

Revolut Bank UK Ltd is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

1. What is this document?

These terms and conditions (the **AIS Terms**), along with our [Group Framework Terms](#) and [Personal Terms](#) form the legal agreement between you and Revolut Bank UK Ltd (**Revolut/us/we**) for our account information services.

They apply whenever you ask us to access information from payment accounts you hold with another financial institution (an **Account Servicing Payment Service Provider** or **ASPSP**) using open banking. For this service, we act as a Third Party Provider or TPP.

Use of these services is also subject to our [Customer Privacy Notice](#).

You can download these terms or read them on our App or website at any time.

2. How does the Account Information Service work?

How we will access the information

We will ask you to authorise us to access your accounts with other providers.

You will be redirected to your ASPSP's interface (web or app) and asked to login to proceed. You'll choose which accounts you want to give us access to.

We will only access accounts where you have given your authorisation. We won't store any of the sensitive data you provide to give that authorisation.

We work with a third party partner for the purpose of transmitting your account information to us.

What information we will access and how we will use it

If you use Linked accounts, we will access information like your account details, transaction history, and the features of your account. We will analyse this information to provide spending insights to you (like suggesting how you might be able to save money). We will continue to access your account information periodically throughout each day.

We will ask you to reconfirm your consent to us accessing your accounts every 90 days. You can revoke your consent at any time via the Revolut app. If you revoke your consent (or you don't reconfirm your consent when we ask you to), we won't access your accounts with other providers again. We also won't display information relating to any of the accounts we no longer access.

If you apply for credit products with us, we will access information like your account details and transaction history. We will use this information for conducting credit checks. Once your credit application is completed, our access to your external account will end.

We do not charge any fees for the use of our account information services.

We won't share the information we obtain from your external accounts with any third parties outside the Revolut group, except where required by law or in relation to legal claims.

3. Limited liability

We will not be responsible to you for any loss arising from events outside of Revolut's control or as a result of the acts or omissions of third parties, in particular your ASPSP and/or the application through which you have accessed our services.

As the information we access comes from your ASPSP (and, for Linked accounts, is refreshed only periodically throughout the day), we won't be responsible to you if that information isn't accurate or complete at any time.

If we don't meet our obligations under these terms and conditions, we will only be responsible for losses that we could have foreseen at the time we entered into the agreement with you.

4. How to make a complaint

If you're unhappy with our service, we'll try to put things right. Please contact us through the Revolut App under the Help section, email us at formalcomplaints@revolut.com or fill out this [form](#). Our [complaints policy](#) has more information.

If you're not happy with our response, you may be able to refer your complaint to the [Financial Ombudsman Service](#).

5. Will this agreement change?

We can make changes to this agreement from time to time.

We can make changes for the following reasons by giving you two months' notice:

- to reflect changes to the legal or regulatory framework;
- to service you better, for example, by improving products or simplifying this agreement;

- to reflect the way our business is run, for example, because of a change in operations, technology, cost, or environment;
- for any other reasonable and valid reason.

We can also make changes that are favourable to you for any reason, such as adding new features. We can make these changes without prior notice.

If you don't agree with our changes, you can choose to stop receiving our account information services for free at any time before the changes come into effect. You can do this by revoking your consent for us to access all of your external accounts within the Revolut app.

Otherwise, we'll assume that you're happy with the changes that we have made.

6. Ending the account information service

We will continue to provide our account information service to you, unless you or we end the service.

We can end the account information service for the same reasons as we would close your Personal Account. You can find these reasons in your [Personal Terms](#). We will give you the same amount of notice as set out in your [Personal Terms](#).

You can end the account information service at any time by revoking your consent for us to access all of your external accounts within the Revolut app. Once you've done this, we won't access your external accounts again. We may retain any information we've already obtained in line with our [Customer Privacy Notice](#).

7. Legal bits and pieces

Clause	Details
Company and regulatory information	Revolut Bank UK Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under the firm reference number 981170. Revolut Bank UK Ltd is registered in England under the company number 12871051 at 30 South Colonnade, London, E14 5HX, United Kingdom.
Governing law	The laws of England and Wales apply to this agreement.

Clause	Details
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Entire agreement	The AIS Terms, Group Framework Terms, together with the Personal Terms and Personal Fees Page and any terms and conditions incorporated by reference in these documents constitute the entire agreement between you and Revolut in relation to our account information services. For the avoidance of doubt, FAQs do not form part of our agreement with you. Where you receive other products or services alongside the Revolut Personal Account, they will have their own additional terms and you will enter into a separate agreement with us for those products or services.
Our right to transfer	We may transfer and/or assign our rights and/or obligations under this agreement if we reasonably believe that this won't have a significant effect on your rights under this agreement or if we're required to do so under law. You cannot do this.
These terms are severable	If something in these terms is held to be unlawful, the rest of these terms will still apply.
Third parties do not have rights	The following provisions of the AIS Terms will continue in force on or after the end of the service and shall remain in full force and effect: 3. Limited liability 4. How to make a complaint
Language	These AIS Terms and any changes to them will only be available in English.