul style="list-style-type: none"> Stored card: free. However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs. Bank transfer: free.
Card	Physical Cards
<p>First Revolut Metal card</p> <ul style="list-style-type: none"> Free. Your first card can be a Metal Premium or Standard one (but remember, you may have to pay a card delivery fee and €40 for the Metal card itself if you cancel your subscription within 14 days of signing up and a Metal card has been sent). 	<p>First Revolut Card</p> <ul style="list-style-type: none"> Your first card can be a Metal, Premium or Standard one. Premium and Standard Cards are free. A Metal Card is €40 but we will waive the Metal Card fee if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing. We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing.
<p>Second Revolut Metal card</p> <ul style="list-style-type: none"> Also free. Your second card can be a Metal, Premium or Standard one (unless your first card was Metal - you only get one free Metal card). If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee. 	<p>Second Revolut Card</p> <ul style="list-style-type: none"> Your second card can be a Metal, Premium or Standard one. Premium and Standard Cards are free. A Metal Card is €40 but we will waive the Metal Card fee if you did not order a Metal Card as first card (you only get one free Metal Card) and you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing. We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days

	of subscribing.
Additional Revolut Cards <ul style="list-style-type: none"> Your first two cards are free as a Metal customer (as set out above). After this, we charge €40 per additional Metal card (or €10 per additional non Metal card). 	Additional Revolut Cards <ul style="list-style-type: none"> Your first two cards are free as a Metal customer (as set out above). Apart from that, we charge €40 per additional Metal Card and €10 per additional non-Metal card, plus delivery fee (we'll tell you what fee applies before you order your card in the Revolut app).
Custom Card (design your own card in the Revolut App) <ul style="list-style-type: none"> £5 (but a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Custom Card, the same fee applies. 	Custom Card (design your own card in the Revolut app) <ul style="list-style-type: none"> This feature is subject to card stock availability. We'll tell you what fee applies before you order your Card in the App.
Special Edition Card <ul style="list-style-type: none"> Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again. 	Special Edition Card <ul style="list-style-type: none"> Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the Revolut app).
Revolut Pro Card <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan. 	- (moved further below to the fee section related to Revolut Pro)
Express delivery for Revolut cards <ul style="list-style-type: none"> Free express delivery (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card), 	Express delivery for Revolut Cards <ul style="list-style-type: none"> You can choose express delivery for your Revolut cards. We will waive the express delivery fee of €19.99 if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing.
Spend	
ATM Withdrawals <ul style="list-style-type: none"> Free withdrawals up to €800 per 	ATM Withdrawals <ul style="list-style-type: none"> First €800 per rolling month are free

<p>rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal.</p>	<p>of charge. Additional withdrawals are charged with 2% of the withdrawal amount or €1, whichever is higher.</p>
<p>Plan Cashback</p> <ul style="list-style-type: none"> The maximum Plan Cashback you can receive in one monthly billing cycle is €13.99. 	<p>-</p>
<p>Send</p>	
<p>Payments within the Single European Payments Area</p> <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Swedish customers, this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu. 	<p>Payments within the Single European Payments Area</p> <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").
<p>Card transfers A fee applies for card transfers.</p> <ul style="list-style-type: none"> This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). 	<p>Card transfers</p> <ul style="list-style-type: none"> A fee applies for card transfers. This means payments directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the Revolut app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).
<p>All other international payments</p> <ul style="list-style-type: none"> Your first 3 payments are free per month per month (aligned to your renewal date). After that a fee will apply. This fee will be calculated in real time and shown to you in the app before you make the payment. You can also see our live fees here. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped. 	<p>All other international payments</p> <ul style="list-style-type: none"> You can see our live fees for international payments here. You will receive a 40% discount on the fee for any international payments you make, regardless of the number of international payments that you make. The 40% discount on the fee will be calculated for each international payment you make. The fee (including the discount) will be calculated in real time and shown to

<ul style="list-style-type: none"> This means any international payment (other than a payment within the Single Euro Payments Area, as set out above) 	<p>you in the Revolut app before you make the payment. The exact fee will depend on what currency you are sending and where you are sending it to but our maximum fees are capped.</p> <ul style="list-style-type: none"> This means any international payment (other than a payment within the Single Euro Payments Area, as set out above).
<p>Exchange</p>	
<p>The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> Standard and Plus: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. Premium, Metal and Ultra: No exchange limit. No fair usage fee. 	<p>If you exceed your plan's exchange limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> Standard: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. Plus: Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange. Premium, Metal and Ultra: No exchange limit. No fair usage fee
<p>Revolut Pro Account</p>	
<p>-</p>	<p>Revolut Pro Card</p> <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro Card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the Revolut app). Your Revolut Pro Card does not count towards the card limit on your Personal plan.
<p>Cryptocurrency & Precious Metals fees</p>	
<p>This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).</p>	<p>This page shows the fees for the services provided to you by us, Revolut Bank UAB, Zweigniederlassung Deutschland. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees here (scroll down to the bottom of the page).</p>

09. Personal Fees Ultra

Link to updated Personal Fees (Ultra): <https://www.revolut.com/en-DE/legal/ultra-fees/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- Clarification on on card fees and delivery fees
- Custom card is subject to stock availability and fee will be displayed in the App before ordering the card
- Plan Cashback has been removed
- Additional currencies added to the Merchant chargeback fees

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>This version of our terms will apply from 28 August 2024, except where indicated otherwise. If you would like to see the terms that apply until 28 August 2024, please click here.</p> <p>If you have subscribed to Revolut Ultra (including by upgrade or downgrade) as of 06 August 2024 or have signed up to RevPoints, please see Part III below for the terms relevant to you.</p>	<p>If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you from 28 August 2024. If you want to see the version applicable until 28 August 2024, please see here.</p> <p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to you from the date you completed the transfer. If you would like to see the fees that apply until then, please see Part II or Part III.</p>
Add money	
<ul style="list-style-type: none"> • Free. <p>However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs.</p>	<ul style="list-style-type: none"> • Stored card: free. However, if you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs. • Bank transfer: free.
Card	Physical Cards
<p>First Revolut card</p> <ul style="list-style-type: none"> • Free. Your first free card can be an Ultra, Premium or Standard one (but remember, you may have to pay a card delivery fee and €50 for the 	<p>First Revolut Card</p> <ul style="list-style-type: none"> • Your first card can be an Ultra, Premium or Standard one. Premium and Standard Cards are free. An Ultra Card is €50 but we will waive

<p>Ultra card itself if you cancel your subscription within 6 months of signing up and a Ultra card has been sent as set out in the Paid Plan Terms). You may also order a Metal card but you will have to pay €40 if you wish to do so.</p>	<p>the Ultra Card fee if you do not withdraw from or cancel your Paid Plan subscription (Ultra) within 14 days of subscribing. You may also order a Metal card but you will have to pay €40 if you wish to do so.</p> <ul style="list-style-type: none"> • We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing.
<p>Second Revolut card</p> <ul style="list-style-type: none"> • Also free. Your second card can be an Ultra, Premium or Standard one (unless your first card was an Ultra as you only have one Ultra card at any one time). If you cancel your subscription within 6 months of signing up, you may have to pay a card delivery fee and €50 for the Ultra card itself. You may also order a Metal card if you do not already have one, but you will have to pay €40 if you wish to do so. 	<p>Second Revolut Card</p> <ul style="list-style-type: none"> • Your second card can be an Ultra, Premium or Standard one. Premium and Standard Cards are free. An Ultra Card is €50 but we will waive the Ultra Card fee if you did not order an Ultra Card as first card (you only get one free Ultra Card) and you do not withdraw from or cancel your Paid Plan subscription (Ultra) within 14 days of subscribing. You may also order a Metal card but you will have to pay €40 if you wish to do so. • We will waive the card delivery fee of €7.99 if you do not withdraw from or cancel your Paid Plan subscription (Metal) within 14 days of subscribing.
<p>Additional Revolut Cards</p> <ul style="list-style-type: none"> • Your first two cards are free as an Ultra customer (as set out above), except for Metal cards which are only available for a fee. After this, we will charge €50 per additional Ultra card (or €40 for a Metal card and €10 for any other additional card). 	<p>Additional Revolut Cards</p> <ul style="list-style-type: none"> • Your first two cards are free as an Ultra customer (as set out above), except for Metal cards which are only available for a fee. Apart from that, we will charge €50 per additional Ultra Card, €40 for a Metal Card and €10 for any other additional card, plus delivery fee (we'll tell you what fee applies before you order your card in the Revolut app).
<p>Custom Card (design your own card in the Revolut App)</p> <ul style="list-style-type: none"> • This feature does not apply to Ultra cards, and is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Express delivery of a Custom Card is free. If you need to replace a Custom Card, the same 	<p>Custom Card (design your own card in the Revolut app)</p> <ul style="list-style-type: none"> • This feature does not apply to Ultra Cards. For other Cards it is subject to card stock availability. We'll tell you what fee applies before you order your card in the Revolut App. Delivery of a Custom Card is free.

fee applies.	
Special Edition Card <ul style="list-style-type: none"> Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again. 	Special Edition Card <ul style="list-style-type: none"> Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the Revolut app).
Revolut Pro Card <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the App). Your Pro card does not count towards the card limit on your Personal plan. 	- (moved further below to the fee section related to Revolut Pro)
Express delivery for Revolut cards <ul style="list-style-type: none"> Free express delivery (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card), 	Express delivery for Revolut Cards <ul style="list-style-type: none"> You can choose express delivery for your Revolut cards. We will waive the express delivery fee of €19.99 if you do not withdraw from or cancel your Paid Plan subscription (Ultra) within 14 days of subscribing.
Spend	
ATM Withdrawals <ul style="list-style-type: none"> Free withdrawals up to €2000 per rolling month, then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of €1 per withdrawal. 	ATM Withdrawals <ul style="list-style-type: none"> First €2000 per rolling month are free of charge. Additional withdrawals are charged with 2% of the withdrawal amount or €1, whichever is higher
Plan Cashback The maximum Plan Cashback you can receive in one monthly billing cycle is equivalent to your monthly plan fee.	-
Send	
Payments within the Single European Payments Area <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA"). For Swedish customers, 	Payments within the Single European Payments Area <ul style="list-style-type: none"> Free. This means payments in euros that are sent to an account outside your country but inside the Single Euro Payments Area (known as "SEPA").

<p>this also includes the same payments when made in Swedish krona. For Romanian customers, this also includes the same payments when made in Romanian leu.</p>	
<p>Card transfers A fee applies for card transfers.</p> <ul style="list-style-type: none"> This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to). 	<p>Card transfers</p> <ul style="list-style-type: none"> A fee applies for card transfers. This means payments directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the Revolut app before you confirm the payment. You can also see our live fees here. The exact fee will depend on the transaction itself (for example, on how much you are sending and where to).
<p>Exchange</p>	
<p>The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> Standard and Plus: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. Premium, Metal and Ultra: No exchange limit. No fair usage fee. 	<p>If you exceed your plan's exchange limit, you will be charged a fair usage fee on the additional amount. These limits are:</p> <ul style="list-style-type: none"> Standard: Exchange limit of EUR 1,000 per month. Fair usage fee of 0.5% applies to any additional exchange. Plus: Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange. Premium, Metal and Ultra: No exchange limit. No fair usage fee
<p>Revolut Pro Account</p>	
<p>-</p>	<p>Revolut Pro Card</p> <ul style="list-style-type: none"> If you have a Revolut Pro account and order a Revolut Pro Card, we'll show you what fee applies for the card before you order your card in the Revolut app (a delivery fee also applies - we'll tell you what fee applies before you order your card in the Revolut app). Your Revolut Pro Card does not count towards the card limit on your Personal plan.
<p>Cryptocurrency & Precious Metals fees</p>	

This page shows the fees for the services provided to you by us, Revolut Payments UAB. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).

This page shows the fees for the services provided to you by us, Revolut Bank UAB, Zweigniederlassung Deutschland. The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd. You can see these fees [here](#) (scroll down to the bottom of the page).

10. Revolut Pro Account

Link to updated Revolut Pro Account Terms: <https://www.revolut.com/en-DE/legal/pro/>

Summary of changes:

- Section 1: Services are provided by Revolut Bank UAB via its branch Revolut Bank UAB, Zweigniederlassung Deutschland
- Section 2: Clarification that certain rights that are normally reserved for consumers are granted as an act of goodwill and this does not give you any further rights than those expressly granted
- Section 10: Changes to the Revolut Pro Account Terms can be made by us at any time with 2 months' prior notice, favourable changes can be made immediately
- Language adjustments and clarifications throughout the document

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>This version of the terms applies from 02 December 2024. Please click here to see the previous terms page.</p>	<p>If you reside in Germany and have signed up to Revolut from 28 May 2024, this version of our terms applies to you from 02 December 2024. If you would like to see the previous version of these terms, please click here.</p> <p>If you have signed up to Revolut before that and received an email from us about the transfer to the German Branch, this version of our terms will apply to you from the date you completed the transfer. If you would like to see the terms that apply until then, please see Part II.</p>
<p>1. Why this information is important</p>	
<p>These Pro Terms apply in addition to our</p>	<p>These Pro Terms apply in addition to our</p>

<p>Personal Terms, and any other applicable terms and conditions, when you choose to use Revolut Pro. Our Personal Terms and our Payment Processing Services Agreement (which we call our “Payment Processing Terms”) still apply as well, as many of the services we provide on our Personal and Pro accounts are the same. These Pro Terms just set out the additional things you need to know when using Pro. If there is any inconsistency between the Personal Terms and these Pro Terms, these Pro Terms will apply to your use of Revolut Pro. If you expected something to be covered in these Pro Terms but it is not, try checking the Personal Terms or the Payment Processing Terms instead.</p>	<p>Personal Terms, and any other applicable terms and conditions, when you choose to use Revolut Pro. Our Personal Terms and if relevant our Payment Processing Services Agreement (which we call our “Payment Processing Terms”) still apply as well, as many of the services we provide on our Personal and Pro accounts are the same. These Pro Terms just set out the additional things or deviations you need to know when using Pro. If there is any inconsistency between the Personal Terms and these Pro Terms, these Pro Terms will apply to your use of Revolut Pro. If you expected something to be covered in these Pro Terms but it is not, try checking the Personal Terms or the Payment Processing Terms instead.</p>
<p>If you use Revolut Pro, these Pro terms will form part of the legal agreement between you (the account holder) and us (Revolut Bank UAB, a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania).</p>	<p>If you use Revolut Pro, these Pro Terms will form part of the legal agreement between you (the account holder) and us (Revolut Bank UAB, a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania, providing the service via its German branch Revolut Bank UAB, Zweigniederlassung Deutschland).</p>
<p>2. What is Revolut Pro?</p>	
<p>Revolut Pro is a service that allows you to quickly and easily set up an account to manage your business or side-hustle, all from within Revolut Retail app.</p>	<p>Revolut Pro is a service that allows you to quickly and easily set up an account to manage your business or side-hustle, all from within the Revolut app.</p>
<p>Revolut Pro is similar to our “Revolut Business” product. The difference is that Revolut Pro is accessed through your existing Revolut Personal account via Revolut retail app, whereas our Revolut Business product is a separate account that you access through our Revolut Business app and platform (we call this the “Dashboard”).</p>	<p>Revolut Pro is similar to our “Revolut Business” product. The difference is that Revolut Pro is accessed through your existing Revolut Personal account via the Revolut app, whereas our Revolut Business product is a separate account that you access through our Revolut Business app and platform (we call this the “Dashboard”).</p>
<p>Your Revolut Pro account is the same type of account as your existing Revolut Personal account. All the descriptions we provide of your account, how our services work, and your and our rights, in our Personal Terms also apply when you use</p>	<p>Your Revolut Pro account is the same type of account as your existing Revolut Personal account. All the descriptions we provide of your account, how our services work, and your and our rights, in our Personal Terms also apply when you use</p>

<p>Revolut Pro. These Pro Terms do not set out everything you need to know when you use Revolut Pro - they just explain the additional things you need to know on top of our Personal Terms.</p>	<p>Revolut Pro. These Pro Terms do not set out everything you need to know when you use Revolut Pro - they just explain the additional things you need to know on top of our Personal Terms. Please be aware that the Personal Terms contain several rights that are only applicable for consumers. Unless those rights are varied or excluded in these Pro Terms, we will grant you these rights even though you are not considered to be a consumer when using Revolut Pro. We do this as a gesture of goodwill and it will not give you any further rights than those expressly granted.</p>
<p>3. Can I open a Revolut Pro account?</p>	
<p>You can open a Revolut Pro account if you:</p> <ul style="list-style-type: none"> • have a Revolut Personal account; • are a self-employed natural person (not a company); • will only use your Revolut Pro account for business purposes; and • pass our onboarding checks. <p>You must continue to do these things after you open your Revolut Pro account too. If you don't, we might have to close it. Sometimes we may need to run additional checks before we can let you use additional services available for Revolut Pro where you haven't used them before. This is the case for our payment processing product, and we explain a bit more about these services and what checks we'll need to do first in the Payment Processing Terms.</p>	<p>You can open a Revolut Pro account if you:</p> <ul style="list-style-type: none"> • have a Revolut Personal account; • are a self-employed natural person (not a company); • will only use your Revolut Pro account for business purposes; and • pass our onboarding checks. <p>You must ensure that these conditions are continuously met after you opened your Revolut Pro account. If you don't, we might have to close it. Sometimes we may need to carry out additional checks before we can let you use additional services available for Revolut Pro that you have not previously used. This is the case for our payment processing product, and we explain a bit more about these services and what checks we'll need to do first in the Payment Processing Terms.</p>
<p>If you are after an easy account to manage your self-employment or side hustle finances alongside your Personal account, then Revolut Pro is probably right for you. If your business grows, or if you need more features, you may need to set up a Revolut Business account instead.</p>	<p>If you are looking for an easy account to manage the finances of your self-employment or side hustle alongside your Personal account, then Revolut Pro is probably right for you. If your business grows or you need more features, you may need to set up a Revolut Business account instead.</p>
<p>We can refuse to let you open or hold a Revolut account if you carry out any other business or activity that we are not comfortable with. We can also apply restrictions to your Pro account, which we'll tell you about before it is opened.</p>	<p>We can refuse to let you open or hold a Revolut account if you carry out any other business or activity that we are not comfortable with. We can also apply restrictions to your Revolut Pro account, which we'll tell you about before it is opened.</p>

<p>4. How do I sign up for a Revolut Pro account?</p>	
<p>Once you do, you can ask to sign up for Revolut Pro in the app. You may need to provide additional information to us, either at the time you ask to open your Pro account or afterwards but in any event before the activation of your Revolut Pro account. We will review your application and decide whether you are suitable for a Revolut Pro account. For example, we may not be able to accept businesses from the market or sector you operate in. Normally, we will make a decision immediately in-app, but sometimes our decision may take longer.</p>	<p>Once you do, you can ask to sign up for Revolut Pro in the Revolut app. You may need to provide additional information to us, either at the time you ask to open your Pro account or afterwards but in any event before the activation of your Revolut Pro account. We will review your application and decide whether you are suitable for a Revolut Pro account. For example, we may not be able to accept businesses from the market or sector you operate in. Normally, we will make a decision immediately in-app, but sometimes our decision may take longer.</p>
<p>5. How do I add and withdraw money from my Revolut Pro account?</p>	
<p>Your Revolut Pro account is the same type of account as your existing Revolut Personal account. However, it's a separate account. It has its own separate balance, its own account number, its own transaction history, and is accessed separately in the app.</p>	<p>Your Revolut Pro account is the same type of account as your existing Revolut Personal account. However, it's a separate account for your business purposes. It has its own separate balance, its own account number, its own transaction history, and is accessed separately in the Revolut app.</p>
<p>You can add money to your Revolut Pro account from your Revolut personal account. You can also top up your Revolut Pro account directly from the external sources we make available in the app.</p>	<p>You can add money to your Revolut Pro account from your Revolut personal account. You can also top up your Revolut Pro account directly from the external sources we make available in the Revolut app.</p>
<p>As you must only use your Pro account for business spending (and cannot use your Personal account for business spending), we need to keep these balances separate. This means that if you run out of money in your Pro account, any payments you try to make on your Pro account will fail, even if you still have money in your Personal account (and the same in reverse).</p>	<p>As you must only use your Pro account for business spending (and cannot use your Personal account for business spending), we need to keep these balances separate. This means that if you run out of money in your Pro account, any payments you try to make on your Pro account will fail, even if you still have money in your Personal account (and vice versa).</p>
<p>6. What type of transactions can you use a Revolut Pro account for?</p>	
<p>You can also use your Pro account to access other additional services like our payment processing product which is covered by the Payment Processing Terms. If we accept you can use this product, you</p>	<p>You can also use your Pro account to access other additional services like our payment processing product which is covered by the Payment Processing Terms. If we accept that you can use this product,</p>

will be able to use Revolut to accept payments from people who purchase your goods or services in the course of your business activities.	you will be able to use Revolut to accept payments from people who purchase your goods or services in the course of your business activities.
7. What fees apply to Revolut Pro?	
The fees that apply for using your Pro account are the same as the fees that apply for using your Personal account. These fees will depend on what type of Personal account you have. For example, if it costs £/€/1 (or your local currency) to send a payment of a certain type on your Personal account, it will cost the same amount on your Pro account. All transactions on your Pro account will also count towards any limits on your Personal account. For more details, check out the Fees Page that applies to your Personal account. On this Fees Page, you will also find the fees that apply in relation to your use of the payment processing product covered by the Payment Processing Terms .	The fees that apply for using your Pro account are the same as the fees that apply for using your Personal account. These fees will depend on what type of Personal account you have. For example, if it costs £/€/1 (or your local currency) to send a payment of a certain type from your Personal account, it will cost the same amount sending it from your Pro account. All transactions on your Pro account will also count towards any limits on your Personal account. For more details, check out the Fees Page that applies to your Personal account. On this Fees Page, you will also find the fees that apply in relation to your use of the payment processing product covered by the Payment Processing Terms .
8. How do I earn cashback on Revolut Pro?	
You can earn cashback when you spend using your Revolut Pro card.	You can earn cashback when you pay with your Revolut Pro card.
Remember, you can only use your Revolut Pro account for business purposes. This applies to your Revolut Pro card as well; it must only be used for business spending. If you use your Pro card for personal spending, we may reverse any cashback you have received and close both your Retail and Pro accounts.	Remember, you can only use your Revolut Pro account for business purposes. This applies to your Revolut Pro card as well; it must only be used for business spending. If you use your Pro card for personal spending, we may reverse any cashback you have received and close both your Personal and Pro accounts.
10. Legal bits and pieces	
<i>Processing your payments</i> From time to time we are required to ensure that your activity and information remains compliant and updated. This can happen due to an event or as part of periodic reviews. As part of this, we may be required to pause your account, or a payment made on it, until these reviews are complete. We may need to ask you for information to support our review as well. To reduce any disruption to you, please provide us with	<i>Processing your payments</i> From time to time we are required to ensure that your activity and information remains compliant and up-to-date. This can happen due to an event or as part of periodic reviews. As part of this, we may be required to pause your account, or a payment made on it, until these reviews are completed. We may need to ask you for information to support our review as well. To reduce any disruption to you, please provide us with

any required information promptly.	any required information promptly.
-	<p><i>Changes to these Pro Terms (including any fees only applicable to Revolut Pro)</i> We'll give you at least two months' notice through the Revolut app and/or email before we make any change. We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect. We will make reference to this approval effect and your right of termination in the notification. However, any change favourable to you will be implemented without prior notice.</p>
<p><i>Everything else</i> Remember, except as expressly modified in these Pro Terms, our Personal Terms apply to your use of Revolut Pro, as do the Payment Processing Terms. This means that all the rights you and we have under our Personal Terms and the Payment Processing Terms also apply to your use of Revolut Pro. For this reason, you should read these Pro Terms, our Personal Terms and the Payment Processing Terms together.</p>	<p><i>Everything else</i> Remember, except as expressly modified in these Pro Terms, our Personal Terms apply to your use of Revolut Pro, as do the Payment Processing Terms if relevant. This means that all the rights you and we have under our Personal Terms and if relevant the Payment Processing Terms also apply to your use of Revolut Pro. For this reason, you should read these Pro Terms, our Personal Terms and the Payment Processing Terms together.</p>

11. Joint Account Terms

Link to updated Joint Account Terms: <https://www.revolut.com/en-DE/legal/joint-accounts/>

Summary of changes:

- Section 1: Services are provided by Revolut Bank UAB via its branch Revolut Bank UAB, Zweigniederlassung Deutschland which is also supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin)
- Section 2: Clarification on both account holders being joint creditors
- Section 10: Closure of a joint account requires consent of both account holders. Each account holder can close the account alone based on an authorisation you granted to each other during the migration from Revolut Bank UAB to Revolut Bank UAB, Zweigniederlassung Deutschland
- Section 10: Right of Withdrawal notice has been extended to fit the required format in Germany

- Section 11: If one account holder passes away, the other account holder retains full right of disposal vis-a-vis us until an heir contacts us with evidence of his status as heir and revokes the power of disposal
- Section 11: If one of you becomes insolvent, the other account holder retains the right of disposal vis-a-vis us until the appointed insolvency administrator requests the distribution of funds
- Section 11: If the other account holder is no longer in a position to make decisions in relation to the Joint account due to their health or mental impairment for example, you retain the right of disposal vis-a-vis us. If we receive a request to close the Joint account from someone who has a duly authorised Power of Attorney for the other account holder, we will ask you to bring the account balance to zero and then close the joint account accordingly
- Section 11: If your joint account is garnished, we are not allowed to pay out any amounts from the account balance to the garnishee until one month after the garnishment has been served (specifically, after the transfer order has been served). Each of the joint account holders can/should use this monthly period to have the pro rata credit balance transferred per account holder. In principle, the credit balance is divided per head, i.e. in the case of two joint account holders, half each.
- Language adjustments and clarifications throughout the document

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>This version of our terms will apply from 28 June 2024. If you would like to see the previous version of these terms, please click here.</p>	<p>If you reside in Germany and have signed up to Revolut from 28 May 2024, this version of our terms applies to you.</p> <p>If you have signed up to Revolut before that and received an email from us about the transfer to the German Branch, this version of our terms will apply to you from the date you completed the transfer. If you would like to see the terms that apply until then, please see Part II.</p>
<p>1. Why this information is important</p>	
<p>This document sets out the terms and conditions for your Revolut Joint Account (your “Joint Account”). These terms and conditions (the “Joint Account Terms”) along with the Personal Terms and the Fees page for Joint accounts form part of the legal agreement between:</p> <ul style="list-style-type: none"> ● you (the “account holder”), ● the person you open a Joint Account with (the “other account holder”), and ● us, Revolut Bank UAB. 	<p>This document sets out the terms and conditions for your Revolut Joint Account (your “Joint Account”). These terms and conditions (the “Joint Account Terms”) along with the Personal Terms and the Fees page for Joint accounts form part of the legal agreement between:</p> <ul style="list-style-type: none"> ● you (the “account holder”), ● the person you open a Joint Account with (the “other account holder”), and ● us, Revolut Bank UAB, acting via its German branch.

<p>The Joint Account is another type of current account. It is separate and in addition to your Personal account, but with many of the same features. Due to this, the Personal Terms also apply to your use of the Joint account, and you must comply with the Personal Terms at all times when using your Joint account. These Joint Account Terms refer to additional things that you need to know that are specific to your use of the Joint Account that are not covered in the Personal Terms.</p>	<p>The Joint Account is another type of current account. It is separate and in addition to your Personal account, but with many of the same features. Due to this, the Personal Terms also apply to your use of the Joint account, and you must comply with the Personal Terms at all times when using your Joint account. These Joint Account Terms refer to additional things that you need to know that are specific to your use of the Joint Account and are not covered in the Personal Terms.</p>
<p>-</p>	<p>In Germany, Revolut Bank UAB has established and provides services via its branch Revolut Bank UAB, Zweigniederlassung Deutschland. Revolut Bank UAB, Zweigniederlassung Deutschland's registered address is FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany and its registration number is HRB 249024 B.</p> <p>We are also supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin) to the extent that Revolut services through the branch in Germany. We are subject to the banking and payments services regulations.</p>
<p>2. Can I open a Joint account?</p>	
<p>To apply for a Joint account with someone else you must each satisfy the following:</p> <ul style="list-style-type: none"> ● be 18 years or over; ● have an active Personal account with Revolut; ● pass our Know Your Customer (“KYC”) checks in relation to that Personal account and the account must be in an active state (it is not suspended, closed, or restricted); ● live in the same country as the other applicant (we will use the residency address that your Personal account is registered with); ● be registered with the same Revolut entity or the same branch as the other applicant; and ● not be part of another Revolut Joint 	<p>To apply for a Joint account with someone else you must each satisfy the following:</p> <ul style="list-style-type: none"> ● be at least 18 years old; ● have an active Personal account with Revolut; ● pass our Know Your Customer (“KYC”) checks in relation to that Personal account and the account must be in an active state (it is not suspended, closed or restricted); ● live in the same country as the other applicant (we will use the residency address that your Personal account is registered with); ● be registered with the same Revolut entity or the same branch as the other applicant; and ● not be part of another Revolut Joint

<p>account or have a pending invite for a Revolut Joint account from someone else.</p>	<p>account or have a pending invite for a Revolut Joint account from someone else.</p>
<p>Once your Joint account is open, you'll both be considered Joint account holders with the same legal rights to your Joint account. We've explained below what this means for both of you:</p> <ul style="list-style-type: none"> • Unless otherwise established by law, you both own an equal part of the money in the Joint account even if one person adds more money to the Joint account than the other. • We will act on the instruction of one of you in relation to the Joint account without the other account holder's permission unless we've become aware of a reason not to follow that approach (for example, if we've received a court order telling us to stop allowing any further payments out from your Joint account or we have some other legal obligation to take a different approach, or if you are in a dispute (please see the "Disputes" section of these Terms)). This means one of you can withdraw all or some of the money from the Joint account, make payments from your Joint account and/or close the Joint account - we won't need to check with the other account holder if they are happy for you to do these things first. 	<p>Once your Joint account is open, you'll both be considered Joint account holders with the same legal rights to your Joint account. We've explained below what this means for both of you:</p> <ul style="list-style-type: none"> • You are joint creditors of the entire account balance, i.e. each Joint account holder can claim the entire amount from us, regardless of how much they have paid in. • We will act on the instruction of one of you in relation to the Joint account without the other account holder's permission unless we've become aware of a reason not to follow that approach (for example, if we've received a court order telling us to stop allowing any further payments out from your Joint account or we have some other legal obligation to take a different approach, or if you are in a dispute (please see the "Disputes" section of these Terms)). This means one of you can withdraw all or some of the money from the Joint account and/or make payments from your Joint account - we won't need to check with the other account holder if they are happy for you to do these things first.
<p>4. Adding money to my Joint account</p>	
<p>Adding money via bank transfer When you add money by bank transfer, you must use the Joint account details stated in the Revolut app. You have one account number and BIC for your main wallet in your base currency within your Joint account, and the other account holder has access to those same details in their app.</p>	<p>Adding money via bank transfer When you add money by bank transfer, you must use the Joint account details stated in the Revolut app. You have one account number and BIC for your main account in your base currency within your Joint account, and the other account holder has access to those same details in their app.</p>
<p>5. Making payments</p>	
<p>You will be issued with different card details to the other account holder. It's important that you use your own Joint account card when making payments and that you do not share your PIN for that card with the other</p>	<p>You will be issued different card details than the other account holder. It's important that you use your own Joint account card when making payments and that you do not share your PIN for that card with the other</p>

<p>account holder or with anyone else - we want to keep your Joint account safe in the same way we want to keep your Personal account safe.</p> <p>If available in your country, you can give permission to a third party to set up a Direct Debit on your Joint account without permission from the other account holder. You can limit the amount of the Direct Debit or how often it is paid, or cancel it.</p> <p>For now, we do not offer payment link functionality for Joint accounts but we will let you know if this feature becomes available.</p>	<p>account holder or with anyone else - we want to keep your Joint account safe in the same way we want to keep your Personal account safe.</p> <p>If available in your country, you can give permission to a third party to set up a Direct Debit on your Joint account without permission from the other account holder. You can limit the amount of, change the frequency of or cancel the Direct Debit.</p> <p>For now, we do not offer the payment link functionality for Joint accounts but we will let you know if this feature becomes available.</p>
<p>10. How do I close my Joint account?</p>	
<p>Once the balance of your Joint account is zero (i.e. there is no money in your Joint account and there is no negative balance) either one of you can request to close your Joint account at any time through the Revolut app, by writing to us at our head office or by emailing us at feedback@revolut.com just like you can with your Personal account. We can act on this request without the consent of the other account holder.</p>	<p>The Joint account can be closed at any time when the account balance is zero.</p> <p>Closure of a Joint account requires consent of both account holders. By having checked the corresponding checkbox during the account opening process, you've irrevocably authorised each other to close the joint account alone under the above conditions. This means that either account holder can close the account in the name of both of you if the account balance is zero without the further approval of the other account holder.</p>
<p>How can you withdraw from the agreement?</p> <p>Either one of the account holders can withdraw from this agreement and so end it within the first 14 days of opening the Joint account by letting us know through the Revolut app or by emailing us at feedback@revolut.com. You have a right to withdraw without paying any penalties and without having to indicate any reason. In case of withdrawal from the agreement, make sure the balance of your Joint account is zero.</p>	<p>How can you withdraw from the agreement?</p> <p style="text-align: center;">Right of withdrawal notice</p> <p>Section 1 Right of withdrawal</p> <p>You can withdraw from your contractual declaration within 14 days without giving reasons by means of a clear declaration. The withdrawal period begins after conclusion of the contract and after you have received the contractual provisions including the General Terms and Conditions and all the information listed below in section 2 on a durable medium (e.g. letter, fax, e-mail). To comply with the withdrawal period, it is sufficient to send the withdrawal in good time if the</p>

declaration is made on a durable medium.

The withdrawal is to be addressed to:
Revolut Bank UAB, Zweigniederlassung
Deutschland
FORA Linden Palais
Unter den Linden 40
10117 Berlin
Germany

Email: support@revolut.com

Section 2

Information required for the start of the withdrawal period

The information within the meaning of section 1 sentence 2 includes the following details:

General Information

1. the existence or non-existence of a right of withdrawal as well as the conditions, details of the exercise, in particular the name and address of the person to whom the withdrawal is to be declared, and the legal consequences of the withdrawal, including information on the amount that the consumer must pay for the service provided in the event of withdrawal, insofar as he is obliged to pay compensation (underlying provision: Section 357b of the German Civil Code);
2. the Member States of the European Union whose law the payment service provider uses as a basis for entering into relations with the consumer prior to the conclusion of the contract;
3. details regarding payment and fulfilment;
4. if applicable, any costs incurred and a reference to any taxes or costs that are not paid via or charged by the payment service provider;

Information on the provision of payment services:

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| | <ul style="list-style-type: none">5. on the payment service provider<ul style="list-style-type: none">a. the name and address for summons of its head office and all other addresses, including e-mail address, relevant for communication with the payment service provider;b. the name and address for summons of its agent or branch in the Member State in which the payment service is offered;c. the supervisory authorities responsible for the payment service provider and the register kept by the Federal Financial Supervisory Authority or any other relevant public register in which the payment service provider is entered as authorised, as well as its register number or an equivalent identifier used in that register;6. on the use of the payment service<ul style="list-style-type: none">a. a description of the main features of the payment service to be provided;b. information or customer identifiers required for the proper initiation or execution of a payment order;c. the method of consenting to the initiation of a payment order or the execution of a payment transaction and the cancellation of a payment order (underlying provisions: Sections 675j and 675p of the German Civil Code);d. the time from which a payment order is deemed to have been received (underlying provision: Section 675n (1) of the German Civil Code);e. a time specified by the payment service provider close to the end of a business day, at the end of which a payment order received by the consumer after this time is deemed to have |
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	<p>been received on the following business day (underlying provision: Section 675n (1) sentence 3 of the German Civil Code);</p> <ul style="list-style-type: none">f. the maximum execution period for the payment services to be provided;g. a reference to the possibility of agreeing upper amount limits for the use of a payment instrument (such as a payment card) (underlying provision: Section 675k (1) of the German Civil Code); <p>7. on fees, interest and exchange rates</p> <ul style="list-style-type: none">a. all charges payable by the consumer to the payment service provider, including those based on how and how often the required information is to be communicated;b. a breakdown of these charges;c. the interest rates and exchange rates used or, where reference interest rates and exchange rates are used, the method for calculating the actual interest and the relevant reference date and index or basis for determining the reference interest rate or exchange rate;d. the immediate entry into force of changes to the reference interest rate or exchange rate based on the agreed reference interest rates or exchange rates without prior notification of the consumer (underlying provision: Section 675g (3) of the German Civil Code); <p>8. on communication</p> <ul style="list-style-type: none">a. the means of communication agreed to be used for the transmission of information and notification obligations, including the technical requirements for the consumer's equipment and software;b. how and how often the
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information to be provided or made available by the payment service provider before and during the contractual relationship, before the execution of payment transactions and for individual payment transactions is to be communicated or made available;

c. the language or languages in which the contract is to be concluded and in which communication is to take place for the duration of the contractual relationship;

d. a reference to the consumer's right to request at any time during the term of the contract that the contractual terms and conditions and the pre-contractual information on the provision of payment services referred to in this cancellation policy be provided on paper or on another durable medium;

9. on the protective and remedial measures

a. a description of how the consumer keeps a payment instrument secure and how he fulfils his obligation towards the payment service provider or an entity designated by the latter to report the loss, theft, misuse or other unauthorised use of a payment instrument without undue delay after becoming aware of it (underlying provision: Section 675I (1) sentence 2 of the German Civil Code);

b. a description of the secure procedure for informing the consumer by the payment service provider in the event of suspected or actual fraud or security risks;

c. the conditions under which the payment service provider

reserves the right to block a payment instrument of the Civil Code (underlying provision: Section 675k (2) of the Civil Code);

- d. information on the consumer's liability in the event of loss, theft, misplacement or other misuse of the payment instrument, including information on the maximum amount (underlying provision: Section 675v of the German Civil Code);
- e. information on the payment service provider's liability for unauthorised payment transactions (underlying provision: Section 675u of the German Civil Code);;
- f. information on how and within what period the consumer must notify the payment service provider of unauthorised or incorrectly initiated or executed payment transactions (underlying provision: Section 676b of the German Civil Code;
- g. information on the payment service provider's liability in the event of non-execution, incorrect or delayed initiation or execution of payment transactions and information on the payment service provider's obligation to investigate the non-executed or incorrectly executed payment transaction upon request (underlying provision: Section 675y of the German Civil Code);
- h. the conditions for the consumer's right to reimbursement in the event of an authorised payment transaction initiated by or via the payee (e.g. SEPA direct debits) (underlying provision: Section 675x of the German Civil Code);

10. on changes to the terms and conditions

and cancellation of the payment services framework agreement

- a. the agreement that the consumer is deemed to have consented to an amendment to the contractual terms and conditions if the consumer has not notified the payment service provider of his refusal before the date on which the amended contractual terms and conditions are to enter into force (underlying provision: Section 675g of the German Civil Code);
- b. the term of the payment service framework agreement;
- c. a reference to the consumer's right to terminate the contract;
- d. if applicable, a reference to the following agreements relevant to cancellation:

aa) the agreement of a notice period for the consumer's right to terminate the contract, which may not exceed one month (underlying provision: Section 675h (1) of the German Civil Code),

bb) the agreement of a right of cancellation by the payment service provider subject to a notice period of at least two months, which requires that the contract is concluded for an indefinite period (underlying provision: Section 675h (2) of the German Civil Code),

cc) the consumer's right to terminate the contract without notice before a change to the contract proposed by the payment service provider takes effect, if the consumer's consent to the change would be deemed to have

been given under an agreement in the contract without express refusal, provided that the payment service provider has informed the consumer of the consequences of his silence and of the right of termination (underlying provision: Section 675g (2) of the German Civil Code);

11. the contractual clauses on the law applicable to the payment services framework contract or on the competent court;

12. a reference to the complaints procedures available to the consumer for alleged breaches by the payment service provider of its obligations (underlying provisions: Sections 60 to 62 of the Payment Services Supervision Act) and to out-of-court redress procedures available to consumers (underlying provision: Section 14 of the Injunctions Act).

Section 3

Consequences of withdrawal

In the event of an effective withdrawal, the **services received by both parties must be returned**.

If you overdraw your account without having been granted an overdraft facility or if you exceed the overdraft facility granted to you, we cannot demand any costs or interest from you over and above the repayment of the amount of the overdraft or overrun if we have not properly informed you of the conditions and consequences of the overdraft or overrun (e.g. applicable debit interest rate, costs).

You are obliged to **pay compensation** for the value of the service provided up to the withdrawal if you were informed of this legal consequence before submitting your contractual declaration and have expressly agreed that the performance of the service in

	<p>return can begin before the end of the withdrawal period. If there is an obligation to pay compensation for lost value, this may mean that you still have to fulfil the contractual payment obligations for the period up to the cancellation. Your right of withdrawal expires prematurely if the contract has been completely fulfilled by both parties at your express request before you have exercised your right of withdrawal. Obligations to reimburse payments must be fulfilled within 30 days. This period begins for you when you send your withdrawal notice and for us when we receive it.</p> <p>Special notes If you withdraw from this contract, you are also no longer bound by a contract related to this contract if the related contract concerns a service provided by us or a third party on the basis of an agreement between us and the third party.</p> <p>End of the right of withdrawal notice</p>
<p>When could we suspend or close your account? We may close or suspend your account immediately, and end your access to our website, in exceptional circumstances. Exceptional circumstances include the following:</p> <ul style="list-style-type: none"> • if we have good reason to suspect that you or the other account holder are behaving fraudulently or otherwise criminally; • if you or the other account holder haven't given us (or someone acting on our behalf) any information we need, or we have good reason to believe that information you or the other account holder have provided is incorrect or not true; • if you or the other account holder have broken these terms and conditions in a serious or persistent way, and you or the other account holder haven't put the matter right within a reasonable time of us asking you or the other account holder to; • if we have information that your or 	<p>When could we suspend or close your account? We may close or suspend your account immediately, and end your access to our website or the Revolut app, in exceptional circumstances. Exceptional circumstances include the following:</p> <ul style="list-style-type: none"> • if we have good reason to suspect that you or the other account holder are behaving fraudulently or otherwise criminally; • if you or the other account holder haven't given us (or someone acting on our behalf) any information we need, or we have good reason to believe that information you or the other account holder have provided is incorrect or not true; • if you or the other account holder have broken these terms and conditions in a serious or persistent way, and you or the other account holder haven't put the matter right within a reasonable time of us asking you or the other account holder to; • if we have information that your or

<p>the other account holder's use of the Revolut app is harmful to us or our software, systems or hardware;</p> <ul style="list-style-type: none"> • if we have good reason to believe that you or the other account holder continuing to use the Joint account could damage our reputation or goodwill; • if we have asked you or the other account holder to repay money you both owe us and you or the other account holder have not done so within a reasonable period of time; • if you or the other account holder have been declared bankrupt; • if one account holder passes away; • if we close your or the other account holder's Personal account; or • if we have to do so under any law, regulation, court order or ombudsman's instructions. <p>We may also decide to close or suspend your account for other reasons. We would contact you and the other account holder through the Revolut app at least sixty (60) days before we do this.</p>	<p>the other account holder's use of the Revolut app is harmful to us or our software, systems or hardware;</p> <ul style="list-style-type: none"> • if we have good reason to believe that you or the other account holder continuing to use the Joint account could damage our reputation or goodwill; • if we have asked you or the other account holder to repay money you both owe us and you or the other account holder have not done so within a reasonable period of time; • if you or the other account holder have been declared insolvent; • if one account holder passes away; • if your or the other account holder's Personal account has been closed; or • if we have to do so under any law, regulation, court order or ombudsman's instructions. <p>We may also decide to close or suspend your account for other reasons. We would contact you and the other account holder through the Revolut app at least two (2) months before we do this.</p>
<p>When we close your Joint account</p> <p>You and the other account holder will still have to pay any charges you've run up in advance of when we were asked to close your Joint account or when we decided to close your account without either of you asking to (for example, if you've asked for an extra Revolut Card). If we decide to close your Joint account without either of you asking us to, we will give you both at least 60 days to withdraw the money we hold for you (unless there are reasons preventing us from taking this approach). This means any ordinary payment limits, and fees, will also still apply. For example, any limits on the minimum value of payments that apply while your Joint account is open will also apply when your Joint account is closed.</p> <p>After these 60 days, you will no longer be entitled to any free payments that your plan entitled you to while your account was open. For any transfer you request, we charge our standard fee, subject to a minimum of €2. For example, if you request an international payment which you would have paid €5 for</p>	<p>When we close your Joint account</p> <p>You and the other account holder will still have to pay any charges incurred before we were asked to close your Joint account or we decided to close your account without either of you asking to (for example, if you've asked for an extra Revolut Card). If we decide to close your Joint account without either of you asking us to, we will give you both at least 2 months to withdraw the money we hold for you (unless there are reasons preventing us from taking this approach). This means any ordinary payment limits, and fees, will also still apply. For example, any limits on the minimum value of payments that apply while your Joint account is open will also apply when your Joint account is closed.</p> <p>After these 2 months, you will no longer be entitled to any free payments that your plan entitled you to while your account was open. For any transfer you request, we charge our standard fee, subject to a minimum of €2. For example, if you request an international payment which you would</p>

<p>while your account was open then you will be charged €5, but if you request a local payment which would have been free while your account was open then you will pay €2. If your remaining balance is less than or equal to €2 at the beginning of the 60 day period, or drops below it at any time during that period, the fee will be charged automatically and your account will be permanently closed after the period ends.</p>	<p>have paid €5 for while your account was open then you will be charged €5, but if you request a local payment which would have been free while your account was open then you will pay €2. If your remaining balance is less than or equal to €2 at the beginning of the 2 months period, or drops below it at any time during that period, the fee will be charged automatically and your account will be permanently closed after the period ends.</p>
<p>11. What if one account holder passes away, becomes bankrupt or is no longer able to manage the Joint account?</p>	<p>11. What if one account holder passes away, becomes insolvent or is no longer able to manage the Joint account?</p>
<p>When we receive documents or information evidencing that one account holder has passed away, we will freeze the Joint account until the other account holder or the rightful heir of the deceased account holder informs us about the ownership of the funds. We may ask for documents from competent authorities evidencing that. Once the funds have been allocated, we will close the Joint account. The entitlement to the money in the Joint account after the other account holder passes away is subject to our right of set-off and our compliance with any statutory requirements.</p>	<p>If one account holder passes away, the other account holder retains full right of disposal vis-a-vis us until an heir contacts us with evidence of his status as heir and revokes the power of disposal. Any disposition of the joint account then requires the cooperation of the relevant revoking heir. If there are several heirs and all of them revoke the individual power of disposal, the account holder can only dispose of the account jointly with all heirs.</p>
<p>If either or both of you become bankrupt, we will require instructions from each of you and/or the person administering your bankruptcy before we can make any payment out of the account.</p>	<p>If one of you becomes insolvent, the other account holder retains the right of disposal vis-a-vis us until the appointed insolvency administrator requests the distribution of funds.</p>
<p>If the other account holder is no longer in a position to make decisions in relation to the Joint account due to their health or mental impairment for example, you retain the right of disposal vis-a-vis us. If we receive a request to close the Joint account from someone who has a duly authorised Power of Attorney for the other account holder, we will request your consent for the account closure.</p>	<p>If the other account holder is no longer in a position to make decisions in relation to the Joint account due to their health or mental impairment for example, you can continue to hold the Joint account and make actions on their behalf if you provide Support with a duly authorised Power of Attorney. If we receive a request to close the Joint account from someone who has a duly authorised Power of Attorney for the other account holder, we will take action as long as the balance of the Joint account has been returned to zero.</p>
<p>-</p>	<p>If your joint account is garnished, we are not allowed to pay out any amounts from the account balance to the garnishee until</p>

	<p>one month after the garnishment has been served (specifically, after the transfer order has been served). Each of the joint account holders can/should use this monthly period to have the pro rata credit balance transferred per account holder. In principle, the credit balance is divided per head, i.e. in the case of two joint account holders, half each. In special cases, the joint account holders and the garnishee can also agree on a different distribution formula. To do so, however, you need the consent of all the garnishees who have garnished the joint account. The agreed deviating distribution must be notified to us in text form (e.g. by letter or email) together with the consent of the garnishees.</p>
<p>12. How you might owe us money</p>	
<p>If you owe us money, we can take the amount you owe us from any amount we are due to pay to you. This means that we may, at any time and without notice to you, use the funds in any of your other accounts with us where the accounts are in your sole name (e.g. your Personal account) to pay off some or all of any amount you owe us on your Joint account. We call this our right of set-off.</p> <p>We will treat you both equally and will take the money from any amount we are due to pay you both regardless of whether that money comes from you or the other account holder, or was for the benefit of one of you instead of the other.</p> <p>If you owe us money and you don't top up your Joint account or repay us within seven days, we can recover the amount by:</p> <ul style="list-style-type: none"> • taking the amount you owe us from your stored card or the other account holder's stored card; • exercising our right of set-off in relation to your Joint account (please read above in more detail); or • taking other legal steps to recover the money you owe us, such as instructing lawyers or debt collectors. 	<p>If you owe us money, we can take the amount due to us from any amount payable by us to you. This means that we may, at any time and without notice to you, use the funds in the same currency in any of your other accounts with us where the accounts are in your sole name (e.g. your Personal account) to pay off some or all of any amount owed to us on your Joint account. We call this our right of set-off.</p> <p>We will treat you both equally and will take the money from any amount payable to each of you regardless of whether that money comes from you or the other account holder, or was for the benefit of one of you instead of the other.</p> <p>If you owe us money and you don't top up your Joint account or repay us within seven days, we can recover the amount by:</p> <ul style="list-style-type: none"> • exercising our right of set-off in relation to your Joint account (please read above for more details); or • taking other legal steps to recover the money you owe us, such as instructing lawyers or debt collectors.
<p>13. How to make a complaint about your Joint account</p>	

You have the same rights to make a complaint in relation to your Joint account as you do under the Personal Terms. Please see the “How to make a complaint” section of the Personal Terms or our [Complaints Policy](#) for more information. This means you can make a complaint yourself about your Joint account, and we will treat it in the same way as we do under the Personal Terms but in relation to the account you hold with the other account holder.

You have the same rights to make a complaint in relation to your Joint account as you do under the Personal Terms. Please see the “How to make a complaint” section of the [Personal Terms](#) or our [Complaints Policy](#) for more information. This means you can independently make a complaint about your Joint account, and we will treat it in the same way as we do under the Personal Terms but in relation to the account you hold with the other account holder.

12. Joint Account Fees

Link to updated Joint Account Fees:

<https://www.revolut.com/en-DE/legal/joint-accounts-fees/>

Summary of changes:

- Language adjustments and clarifications throughout the document
- The card you can order is determined by your Personal account plan (for example, Metal users can order Metal cards, but Standard users can order only Standard cards)
- Each Joint account holder can order additional Joint account cards. The type of cards you can order, and their cost, will be as per your Personal account plan (e.g. if you are on a Paid Plan (Metal), a Metal Card costs €40 and a non-Metal Card costs €10).
- Delivery Fee is charged as per your Personal account plan for the card type.
- Cashback removed

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>This version of our terms will apply from 22 August 2023.</p> <p>If you would like to see the previous version of these terms, please click here.</p>	<p>If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our fees applies to you.</p> <p>If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you received an email from us about the transfer to the German Branch, this version of our fees will apply to</p>

	you from the date you completed the transfer. If you would like to see the fees that apply until then, please click here .
Joint Account Card	Physical Joint Account Card
Each Joint Account holder can order a standard card for your Joint Account.	Each Joint account holder can order Joint account cards. The card you can order is determined by your Personal account plan (for example, Metal users can order Metal cards, but Standard users can order only Standard cards). You can check at any time on what Personal account plan you are on in the Revolut app and the applicable fees of any plan on the Fees page .
First Joint Account Card for each Joint Account Holder	First Joint Account Card for each Joint Account Holder
<ul style="list-style-type: none"> • Free (but a delivery fee applies). 	<ul style="list-style-type: none"> • Free (but a delivery fee may apply-please see further below for details).
Replacement Joint Account Cards	Additional Joint Account Cards
<ul style="list-style-type: none"> • €6 per replacement (a delivery fee applies). 	<ul style="list-style-type: none"> • Each Joint account holder can order additional Joint account cards. The type of cards you can order, and their cost, will be as per your Personal account plan (e.g. if you are on a Paid Plan (Metal), a Metal Card costs €40 and a non-Metal Card costs €10).
Delivery Charge for Joint Account Card	Delivery Fee for Joint Account Card
<ul style="list-style-type: none"> • We'll show you what fee applies for delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card. 	<ul style="list-style-type: none"> • Charged as per your Personal account plan for the card type. We'll show you what fee applies for delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.
Other fees and limits	
When you use your Joint Account, the fees and limits for your individual retail account apply to any services where a specific fee or limit is not stated on this page. For example:	When you use your Joint account, the fees and limits for your individual Personal account apply to any services where a specific fee or limit is not stated on this page. For example:
<ul style="list-style-type: none"> • You will pay the same fees on your Joint Account and individual retail account for any payment, 	<ul style="list-style-type: none"> • You will pay the same fees on your Joint account and individual Personal account for any payment,

<p>transaction, or conversion you make.</p> <ul style="list-style-type: none"> • Any conversion you make on your Joint Account will also count towards any fair usage or other limits you have on your individual retail account. • Any fee ATM allowances you make on your Joint Account will also count towards the allowance you have on your individual retail account. <p>These fees and limits are specific to each individual Joint Account holder and are determined by their subscription plan they have chosen. This means each Joint Account holder may have different fees and limits. For example, if you have a Metal plan and your partner has a Standard plan, you will have different fees and limits to your partner.</p> <p>Although the fees and limits for your individual retail account apply to your Joint Account, any benefits of your retail account do not. Except Metal cashback, Metal users can benefit from cashback on their eligible transactions. The cashback will be credited to their Cashback Metal pocket. To receive cashback, you need to be a Metal user and to make an eligible transaction with your Joint card or Personal card. You cannot receive cashback for a transaction made by the other account holder from the Joint Account, even if they have a Metal Subscription.</p> <p>Regarding the rest of benefits, for example, any insurance cover, or other benefits you receive on your retail account activity do not apply to your Joint Account activity.</p>	<p>transaction or exchange you make.</p> <ul style="list-style-type: none"> • Any exchange you make on your Joint account will also count towards any fair usage or other limits you have on your individual Personal account. • Any ATM withdrawals you make on your Joint account will also count towards the allowance you have on your individual Personal account. <p>These fees and limits are specific to each individual Joint account holder and are determined by their subscription plan. This means each Joint account holder may have different fees and limits. For example, if you have a Metal plan and your partner has a Standard plan, different fees and limits apply to you than to your partner.</p> <p>Although the fees and limits for your individual Personal account apply to your Joint account, any benefits of your Personal account do not. Benefits, for example, any insurance cover, or other benefits you receive on your Personal account activity do not apply to your Joint account activity.</p>
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13. Revolut <18 Terms

Link to updated Revolut <18 Terms: <https://www.revolut.com/en-DE/legal/revolut-under18/>

Summary of changes:

- Section 1: Services are provided by Revolut Bank UAB via its branch Revolut Bank UAB, Zweigniederlassung Deutschland which is also supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht - BaFin)
- Section 3: Minimum age of the Revolut <18 User is 7
- Language adjustments and clarifications throughout the document

Old (Applicable to customers of Revolut Bank UAB residing in Germany)	New (Applicable to customers of the German branch of Revolut Bank UAB)
<p>The Terms were updated on 14 June 2024. If you've opened account on or after 14 June 2024, this version applies to you, except where indicated otherwise. If you opened your account before 14 June 2024, these terms (click here) will apply to you until 16 August 2024.</p>	<p>The Terms were updated on 14 June 2024. If you've opened account on or after 14 June 2024, this version applies to you, except where indicated otherwise. If you opened your account before 14 June 2024, these terms (click here) will apply to you until 16 August 2024.</p> <p>If you reside in Germany and have signed up to Revolut from 28 May 2024, this version of our Revolut <18 Terms applies to you.</p> <p>If you have signed up to Revolut before that and received an email from us about the transfer to the German Branch, this version of our Revolut <18 Terms will apply to you from the date you completed the transfer. If you would like to see the terms that apply until then, please click here.</p>
1. Why this information is important	
<p>To set up Revolut <18, you must have a Revolut personal account. These Revolut <18 Terms apply on top of our Personal Terms when you choose to use Revolut <18, but our Personal Terms still apply as well. If there is any inconsistency between the Personal Terms and these Revolut <18 Terms, these Revolut <18 Terms will apply.</p>	<p>To set up Revolut <18, you must have a Revolut personal account. These Revolut <18 Terms apply in addition to our Personal Terms when you set-up and use an Revolut <18 account. If there is any inconsistency between the Personal Terms and these Revolut <18 Terms, these Revolut <18 Terms will prevail for the Revolut <18 account.</p>
<p>If you do choose to use Revolut <18 these Revolut <18 Terms will form part of the legal agreement between you (the account holder) and us (Revolut Bank UAB). There is no legal agreement between us and any Revolut <18 Users you allow to use your Revolut <18 account.</p>	<p>If you do choose to use Revolut <18 these Revolut <18 Terms will form part of the legal agreement between you (the account holder) and us (Revolut Bank UAB, acting via its German branch Revolut Bank UAB, Zweigniederlassung Deutschland). There is no legal agreement between us and any</p>

	Revolut <18 Users you allow to use your Revolut <18 account.
When we say the “Revolut app” in these Revolut <18 Terms, we mean the Revolut app that the Lead Parent uses to access their personal account. When we say the “Revolut <18 app”, we mean the app that Revolut <18 Users use to access the Lead Parent’s Revolut <18 account. These are separate apps. You cannot access the Revolut <18 app and Revolut <18 Users cannot access the Revolut app.	When we say the “Revolut app” in these Revolut <18 Terms, we mean the Revolut app that the Lead Parent uses to access their personal account. When we say the “Revolut <18 app”, we mean the app that Revolut <18 Users use to access the Lead Parent’s Revolut <18 account. These are separate apps. You cannot access the Revolut <18 app and Revolut <18 Users cannot access the Revolut app.
2. What is Revolut <18?	
Revolut <18 account is a sub-account of the Lead Parent’s Revolut personal account that they allow a Revolut <18 User to use. As it is a sub-account of the Lead Parent’s personal account, the Lead Parent is responsible for everything a Revolut <18 User does using it as if they had done it themselves.	The Revolut <18 account is a sub-account of the Lead Parent’s Revolut personal account that they allow a Revolut <18 User to use. As it is a sub-account of the Lead Parent’s personal account, the Lead Parent is responsible for everything a Revolut <18 User does with it, as if they did it themselves.
The Revolut <18 can view any transactions made on their Revolut <18 account using the Revolut <18 app.	The Revolut <18 User can view any transactions made on the Revolut <18 account provided to them using the Revolut <18 app.
The Revolut <18 User will also be issued with a card linked to the account that they can use to spend and withdraw cash. They may be able to add it to Apple Pay or Google Pay as well.	The Revolut <18 User will also be able to use a card issued to you and linked to the account to spend and withdraw cash. They may be able to add it to Apple Pay or Google Pay as well.
A Revolut <18 account and card can only be used to spend the money you, whether as Lead Parent or (if applicable) Co-Parent or another Revolut <18 User (if your Revolut <18 User is eligible for Revolut <18 Payments), have sent to the Revolut <18 account. If your Revolut <18 User attempts a transaction using your Revolut <18 card and there are insufficient funds in the Revolut <18 account then the transaction will be declined, even if there are sufficient funds in your Revolut personal account (whether you are the Lead Parent or the Co-Parent).	A Revolut <18 account and card can only be used to spend the money you, whether as Lead Parent or (if applicable) Co-Parent or another Revolut <18 User (if your Revolut <18 User is eligible for Revolut <18 Payments), have sent to the Revolut <18 account. If your Revolut <18 User attempts a transaction using your Revolut <18 card and there are insufficient funds in the Revolut <18 account then the transaction will be declined. As a sub-account, the Revolut <18 account cannot access funds on the Lead Parent’s Revolut personal account.
Revolut <18 Payments In some countries, there is a minimum age for Revolut <18 Payments. This means that	Revolut <18 Payments In some countries, there is a minimum age for Revolut <18 Payments. This means that

<p>a Revolut <18 User may meet the minimum age for the Revolut <18 app but may not be able to use Revolut <18 Payments. The minimum age for Revolut <18 Payments varies based on your country of residence. Please check our FAQs to get information on the minimum age for Revolut <18 Payments in your country.</p>	<p>a Revolut <18 User may meet the minimum age for the Revolut <18 app but may not be able to use Revolut <18 Payments. The minimum age for Revolut <18 Payments varies based on the country of residence but in Germany it is 16. Please check our FAQs to get further information on the minimum age for Revolut <18 Payments in each country.</p>
<p>Revolut <18 Users can make or receive Revolut <18 Payments only if the currency of the Lead Parent's personal account for both Revolut <18 Users is the same.</p>	<p>Revolut <18 Users can make or receive Revolut <18 Payments only if the currency of both Revolut <18 accounts is the same.</p>
<p>3. Who can use a Revolut <18 account?</p>	
<p>The Lead Parent can create a Revolut <18 Revolut account at any time in the Revolut app. When you do so, you must nominate the Revolut <18 User 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 Revolut <18 User. You can only give a person access as a Revolut <18 User if they are aged between 6 and 17 and you are their guardian or otherwise have legal responsibility for them.</p>	<p>You can create a Revolut <18 Revolut account at any time in the Revolut app, making you the Lead Parent When you do so, you must nominate the Revolut <18 User who you are giving access to the account. You also must provide us with the information we need to verify the identity of the Revolut <18 User. You can only give a person access as a Revolut <18 User if they are aged between 7 and 17 and you are their guardian or otherwise have legal responsibility for them.</p>
<p>As mentioned above, the Lead Parent can also appoint a Co-Parent to have access to the Revolut <18 accounts. Each Revolut <18 Revolut account can have a maximum of one Co-Parent attached to it. The Lead Parent can remove the Co-Parent at any time and can replace the Co-Parent attached to a particular Revolut <18 account up to three times in one year.</p>	<p>As mentioned above, the Lead Parent can also appoint a Co-Parent to have access to the Revolut <18 accounts. Each Revolut <18 account can have a maximum of one Co-Parent attached to it. The Lead Parent can remove the Co-Parent at any time and can replace the Co-Parent attached to a particular Revolut <18 account up to three times in one year.</p>
<p>If as the Lead Parent you have multiple Revolut <18 accounts, you can appoint different Co-Parents to those accounts. A Co-Parent can be attached to a maximum of five Revolut <18 accounts (whether in their capacity as a Lead Parent or Co-Parent).</p>	<p>As the Lead Parent, if you have multiple Revolut <18 accounts, you can appoint different Co-Parents to those accounts. Any person can be attached to a maximum of five Revolut <18 accounts (whether in their capacity as a Lead Parent or Co-Parent).</p>
<p>4. Who is the legal owner of a Revolut <18 account and card?</p>	
<p>Although we provide you as the Lead Parent with tools to assist you to control your Revolut <18 User's use of Revolut <18 account and card (like preventing ATM</p>	<p>Although we provide you as the Lead Parent with tools to assist you to control your Revolut <18 User's use of the Revolut <18 account and card (like preventing ATM</p>

<p>withdrawals or online purchases, and by adding or removing money), you remain responsible for that use</p>	<p>withdrawals or online purchases, and by adding or removing money), you remain responsible for that use.</p>
<p>5. What are my responsibilities?</p>	
<p>As your Revolut <18 account's legal owner, you, as Lead Parent, are responsible for it and all actions taken by your Revolut <18 User with it. We do not accept any liability for how or where the Revolut <18 card is used by your Revolut <18 User or for any Revolut <18 Payments . You are also responsible for:</p> <ul style="list-style-type: none"> ● explaining to your Revolut <18 User how to use your Revolut <18 account and card in line with these Revolut <18 Terms (and must do so before they start using it); ● ensuring that your Revolut <18 User's use of your Revolut <18 account (for example, the things they buy with it) is acceptable to you; ● ensuring that you have agreed to your Revolut <18 User's use of the Revolut <18 Payments feature (if applicable) by approving the first and all subsequent transfers to the other Revolut <18 User; ● making sure that the money in the Revolut <18 account is sufficient (but not excessive) for your Revolut <18 User and in line with the account limits on your Revolut <18 account; ● keeping your Revolut <18 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 ask questions about the account (customer support is not offered in the Revolut <18 app). 	<p>As the Revolut <18 account's legal owner, you, as Lead Parent, are responsible for it and all actions taken by your Revolut <18 User with it. We do not accept any liability for how or where the Revolut <18 card is used by your Revolut <18 User or for any Revolut <18 Payments. You are also responsible for:</p> <ul style="list-style-type: none"> ● explaining to your Revolut <18 User how to use your Revolut <18 account and card in line with these Revolut <18 Terms (and must do so before they start using it); ● ensuring that your Revolut <18 User's use of your Revolut <18 account (for example, the things they buy with it) is acceptable to you; ● ensuring that you have agreed to your Revolut <18 User's use of the Revolut <18 Payments feature (if applicable) by approving the first and therefore all subsequent transfers to the other Revolut <18 User; ● making sure that the money in the Revolut <18 account is sufficient (but not excessive) for your Revolut <18 User and in line with the account limits on your Revolut <18 account; ● keeping your Revolut <18 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 ask questions about the account (customer support is not offered in the Revolut <18 app).
<p>Remember as Lead Parent, the rules on account, sending money and receiving money and card use set out in the Personal Terms apply to your Revolut <18 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 Revolut <18 User's use of your</p>	<p>Remember that your Revolut <18 account is also subject to the account, sending and receiving money and card usage rules set out in the Personal Terms because it is a sub-account of your Revolut personal account. This means you, as the Lead Parent, are also responsible for ensuring that your and your Revolut <18 User's use</p>

<p>Revolut <18 account is in line with those Personal Terms. If you have appointed a Co-Parent, you are also responsible for ensuring that their use of the Revolut <18 account is in line with the Personal Terms.</p>	<p>of your Revolut <18 account is in line with those Personal Terms. If you have appointed a Co-Parent, you are also responsible for ensuring that their use of the Revolut <18 account is in line with the Personal Terms.</p>
<p>6. Who can use a Revolut <18 card and what for?</p>	
<p>The Revolut <18 card can be used like any other card (on your Revolut personal account) to make purchases online or in person and to make ATM withdrawals. You, whether you are a Lead Parent or Co-Parent, can turn these features on and off from the Revolut app.</p>	<p>The Revolut <18 card can be used like any other card (on your Revolut personal account) to make purchases online or in person and to make ATM withdrawals. The Lead Parent or Co-Parent can turn these features on and off via the Revolut app.</p>
<p>7. Can I use Revolut <18 in more than one currency?</p>	
<p>The Lead Parent can only open Revolut <18 accounts in the base currency of the Lead Parent's Revolut personal account. This is normally the currency of the country of the address of the Lead Parent's Revolut personal account. The Lead Parent can only send money to Revolut <18 accounts in this currency. The Co-Parent can also only send money to the Revolut <18 account in the currency of the Lead Parent's personal account.</p>	<p>The Lead Parent can only open Revolut <18 accounts in the base currency of the Lead Parent's Revolut personal account. This is usually the currency of the country where the address of the Lead Parent's Revolut personal account is located. The Lead Parent can only send money to Revolut <18 accounts in this currency. The Co-Parent can also only send money to the Revolut <18 account in the currency of the Lead Parent's personal account.</p>
<p>Revolut <18 Payments can only be made or received by your Revolut <18 User in the currency of the Lead Parent's personal account and only if the currency of the Lead Parent's personal account for both Revolut <18 Users is the same.</p>	<p>Revolut <18 Users can make or receive Revolut <18 Payments only if the currency of both Revolut <18 accounts is the same.</p>
<p>If you or your Revolut <18 User uses a Revolut <18 card to make a purchase in a currency other than your base currency (as the Lead Parent), we'll perform a currency conversion in the same way as we would for a transaction on your Revolut personal account.</p>	<p>If you or your Revolut <18 User uses a Revolut <18 card to make a purchase in a currency other than the Revolut <18 account's base currency, we'll perform a currency conversion in the same way as we would for a transaction on your Revolut personal account.</p>
<p>8. Are there any fees or limits on a Revolut <18 account?</p>	
<p>The use of your Revolut <18 account is subject to the same fees as for your Revolut personal account, other than the following exceptions:</p>	<p>The use of your Revolut <18 account is subject to the same fees as your Revolut personal account, with the following deviations:</p>

<p>ATM Withdrawal Fees</p> <ul style="list-style-type: none"> The value of free ATM withdrawals allowed before a fee applies is less. ATM withdrawals are free on each individual Revolut <18 card up to 40 EUR per rolling month. After that, a 2% fee applies. <p>Foreign Exchange Fees</p> <ul style="list-style-type: none"> 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 300 EUR on each individual Revolut <18 account per rolling month. 	<p>ATM Withdrawal Fees</p> <ul style="list-style-type: none"> The amount of free ATM withdrawals before a fee applies is lower. ATM withdrawals are free with each individual Revolut <18 card up to EUR 40 per rolling month. After that, a fee of 2% of the amount withdrawn applies. <p>Foreign Exchange Fees</p> <ul style="list-style-type: none"> The amount of foreign currency that can be exchanged before a high frequency fee applies is lower. A high- frequency fee will apply for any foreign exchange over EUR 300 on each individual Revolut <18 account per rolling month.
<p>9. What happens if a Revolut <18 account balance is negative?</p>	
<p>Just like your Revolut personal account, Revolut <18 accounts are not designed to have a negative balance. However, this can happen (for example, because there isn't sufficient money to cover fees owed to us or because an offline transaction).</p> <p>Where this happens, we will contact you (if you are the Lead Parent) to remediate the negative balance. If you as Lead Parent do not, we will transfer the amount of the negative balance from your Revolut personal account to your Revolut <18 account. If this results in a negative balance on your Revolut personal account, our Personal Terms will apply in the ordinary way.</p>	<p>Just like your Revolut personal account, Revolut <18 accounts are not designed to have a negative balance. However, this can happen (for example, because there isn't sufficient money to cover fees owed to us or due to an offline transaction).</p> <p>In this case, we will contact you (if you are the Lead Parent) to remediate the negative balance. If you as Lead Parent do not do this, we will transfer the amount of the negative balance from your Revolut personal account to your Revolut <18 account. If this results in a negative balance on your Revolut personal account, our Personal Terms will apply in the ordinary way.</p>
<p>10. How can a Revolut <18 account or card be closed or cancelled?</p>	
<p>The Lead Parent can stop the use of a Revolut <18 account at any time by:</p> <ul style="list-style-type: none"> Freezing or cancelling the Revolut <18 card in the Revolut app. Withdrawing some or all of the money from it back to the Lead Parent's Revolut personal account. 	<p>You, as the Lead Parent, can stop the use of a Revolut <18 account at any time by:</p> <ul style="list-style-type: none"> Blocking or cancelling the Revolut <18 card in the Revolut app. Transferring some or all of the money from the Revolut <18 account to your Revolut personal account.

<p>When a Revolut <18 User turns 18, they can continue to use the Revolut <18 account until the earlier of their 19th birthday or the card expiring. We won't issue any new card to a Revolut <18 User who is over 18.</p>	<p>When a Revolut <18 User turns 18, they can continue to use the Revolut <18 account until the earlier of their 19th birthday or the card expiring. We won't issue any new card to you for usage by a Revolut <18 User who is over 18.</p>
<p>If the Revolut <18 User decides not to migrate the Revolut <18 account to the Revolut account, the Revolut <18 account will be automatically terminated on the Revolut <18 User's 19th birthday.</p>	<p>If the Revolut <18 User decides not to migrate the Revolut <18 account to his own Revolut account, the Revolut <18 account will be automatically terminated on the Revolut <18 User's 19th birthday.</p>
<p>As a Revolut <18 Account is a sub-account of a Lead Parent's personal Revolut account, closing the personal Revolut account of the Lead Parent means the Revolut <18 Account will be closed too. If a Co-Parent closes their personal Revolut account, the Revolut <18 Account will continue.</p>	<p>As a Revolut <18 account is a sub-account of a Lead Parent's Revolut personal account, closing the Revolut personal account means the Revolut <18 account will be closed too. If a Co-Parent closes their Revolut personal account, the Revolut <18 account will not be affected.</p>
<p>12. Personal data</p>	
<p>To provide services under this agreement we need to collect information about Revolut <18 Users. Under data protection law, we are what is known as the controller of Revolut <18 Users' personal data. For more information about how we use personal data for the Revolut app , please see our Privacy Notice.</p>	<p>To provide services under this agreement we need to collect information about Revolut <18 Users. Under data protection law, we are what is known as the controller of Revolut <18 Users' personal data. For more information about how we use personal data in connection with the Revolut app, please see our Privacy Notice.</p>
<p>We also have a specific Privacy Notice for Revolut <18 Users which you, as Lead Parent, you should ask your Revolut <18 User to read and, where necessary, help them understand. This Privacy Notice is made available to Lead Parents and Revolut <18 Users during the creation of any Revolut <18 account. It is also available to Revolut <18 Users through the Revolut <18 app and the Revolut website (www.revolut.com).</p>	<p>We also have a specific Privacy Notice for Revolut <18 Users which you, as Lead Parent, should ask your Revolut <18 User to read and, where necessary, help them understand. This Privacy Notice is made available to Lead Parents and Revolut <18 Users during the creation of any Revolut <18 account. It is also available to Revolut <18 Users through the Revolut <18 app and the Revolut website (www.revolut.com).</p>
<p>You can direct Revolut to close a Revolut <18 account for which you are a Lead Parent. This will not affect the Personal Terms for your Revolut personal account which will remain in place. When you close a Revolut <18 account, we will stop using your Revolut <18 User's personal data to provide them with a Revolut <18 account. However, we may be required to retain their</p>	<p>You can direct Revolut to close a Revolut <18 account for which you are a Lead Parent. This will not affect the Personal Terms for your Revolut personal account which will remain in place. When you close a Revolut <18 account, we will stop using your Revolut <18 User's personal data to provide them with a Revolut <18 account. However, we may be required to retain their</p>

<p>personal data after Revolut <18 account closure under relevant laws and regulations. See Section 10 for more information about how you can close a Revolut <18 account.</p>	<p>personal data after the Revolut <18 account closure under relevant laws and regulations. See Section 10 for more information about how you can close a Revolut <18 account.</p>
<p>13. Everything else</p>	
<p>Remember, except as expressly modified in these Revolut <18 Terms, our Personal Terms apply to your use of Revolut <18. This means that all the rights you and we have under our Personal Terms also apply to your use of Revolut <18. For this reason, you should read these Revolut <18 Terms and our Personal Terms together.</p>	<p>Remember, except as expressly supplemented or modified by these Revolut <18 Terms, our Personal Terms apply to your use of Revolut <18. This means that all the rights you and we have under our Personal Terms also apply to your use of Revolut <18. For this reason, you should read these Revolut <18 Terms and our Personal Terms together.</p>