1. What is this document?

This document (the **API Terms**) along with the Group Framework Terms and Business Terms form the legal agreement between Revolut (**we/us/Revolut**) and Developers (**you/Developer**) for the use of our Developer Platform. This platform lets you connect your product or service (**Your Product**) with Revolut's services using our APIs, SDKs, access tokens, and documentation (together, the **Developer Platform**).
By using the Developer Platform or clicking "I agree" you accept these API Terms.
If you're using the Developer Platform on behalf of someone else (like your company or any Ultimate Recipient), you confirm that you have the authority to bind them to these API Terms too. When we say **Ultimate Recipient**, we mean a company or person (other than you) who is connected to Revolut's API through an app or integration that you build or provide, and who is the actual user or beneficiary of the Revolut data.

2. How do I register?

To access the Developer Platform, you must successfully complete the sign-up process. We will decide if you are granted access and may refuse requests to the Developer Platform at our discretion.
You must have a Revolut Business account with a Revolut Group company to use the Developer Platform. You cannot develop any integrations or associated services which contravene the prohibitions in the Business Terms.

3. How can I use the Developer Platform?

Once approved, you can use the Developer Platform to build Your Product to interact with Revolut's services, in line with our **Documentation**.
Our Documentation is any official API instructions, technical guides, and integration requirements made available by us.
Your use of the Developer Platform is:

- free (up to usage limits),

- non-exclusive,

- non-transferable, and

- non-sublicensable.

You must follow our usage rules and API limits as set out in our Documentation. If you're unsure whether your use case is permitted, please contact us at business-partners@revolut.com before building anything.

If you're working on behalf of an Ultimate Recipient, you must only pass user data to the Ultimate Recipient, and any subcontractors you use must pass it only to you.

4. Will Revolut provide Developer Platform support?

While we may provide you with support or modifications for the Developer Platform, we are not obligated to do so and have no obligation to fix or respond to errors you may encounter. In our discretion and without liability to you, or with prior notice, we may:

- add, remove or modify any features of the Developer Platform,

- impose additional eligibility requirements or restrictions for access to the Developer Platform, or

- discontinue the Developer Platform.

5. Can I use Revolut's branding?

You must not use our branding without our prior written consent. We can use your brand features (trading name and logo) in our promotional materials or within the Revolut App, including to help users find your integration.

You can talk about your integration publicly, but you can't issue press releases or imply Revolut endorses your product without our prior written permission. If you're aware of media coverage covering your integration with Revolut, you agree to let us know as soon as possible at media@revolut.com.

6. What are your responsibilities?

User relationships

If you're handling user data, you need to treat users fairly and transparently. That means making sure you explain how their data will be used, only collecting what you truly need, and keeping it safe.

- You must have your own terms and data/customer privacy policy.

- You must only access the minimum user data required.

- You must store, handle, and protect user data securely.

- You must alert us immediately at security@revolut.com if there's a data breach or risk of breach.

Prohibited uses

You agree not to use the Developer Platform to:

- introduce malware, viruses, or harmful code,

- abuse, harass, or mislead users,

- reverse engineer or copy our APIs or website,

- circumvent rate limits or create duplicate integrations,

- resell User Data or allow third parties to use it for unrelated services, or

- build competing products.

Your representations and indemnity

You confirm that:

- you have the authority to accept these API Terms.

- your use won't break any laws or third-party rights.

- you've given us accurate information.

- you won't interfere with how Revolut operates.

If you breach these API Terms, you'll cover any related costs or claims made against us. We can also participate in the defence of any claims.

7. Disclaimer of Warranties

The Developer Platform, Revolut Service and all other Revolut Materials (defined below) are provided "as is" and "with all faults". Revolut and its third party licensors disclaim all representations, warranties and guarantees, whether express, implied or statutory, including implied warranties of merchantability, title, non-infringement and fitness for any purpose. Revolut makes no representation, warranty or guarantee:

- related to reliability, accuracy, or completeness of the Developer Platform or any Revolut Materials,

- that Revolut will continue to offer the Developer Platform, or

- that use of any Revolut Materials will be secure, timely, uninterrupted, error-free or meet partner's requirements or expectations.

You may have other statutory rights, in which case the disclaimers above will apply to the full extent permitted by law.

8. Intellectual Property Rights

a. Revolut Independent Development and Patent Issues

You understand and acknowledge that Revolut may be independently creating (or may receive from third parties) features, applications, content, or other products or services that may be similar to or competitive with Your Product, and nothing in these API Terms will be construed as restricting or preventing Revolut from doing so. In addition, in order to allow others to benefit from the Developer Platform, you agree

not to assert (or assist or encourage anyone in asserting) any patent claims against Revolut (or its users, customers partners or developers, or Revolut's or their respective successors, assigns) where such patent claim relates to the integration, combination or interface of any applications, products or services with the Revolut Service or our other products or services.

b. Developer Exception to Privacy Policy

Revolut may reveal personal information about developers for attribution purposes, handling inquiries from users or potential users, and other purposes Revolut reasonably deems necessary under these API Terms. You understand and agree that Revolut may access, preserve, and disclose your personal information and your developer account details if required to do so by law or in a good faith belief that such access, preservation, or disclosure is reasonably necessary to comply with legal process or to protect the rights, property, or safety of Revolut, its affiliates or partners, its users, or the general public.

c. Revolut's Rights

As between you and us, we own all rights, title, and interest, including all intellectual property rights, in and the Developer Platform, Revolut Service, Revolut's Brand Features, our other products and services, and all related technology, websites and content, and any modifications or derivative works of the foregoing (collectively, the **Revolut Materials**). Except for the limited use right expressly granted to you under these API Terms, Revolut does not grant you any right, title, or interest in the Revolut Materials. If you provide us with any suggestions, comments or other feedback relating to the Revolut Materials (**Feedback**), you grant us a worldwide, royalty-free, non-exclusive, perpetual and irrevocable license to use, copy, modify, sublicense (through multiple tiers) and otherwise exploit the Feedback (including any ideas, concepts, methods, know-how or techniques embodied in Feedback) for any purpose, without any restriction or obligation to you based on intellectual property rights or otherwise.

d. Your Integration

You retain ownership of any intellectual property rights in Your Integration, subject to Revolut's rights in any underlying Revolut Materials. You agree to provide us with a reasonable number of copies of or other access to Your Integration. During the term of these API Terms you hereby grant to us a paid-up, royalty-free, non-exclusive, worldwide, irrevocable, right and license, under all of your intellectual property rights, to: (a) use, perform, and display Your Integration and its content for purposes of our internal testing purposes (including security testing) and for marketing, demonstrating, and making your Integration available to users; and (b) link to and direct users to Your Product and Your Integration. Following the termination of these API Terms and upon written request from you, Revolut will make commercially reasonable efforts, as determined in its sole discretion, to remove all references and

links to Your Integration from Revolut's website and the Revolut Service. Revolut has no other obligation to delete copies of, references to, or links to Your Product.

9. Confidential Information

a. Revolut Confidential Information

Revolut may provide certain information to you that is confidential or proprietary (**Revolut Confidential Information**). Revolut Confidential Information consists of (a) your access keys or logins for the Developer Platform, any non-public elements of the Developer Platform or any pre-release information about the Revolut Service and (b) anything identified or marked as "Confidential" or "Proprietary" or that you should reasonably understand to be confidential or proprietary under the circumstances. You may use Revolut Confidential Information only for the purposes of these API Terms. You may not disclose any Revolut Confidential Information to third parties, other than your employees, agents and advisors with a need to know and for whom you agree to remain responsible under these API Terms.

b. Your Confidential Information

You should not disclose any information to Revolut that you consider to be confidential. To avoid any potential confusion, you agree that any unsolicited information you provide to Revolut in relation to the Developer Platform will be non-confidential and that Revolut may use it under the same terms as for Feedback above. However, this Section 9.b does not apply to the extent you have entered into a separate non-disclosure agreement (NDA) or other confidentiality terms with Revolut addressing your confidential information in relation to the Developer Platform.

10. Termination

These API Terms remain in effect until terminated. You may terminate these API Terms at any time by ceasing all use of the Developer Platform and notifying Revolut. We may terminate these API Terms for any reason or any reason upon ten (10) days' notice to you. In addition, we may suspend or terminate these API Terms (or your use of all or any of the Developer Platform) immediately if we believe you have violated these API Terms or the terms you have agreed to with any other Revolut Group company, if we believe the use of Your Integration with the Developer Platform is not in our or our users' best interests, if we cease to offer the Developer Platform or as required by Laws. Upon termination of these API Terms:

- all rights and licenses granted to you will terminate immediately and you must stop using all Revolut Materials (unless you have a separate right to use them under another agreement with Revolut);

- neither party is liable to the other party just because the agreement has been terminated; and

- you must permanently delete all Revolut Confidential Information and any other data which you stored pursuant to your use of the Developer Platform (other than User Data you have received and are using in accordance with Section 6.a) and, at Revolut's request, you will confirm such destruction.

11. Modification to these API Terms

We may modify these Terms or any additional terms that apply to the Developer Platform. We'll post notice of modifications to these API Terms or the additional terms within the documentation for the Developer Platform. Changes are effective thirty (30) days after they are posted. However, changes specific to new functionality for the Developer Platform, changes made for legal reasons, and any changes to our Documentation or referenced policies will be effective immediately. You may be required to accept the modified API Terms in order to continue using the Developer Platform, and in any event you agree that your continued use of the Developer Platform after the changes become effective constitutes acceptance of the modified terms.

12. Financial services licences

If you use the Developer Platform and provide a financial service or product, you are prohibited from using the Developer Platform unless you obtain Revolut's written consent to each financial services use case (Valid Permission). Further, you represent, warrant and covenant on a continuing basis that you:

- have obtained Valid Permission from Revolut for each Financial Services use case relating to Your Product;

- will not use the Developer Platform for generating a lead for another financial service provider, for populating, informing, or distributing enquiries or applications for another financial services provider.

- will not act as an aggregator/distributor of above mentioned leads, enquiries, or applications populated with Revolut subscription data or in any other way facilitated by the Revolut API;

- will not use the Developer Platform for development or enablement of a price comparison tool for financial services;

- will not imply, directly or otherwise, that Revolut endorses, underwrites, brokers or makes any warranties or commitments around financial services;

- will comply with all Laws pertaining to the provision of financial services; and

- will immediately notify Revolut of any additional intended financial services use cases for Your Product (whether new or existing applications), and obtain Valid

Approval for those new use cases prior to implementing them. For the avoidance of doubt, Valid Approvals extend solely to use cases specified at the time Valid Approval is obtained.

13. Legal bits and pieces

Subject	Clause
Company information	Revolut Ltd is a company registered in England and Wales under the registration number 08804411 at 30 South Colonnade, London E14 5HX, United Kingdom.
Governing law	The laws of England and Wales apply to this agreement.
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Entire agreement	These API Terms, the Group Framework terms and the Business Terms, constitute the entire agreement between you and Revolut in relation to the Development Platform. For the avoidance of doubt, any Documentation or FAQs do not form part of our agreement with you.
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.
Our right to enforce these terms	If you have broken any terms of this agreement and we don't exercise our rights immediately, we reserve the right to exercise our rights at a later date.
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	Third parties do not have rights under these terms under the Contracts (Rights of Third Parties) Act 1999.

Subject	Clause
Survival	The following provisions of the API Terms will continue in force on or after the termination or closure of your account and shall remain in full force and effect: • Section 6 (Your Responsibilities) • Section 7 (Disclaimer of Warranties) • Section 8 (Intellectual Property Rights) • Section 9 (Confidential Information) • Section 10 (Termination)