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:

- the customer ("**you**", "**your**"); and
- Revolut Bank UAB ("**we**", "**our**", "**us**")

Revolut Bank UAB, a credit institution incorporated in the Republic of Lithuania with company number 304580906, registered on the Register of Legal Entities of the Republic of Lithuania with the referred company number, with authorisation code LB002119, and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania (the "**Bank**").

The Agreement concerning the use of BLIK is provided by the Bank within the operation of the payment account you hold with the Bank. These terms and conditions are a supplement of the legal agreement between you and us referred to in the Personal Terms. If there is any inconsistency between the Personal Terms and these Terms, these Terms will prevail. These Terms are concluded for an indefinite period of time from the moment you activate BLIK in the Revolut app.

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

2. What is "BLIK"?

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

You can only use BLIK if you have a Revolut Personal account, you have activated the option to make transactions in the Polish currency ("**PLN**") using the dedicated PLN pocket ("**Polish Pocket**") and you have activated BLIK in the Revolut app.

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

- cash withdrawals in PLN at locations marked with the BLIK symbol, including ATMs; and
- payments for goods or services in PLN:

1. using POS terminals enabling such transactions; and
2. via the Internet.

You can place payment orders using BLIK up to the balance of your Polish Pocket under your Revolut Personal 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. be onboarded on the Revolut app with no restrictions on your Revolut Personal account,
2. create or already have a Polish Pocket, which will be used for BLIK Payments,
3. accept these Terms,
4. activate the BLIK service in the Revolut app.

In order to make a BLIK Payment, you are required to authorise it by taking all of the following steps:

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

We will execute the BLIK transaction when it is authorised.

The BLIK Code is valid for a maximum of 105 seconds from the time it is generated.

The BLIK Code expires upon expiry or when you authorise the BLIK Payment 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.

You can find the BLIK limits on our website. However, please note that FAQs do not form part of the Agreement.

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 Personal account has been closed or restricted;
2. authentication to verify your identity has not been successful;
3. you have provided incorrect data when authorising the BLIK Payment;
4. you have exceeded the time limit for approving the BLIK Payment indicated in the Revolut app;
5. the BLIK Code has expired;
6. the amount of the BLIK Payment you wish to execute is higher than your available balance on your Polish Pocket;
7. you have exceeded the available daily limit for BLIK Payments
8. if we are required by generally applicable laws or by decisions of courts or administrative authorities to refuse to execute the BLIK Payment.

In the event of a refusal to execute the BLIK Payment, 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 the Personal Terms.

We may change these Terms in accordance with the Personal Terms.

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 months' notice in the following cases ("**Notice Period**"):

1. 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;
2. learned that you gave us false information, or withheld true information, when opening your Revolut Personal account, if providing true information would have resulted in your Revolut Personal account not being opened;
3. have reasonable and properly documented grounds to suspect that you have intentionally, or as a result of gross negligence, used your Revolut Personal account for purposes that are in breach of the laws that are directly applicable to you; or
4. are unable to apply to you the due diligence measures as defined by the anti-money laundering and counter-terrorist financing regulations applicable to us when providing BLIK to you.

The Agreement will be terminated in the event of:

1. expiry of the Notice Period for the Agreement;
2. termination due to your failure to accept the proposed changes to the Agreement regarding the use of BLIK, referred to in Section 5 of these Terms – with immediate effect;
3. termination of the BLIK offer by its provider; or
4. termination of your Revolut Personal 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 in accordance with the Personal Terms and our Complaints Policy.

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 issued 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).

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 BLIK to you.

By activating BLIK in the Revolut app and clicking "Accept and sign" to these Terms, you provide your consent to the Bank to lift the banking secrecy protecting your financial and personal data. Specifically, you authorise us to disclose and transfer to the BLIK payment scheme operator (Polski Standard Płatności S.A.) and its technical intermediaries your core identity details associated with your Revolut Personal account and the specific financial and transactional data pertaining to your BLIK Payments. This disclosure is strictly limited to the data necessary for the routing, authorisation, clearing, settlement and fraud monitoring of your BLIK Payments.

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. Withdrawal from the Agreement does not affect any BLIK Payments that you have already authorised and that have been executed before the withdrawal.

You will be responsible for the correct use of BLIK and, therefore, for the consequences that may arise from the incorrect use of BLIK's functionalities, without prejudice to the provisions of the Personal Terms of which this document forms part, as applicable.

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

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

If something is not covered in these Terms, the relevant provisions of the Personal Terms 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.