

This version of the terms contains changes related to the introduction of the Mobile transfer service. This version of terms will apply:

- if you joined the BLIK service on or after 14 October 2025;
- if you have accepted terms in the Revolut app before using the Mobile transfer service or;
- after 2 months from when you were notified of the changes to the terms and you did not object or terminate the agreement.

1. General information

This document sets out the terms and conditions for the BLIK service ("**BLIK**"). These terms and conditions (the "**Terms**") form a legal agreement (the "**Agreement**") between:

- you and
- us, Revolut Bank UAB (the "**Bank**").

Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the [Bank of Lithuania](#) and the [European Central Bank](#) as a credit institution. You can see our licence on the Bank of Lithuania website [here](#) and our incorporation and company documents on the Lithuanian Register of Legal Entities website [here](#).

The Agreement concerning the use of the BLIK service is concluded on the basis of the Personal Terms and these Terms for an indefinite period of time from the moment you activate the BLIK service in the Revolut app.

Other matters concerning the BLIK service, which are not regulated in these Terms, are regulated by the provisions of our Personal Terms.

2. What is "BLIK"?

BLIK is a service which enables payment orders to be made using 6-digit codes generated in the Revolut app, which are used for the available BLIK transactions ("**BLIK Code**").

As part of the BLIK service, you can send and receive transfers to your mobile phone ("**Mobile transfer**"), which enable you to transfer funds in PLN to a bank account held at the Bank or at another bank in Poland, between users of the BLIK payment scheme using the mobile phone number registered with BLIK.

You can only use BLIK if you have a Revolut account and you have activated BLIK in the Revolut app.

As part of the BLIK service, we enable you to make following transactions using the BLIK Code:

(a) cash withdrawals in PLN at locations marked with the BLIK symbol, including ATMs,

(b) payments for goods or services in PLN:

- using POS terminals enabling such transactions,
- via the Internet.

We also allow you to:

a) send Mobile transfers in PLN to other active users of the BLIK payment scheme using their mobile number registered in the BLIK payment scheme,

b) receive Mobile transfers in PLN to your Revolut account from other users of the BLIK payment scheme using your phone number registered in the BLIK payment scheme and assigned to your Revolut account.

You can place payment orders using BLIK up to the balance of your Revolut account.

3. How can I use the BLIK service?

If you want to use the BLIK service, you must meet all of the following conditions:

1. have a mobile device (phone) linked to your mobile network operator's phone number,
2. have a Revolut app,
3. have a Revolut account with Polish account details, which will be used for BLIK transactions,
4. accept these Terms and the Personal Terms,
5. activate the BLIK service in the Revolut app.

Additionally, in order to receive Mobile transfers to your Revolut account, you must consent to linking the mobile number assigned to your Revolut account to the BLIK payment scheme via the Revolut app. Your phone number will then be linked to your Revolut account and made available in the BLIK database. You can revoke this consent at any time.

In the BLIK payment scheme, one bank account can be linked to one mobile number. If your phone number is linked to a bank account other than your Revolut account in the BLIK payment scheme, linking this phone number to your Revolut account will automatically replace the existing link and you will receive your Mobile transfers to your Revolut account. If, after linking your mobile phone number to your Revolut account, you link this phone number to another bank account at a different bank that supports BLIK settlements, you will no longer receive your Mobile transfers to your Revolut account and they will be made to the newly linked bank account at another bank.

In order to execute a payment order in the form of a cash withdrawal or payment for goods or services BLIK transaction, you are required to authorise it by taking all of the following steps:

1. generating a BLIK Code,
2. entering the BLIK Code on the merchant's website, at the POS terminal or at the ATM,
3. accepting BLIK transactions in the Revolut app.

To execute a payment order for a Mobile transfer in PLN to another BLIK payment scheme user, you must authorise it by performing the following steps:

1. Enter the recipient's mobile phone number, which in this case is a unique payment transaction identifier, provided that the recipient has an account with Revolut or another bank that supports BLIK transactions and that this account is linked to the phone number you have provided, the transaction amount and other information about the payment order.
2. Accept the BLIK transaction in the Revolut app.

We will settle the BLIK transaction when it is authorised.

You can generate the BLIK Code in the Revolut app. It is valid for a maximum of 105 seconds from the time it is generated.

The BLIK Code expires upon its expiry date or when you authorise the BLIK transaction for which it was generated.

There can only be one valid BLIK Code generated for you at a time.

We accept payment orders in the form of BLIK transactions around the clock and process them on the day of receipt.

A Mobile transfer transaction does not require a BLIK code to be generated.

You can find the BLIK limits on our [website](#), which apply to both BLIK code transactions and Mobile transfers.

We will charge a fee for using the BLIK service in accordance with our [Fees Pages](#).

4. When will we not process your BLIK transaction?

We will refuse to execute a BLIK transaction you have ordered if:

1. your Revolut Bank account has been closed or blocked,
2. authentication to verify your identity has not been successful
3. you have provided incorrect data when authorising the BLIK transaction,
4. you have exceeded the time limit for approving the BLIK transaction indicated in the Revolut app,
5. the BLIK Code has expired,
6. the amount of the BLIK transaction you wish to execute is higher than your available balance,
7. Your telephone number or the recipient's telephone number is inactive, incorrect, or has been assigned to another user in the BLIK payment scheme.
8. Your telephone number or the recipient's telephone number has been blocked or deregistered by the BLIK payment scheme operator.
9. you have exceeded the available daily limit for BLIK transactions.

In the event of a refusal to execute the BLIK transaction, we will notify you and, if possible, provide the reasons for the refusal.

5. What else should I know?

You should protect your security data, including the BLIK Codes. If you suspect that your data may have been breached, please inform us in accordance with point 7 of the Personal Terms.

We may change these Terms in cases specified in Section 25 of the Personal Terms. Information about all changes will be sent by email on a durable medium together with the attached amended regulations, no later than two months before the date the changes enter into force.

If you do not object to these changes or do not terminate the agreement before the date of entry into force of the changes to the Terms, then we consider that you have given your consent to them. You may object to the proposed changes in the period from the day you receive information about the changes to the day preceding the date of their entry into force. If you object but do not terminate, the Agreement expires on the day preceding the date of entry into force of these changes. You do not incur any fees in this respect.

6. When will we stop providing BLIK services to you?

You may terminate the Agreement immediately at any time by deactivating the BLIK service by contacting our support agent.

We may terminate the Agreement with a two month notice in the following cases:

1. we have asked you to provide us with information or documents which we are obliged to obtain under generally applicable laws and this information has not been provided by you despite our repeated request; or
2. we learned that you gave us false information or withheld true information when opening your Revolut account, if providing true information would have resulted in your account not being opened; or
3. we have reasonable and properly documented grounds to suspect, that you have intentionally or as a result of gross negligence used your Revolut account for purposes that are in breach of Polish and European laws that are directly applicable to you; or,
4. we are unable to apply to you the due diligence measures as defined by the anti-money laundering and counter-terrorist financing regulations.

The Agreement will be terminated in the event of:

1. expiry of the notice period for the Agreement,
2. if you terminate it due to failure to accept the proposed changes to the Agreement regarding the use of the BLIK service, referred to in Section 5 of these Terms - with immediate effect,
3. termination of the BLIK service offer by its provider,
4. termination of your Revolut account.

7. Filing a complaint

We do our best but we understand that sometimes things can go wrong. If you have a complaint, please contact us. We will accept and consider every complaint submitted to us. Our final response to your complaint, or a message explaining why a final response has not been provided, will be provided within 15 business days of your complaint being made. In exceptional circumstances, it may take up to 35 business days (in which case we will inform you).

If you wish to make a complaint, you can do so using [this form](#). Alternatively, you can email us at formalcomplaints@revolut.com. If you indicate that you wish to make a complaint when you correspond with us, we will provide you with a [complaint form](#) or we may make a formal [complaint form](#) for you and have our agents review your case as a formal complaint.

You must provide:

- Your name and surname;
- The phone number and email address associated with your account;
- A description of the problem you are experiencing;
- The time the problem occurred;
- A suggested way to resolve the problem.

We will investigate your complaint and respond to you by email. We will communicate with you in Polish, unless you request otherwise.

Notwithstanding the above, you always have the right to contact the following out-of-court dispute resolution bodies in connection with any complaint regarding our

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 out of court dispute resolution authority dealing with disputes between consumers and financial service providers. Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their [website](#).

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 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 file a complaint with the appropriate out-of-court dispute resolution bodies that handle consumer complaints in Poland. The appropriate body is the Financial Ombudsman. Contact details are available below:

Address: ul. Nowogrodzka 47A 00-695 Warsaw

Email: biuro@rf.gov.pl

Phone number: +48 22 333-73-26, +48 22 333-73-27

Detailed information on the proceedings before the Financial Ombudsman is available on the website: www.rf.gov.pl.

We inform you that in Poland:

1. the competent authority in matters of consumer protection is the President of the Office of Competition and Consumer Protection,
2. in individual cases, consumers can obtain free legal assistance from municipal or district consumer ombudsman.

Click [here](#) for more information about our complaints handling procedure.

8. Legal bits and pieces

Only you and us have any rights under the Agreement.

You may not transfer any rights or obligations under the Agreement to any other person.

By entering into this Agreement, you acknowledge and consent to the sharing of your personal data, including information protected under Article 55 of the Law on Banks of the Republic of Lithuania regarding banking secrecy, with third-party service providers as needed to provide the BLIK service to you.

You may withdraw from the Agreement without giving reasons by submitting a written declaration within 14 days of its conclusion. This deadline is met if the declaration is sent before its expiry. In the event of withdrawal from the Agreement, the Agreement is considered not to have been concluded, and you are released from all obligations and do not incur costs related to withdrawal.

The laws of the Republic of Lithuania apply to these Terms. Despite this, you can still rely on the mandatory consumer protection rules of Poland.

The language used in the performance of the Agreement regarding the use of the BLIK service is Polish. If these Personal Terms are translated into another language, the translation is for reference only and the Polish version will apply.

The court with jurisdiction to resolve disputes related to the performance of the Agreement is determined in accordance with applicable legal provisions on the jurisdiction of courts, including the Act of 17 November 1964, the Code of Civil Procedure.