

NOTICE: This English translation is a courtesy and office translation only - applicants for the consumer credit cannot derive any rights from the translated version. Upon applying for the consumer credit this standard information will be provided in Lithuanian. The Lithuanian language version of this standard information terms shall apply and prevail and be conclusive and binding. The Lithuanian version shall be used in any legal proceedings.

# STANDARD INFORMATION ON CONSUMER CREDIT

for: <customer's name surname>, personal code <customer's personal code>  
Standard information issuance date: <document date yyyy.mm.dd> <document date hour>  
<document date min.>

Name and address of the creditor	
Creditor Adresas	Revolut Bank UAB („ <b>Bank</b> “) Registered address: Konstitucijos ave. 21B, LT-08130, Vilnius.
Description of the main features of the consumer credit	
The type of credit	consumer credit (<credit type: if personal loan -> "Asmeninėms Kredito gavėjų reikmėms", if family loan -> "Kredito gavėjų šeimos poreikiams">)
Total amount of consumer credit <i>This means the total credit limit made available under the consumer credit agreement.</i>	<credit limit amount> (<credit limit amount in words>) EUR.

Name and address of the creditor	
<p>The conditions governing the drawdown of funds</p> <p><i>How and when the consumer credit will be granted for you.</i></p>	<p>The Bank will grant a credit limit in your credit card account immediately and in all cases not later than within 1 day after the conclusion of the credit limit agreement. We will notify you (by email or through the Revolut App) that the credit limit has been granted. You can use your credit limit for any payment operation with your credit card, i.e. making payments, money transfers and withdrawing cash from your credit card account. The credit limit is granted despite the balance in your payment account being positive.</p>
<p>The duration of the consumer credit agreement</p>	<p>Credit limit agreement is valid for the indefinite period of time.</p>
<p>Termination of the agreement (in the absence of material breach)</p>	<p>The Bank has a right at any time by notifying you 60 days in advance to terminate the credit limit agreement. At the end of the termination period, your right to use the credit limit expires and you must repay us the credit in full, pay interest, default interest and make other payments.</p>
<p>Instalments and, where appropriate, the order in which instalments will be allocated</p>	<p>You must repay to the Bank by monthly repayments calculated on the first day of each month no later than the last day of the same month.</p> <p>Monthly repayment amount is 5% of the amount of the credit limit used on the first day of each month or is equal to EUR 5, if 5% of the credit limit used on the first day of each month is less than EUR 5. If the used credit limit is less than EUR 5 - monthly repayment is equal to the total amount of actually used credit limit calculated on the first day of each month.</p> <p>You can choose to repay all credit or any part of it in the Revolut App at any time and free of charge.</p>

Name and address of the creditor	
<p>The total amount of consumer credit you will have to pay</p> <p><i>This means the total amount of granted consumer credit plus applicable interest and possible costs related to your consumer credit.</i></p>	<p>&lt;Total repayment&gt; EUR.</p>
<p>Collaterals required to ensure the fulfilment of your obligations</p> <p><i>Description of the collaterals required under the consumer credit agreement.</i></p>	<p>All existing and future funds in your accounts opened with the Bank and the right of claim to disburse funds (including future claim right) and interest (if any) are subject to an ordinary and maximum pledge for the benefit of the Bank on the basis of the credit limit agreement to secure duly fulfilment of your obligations under the credit limit agreement.</p> <p>Note: if you properly fulfill the obligations under the credit limit agreement, disposal of pledged funds in the Bank accounts will not be restricted.</p>
Total cost of the consumer credit	
<p>The borrowing rate or, if applicable, different borrowing rates which apply to the consumer credit</p>	<p>Fixed &lt;annual interest rate&gt;% annual interest rate</p>
<p>Annual rate of total cost of the consumer credit (AR)</p> <p><i>Total cost of the consumer credit expressed as an annual percentage rate (APR). The APR is there to help you compare different offers.</i></p>	<p>&lt;APR&gt; %.</p> <p>Assumptions based on which we calculate APR:</p> <ol style="list-style-type: none"> <li>1. For the purposes of APR calculation it is deemed that the credit is granted for 3 months;</li> <li>2. The full amount of the credit limit is used for the entire duration of the credit limit agreement;</li> <li>3. The credit limit will not be exceeded;</li> <li>4. The borrower will repay used credit limit by monthly instalments, which contain only accrued interest for the first two months and accrued interest with the repayment of used credit for the third month. The first instalment will be paid one month after the first part of the credit is used by the borrower;</li> </ol>

Name and address of the creditor	
	<p>5. The parties to the credit limit agreement will fulfil their obligations, within the specified time limits as set out in the credit limit agreement;</p> <p>6. The borrower will not take an advantage of the Grace Period and will not use the possibility of rescheduling repayment of the credit (if this would be available);</p> <p>7. The interest rate and other costs referred to into the credit limit agreement will not change and will be applied until the end of the credit limit agreement; and</p> <p>8. During the duration of the credit limit agreement you will continue to use our <b>"Standard"</b> plan of services.</p> <p>Typical example of APR calculation:</p> <ul style="list-style-type: none"> <li>• Amount of the credit: EUR 1,000</li> <li>• Duration of the credit limit: 3 months</li> <li>• Monthly instalment: EUR 13.59</li> <li>• Fixed annual interest rate: 16%</li> <li>• The credit is repaid three months after the day of concluding the credit limit agreement and granting the credit limit to the borrower. Interest is paid monthly, with the first instalment paid one month after the first amount of the credit is used.</li> <li>• APR = 17.23%</li> </ul>
<p>Is it compulsory, in order to obtain the consumer credit on the terms and conditions marketed, to take out:</p> <ul style="list-style-type: none"> <li>• an insurance policy securing the consumer credit, or</li> <li>• another ancillary service contract?</li> </ul> <p><i>If the costs of these services are not known by the creditor they are not included in the APR.</i></p>	<p>No.</p> <p>Yes. You must hold a payment account opened with the Bank until you have fully discharged all of your obligations under the credit limit agreement.</p>

<b>Name and address of the creditor</b>	
<b>Costs related to the consumer credit agreement</b>	
Maintaining one or more accounts is required for recording both payment transactions and drawdowns	Yes. It is required to have a payment account opened with the Bank. The standard payment account is free of charge.
Costs of particular means of payments (for example consumer credit cards)	Standard payment card (debit) is free of charge.
Costs in the case of late payments <i>Missing payments could have severe consequences for you (for example assignment of your debt to the debt collection agency) and make obtaining consumer credit more difficult.</i>	<p>If you fail to make a repayment, default interest at the rate of 0.05 percent will be charged on the overdue debt for each delayed day. Default interest will be charged for a period not exceeding 180 days.</p> <p>Your credit limit agreement might be terminated and all outstanding amounts recovered. The termination of the credit limit agreement does not suspend the calculation of interest and default interest, nor does it remove your obligation to make repayment to the Bank. Debt recovery process may result in additional costs for you. We may transfer your data to data controllers managing data files of joint debtors.</p>
<b>Other important aspects</b>	

Name and address of the creditor	
<p>Right of withdrawal</p>	<p>You have a right to cancel the credit limit agreement for 2 calendar days after the date of conclusion of the credit limit agreement (cooling-off period) without specifying the reason and repay the credit in full without paying any interest and any other charges, costs, or compensations. You may, without giving any reason, withdraw from the credit limit agreement by notifying us via the Revolut App within 14 calendar days from the date of execution of the credit limit agreement or from the date on which you received the terms and conditions of the credit limit agreement and the mandatory sheet of Standard Information on Consumer Credit which should be presented for you pursuant to the legal acts, provided that the date is after the date of execution of the credit limit agreement. If you have withdrawn from the credit limit agreement, you have immediately, but no later than 30 business days after you notified us of withdrawal in the Revolut App, return in full the credit advanced by us together with any applicable interest accrued from the disbursement of the credit until the repayment of the credit.</p>

Name and address of the creditor	
Termination of the agreement	<p>The Bank has a right at any time by notifying you 60 days in advance to terminate the credit limit agreement. At the end of the termination period, your right to use the credit limit expires and you must repay to the Bank the credit in full, interest, default interest and make other payments calculated until the date of the repayment of credit.</p> <p>You may terminate the credit limit agreement at any time by notifying the Bank via the Revolut App without incurring any costs. After the termination of the credit limit agreement, you must immediately repay to the Bank the credit in full, interest, default interest and make other payments calculated until the date of the repayment of credit.</p>
Overrunning of the credit limit	<p>The Bank without your consent may grant a credit exceeding the amount of the credit limit if the credit limit has been fully exhausted and you fail to repay to the Bank fees related with the credit card, to cover interests for used credit limit, also in other circumstances, including but not limited to where in accordance with the rules established by the organizations that manage the brands of credit cards distributed by the Bank (e.g. VISA) or market practice, in executing payment transactions using the credit cards, the balance on the credit card account is not checked in advance.</p> <p>If the credit limit is overrun, you must immediately, but no later than until the date of payment of the next monthly repayment, repay to the Bank the amount of the credit exceeding the credit limit.</p> <p>You also must pay for the Bank the interest set in the credit limit agreement for overrunning the credit limit.</p>

Name and address of the creditor	
<p>Early repayment</p> <p><i>You have the right to repay the consumer credit early at any time in full or partially.</i></p>	<p>You have the right to repay the credit early at any time, either in full or partially. There are no fees or charges for early repayments of the credit.</p>
<p>Grace Period</p>	<p>The Bank will not require interest on the portion of the credit limit used for non-cash payments by Revolut credit card. The Grace Period is not applied to cash withdrawals, money transfers and card payments for gambling and investments. To benefit from the Grace Period you should fully repay the credit limit used at the end of the previous month by the last day of the current month two months in a row.</p>
<p>Rescheduling repayment of the credit</p>	<p>The Bank might (but is not obliged to) let you choose to stop using the credit limit and to reschedule the repayment of the used credit limit and the payment of interest in equal instalments over a period of 24 months in the Revolut App.</p>
<p>Creditworthiness checks with registers and databases</p> <p><i>The creditor must immediately and free of charge inform you of the result of creditworthiness checks in the registers and databases, if a consumer credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by other laws or is contrary to objectives of public policy or public security.</i></p>	<p>If we decide to reject your credit application on the basis of information obtained from the registers and databases we will, when immediately and free of charge inform you of our decision and provide you with the results of your creditworthiness checks. This does not apply if the provision of such information is prohibited by other laws or is contrary to objectives of public policy or public security.</p>
<p>Right to obtain a draft consumer credit agreement</p> <p><i>You have the right, upon request, to obtain a copy of the draft consumer credit agreement free of charge. This provision does not apply if the creditor is unwilling to proceed to the conclusion of the consumer credit agreement with you at the time of the request.</i></p>	<p>You have a right to obtain a copy of the draft credit limit agreement free of charge at any time in your Revolut App. This provision does not apply if at the time of the request we will not be willing to proceed to the conclusion of the credit limit agreement with you.</p>
<p>Time period during which the creditor is obliged under the pre-contractual information</p>	<p>This information is valid for 24 hours, i.e. until &lt;document date yyyy.mm.dd + 1 day&gt; &lt;document date hour&gt; &lt;document date min&gt;</p>

<b>Name and address of the creditor</b>	
<b>Information concerning the creditor</b>	
Registration	The Bank's (legal entity's) code: 304580906; registered address: Konstitucijos ave. 21B, LT-08130, Vilnius. All the data is collected and saved in the Register of Legal Entities of the Republic of Lithuania.
The supervisory authority	Financial supervision of consumer credit providers is carried out by the Bank of Lithuania, located at: ave Gedimino. 6, LT-01103, Vilnius. The Bank of Lithuania's website is: <a href="http://www.lb.lt/en/">www.lb.lt/en/</a> .
<b>Information concerning the consumer credit agreement</b>	
The law governing relationships between you and the creditor before the conclusion of the consumer credit agreement	Law on Consumer Credit of the Republic of Lithuania; Civil Code of the Republic of Lithuania; Procedure on creditworthiness checks of the borrowers of the consumer credit and responsible lending No 03-62, adopted by the Board of the Bank of Lithuania on 19 March 2013.
Clause stipulating the governing law applicable to the consumer credit agreement and/or the competent court	The consumer credit agreement is governed by the laws of the Republic of Lithuania. The disputes arising out of the credit limit agreement will be dealt with by the courts of the Republic of Lithuania.
Language regime	Information and terms of the credit limit agreement will be provided in Lithuanian language. We intend to communicate with you in English and Lithuanian languages during the validity term of the credit limit agreement.
<b>Information concerning redress</b>	

Name and address of the creditor	
<p>Disputes resolution in out-of-court procedure and redress mechanism</p>	<p>You should contact us and ground your request, if you believe that you have suffered any damages due to our actions or we have violated any of your interests or rights protected by law.</p> <p>We will provide our response to your request (complaint) not later than within 15 business days after your request has been received.</p> <p>In exceptional circumstances that we cannot control and the response is not possible to be provided within 15 business days, we will provide you with the indefinite response and let you know the reasons for the delay in responding and the deadline by when you will be provided with the final response. The deadline for the provision of the final response shall not exceed 35 business days after your complaint has been received.</p> <p>We will handle your request (complaint) free of charge.</p> <p>If you are unhappy with our response or if you haven't been responded to, you can refer it under the procedure prescribed by laws to the Bank of Lithuania as an out of court dispute resolution authority within 1 year of the date you sent your request to the Bank. For more information about out of court dispute resolution in the Bank of Lithuania please refer to:</p> <p><a href="https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider">https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider</a></p>

## ANNEX NO 1 TO THE STANDARD INFORMATION:

Given that you have applied for consumer credit, we have provided you with the standard information on consumer credit, based on Article 5 of the Law on Consumer Credit of the Republic of Lithuania.

We undertake to conclude a credit limit agreement with you in accordance with the terms specified in the standard information for the period indicated in the standard information, except when it turns out that any information provided by you which is necessary for us to make a decision of concluding a credit limit agreement under the conditions specified in this standard information:

1. is incomplete, false and/or misleading;
2. has changed in the way that we would not have made a decision of granting a consumer credit in accordance with the terms specified in this standard information, if we had known about the changed circumstances before the appointment of such decision, for example, a decrease in your income, which serves as a basis of your ability to fulfill obligations under the credit limit agreement, or occurrence of other circumstances which give reasonable doubt of the possibility to fulfill obligations under the anticipated credit limit agreement.

The total price of the consumer credit and its annual interest rate provided in the standard information is calculated assuming that the full amount of the credit will be disbursed on the same day. The total price of consumer credit and its annual interest rate may slightly differ from the total price of the consumer credit and its annual interest rate specified in the standard information due to the calendar month in which the consumer credit limit agreement will be concluded.

If you have any questions related to the standard information, please contact us via Revolut App.