

Business Instant Access Savings Terms

This version of terms apply from 10 November 2025. Please click [here](#) to see the previous terms that applied before 10 November 2025.

1. Why this information is important

This document sets out the terms and conditions for your Business Instant Access Savings product and its related services (the "Business Instant Access Savings Terms" or "the agreement"). It also sets out other important things that you need to know.

This document, along with our [Revolut Business](#) and [Customer Privacy Notice | Revolut Ireland](#)

and any other terms and conditions that apply to our services, forms a legal agreement between:

- you, the Business Instant Access Savings holder and the company in whose name we maintain the Revolut Business Account for; and
- us, Revolut Bank UAB acting via its branch in Ireland (**Revolut Bank**).

We call this agreement the Business Instant Access Savings Terms. This agreement is indefinite. It means that it is valid until you or we end it. If there is any inconsistency between the [Business Terms | Revolut Ireland](#) and these terms and conditions, these terms and conditions will apply.

These Business Instant Access Savings Terms are entered into by means of distance communication.

You agree that these Business Instant Access Savings Terms and any other communications between us, will be in English.

You can access these Instant Access Savings Terms along with Revolut Privacy Notice, information on deposit insurance of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga "Indėlių ir investicijų draudimas") [Deposit Insurance Information | Revolut Ireland](#) and other terms and conditions that apply to our services in the Revolut Business App or on our website at any time.

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](#) dated 13 December 2021 and our incorporation and company documents on the Lithuanian Register of Legal Entities website [here](#). The Bank of Lithuania is the central bank and the financial supervisory authority of the Republic of Lithuania whose address is Gedimino ave. 6, 01103 Vilnius, the Republic of Lithuania, registry number 188607684 (further information on the Bank of Lithuania can be obtained on its website at www.lb.lt, the Bank of Lithuania can be contacted at on telephone number +370 800 50 500).

Revolut Bank UAB has established a branch in Ireland, with company number 909790 and address at 2 Dublin Landings, North Dock, Dublin 1, Ireland

2. What type of account is my Business Instant Access Savings?

Your Business Instant Access Savings with us is a demand deposit account, and the money in it is held by us as a deposit. In these terms and conditions we may refer to it as "Business Instant Access Savings" or "account".

When you put money as a deposit into your Business Instant Access Savings, we accept the money, hold it for you, and undertake to return it to you upon your request. The only way you can put money into, or take money out from your Business Instant Access Savings is by having a Revolut business account with us. More information on our business account and business plans can be found here [Business fees | Revolut Ireland](#)

Keep in mind that your Business Instant Access Savings is not a payment account and cannot be used for sending or receiving payments, and you can only place your deposit in the way described in these Business Instant Access Savings Terms.

You can open multiple Business Instant Access Savings with Revolut. Each of these Business Instant Access Savings can be terminated at any time by you. Opening a new Business Instant Access Savings won't automatically close the existing Business Instant Access Savings. In case you terminate all of your Business Instant Access Savings with Revolut, it will also lead to termination of your Business Instant Access Savings relationship with Revolut. However, closing all your Business Instant Access Savings does not mean that other accounts you have with Revolut (for example, your Business current account) will also be terminated, unless we inform you otherwise.

3. Can I open a Business Instant Access Savings?

You can open a Business Instant Access Savings only if you are a business customer of the Ireland branch of Revolut Bank UAB and fulfil the other conditions under these Business Instant Access Savings Terms.

Business Instant Access Savings are only available to incorporated entities with a Revolut business account. Business Instant Access Savings may not be available with all Revolut business plan types (basic, scale, grow, enterprise 'business plan').

The business customer Account Owner, or any one of the Account Owners if there is more than one, can sign up for Business Instant Access Savings. Authorised Users with the required permission can manage Business Instant Access Savings.

When you ask us to open a Business Instant Access Savings, we or our representatives may ask for information about you, your business and where the money you will deposit into your Business Instant Access Savings comes from. We do this for a number of reasons, including to check your identity and/or your business, and to meet our legal and regulatory requirements. Make sure you have provided us with all the information we have requested from you (including your Tax Reference Number). When we have the information we need, we will open your Business Instant Access Savings, and you can make a deposit into it. If you have already provided this information when opening a Business current account, including to one of our group entities, you acknowledge and agree that we may use and rely on that information for this purpose.

We can only provide services to you once you have passed our internal checks, and not before. We will notify you via the Revolut Business App once this has happened and will let you know once your Business Instant Access Savings is opened.

We may offer Business Instant Access Savings in certain EEA countries, and not others. We may not be able to open a Business Instant Access Savings for you if you reside in a country where the Business Instant Access Savings is not offered. We may offer Business Instant Access Savings with some business plans, and not others. We may not be able to open a Business Instant Access Savings for you if it is not available with your business plan.

If your business plan is downgraded to a Revolut business plan that does not have Business Instant Access Savings you will no longer have access to Business Instant

Access Savings. Funds in your Business Instant Access Savings must be withdrawn from the Business Instant Access Savings into your Business current account before downgrade occurs.

If any of your details change, you must notify us immediately.

When we refer to "email" we mean the email you provided to us during the Revolut Business onboarding process (unless you updated your email afterwards). It's important that you provide your primary email address and check it regularly. Should your email address change or should you have any trouble receiving or opening emails from us, you must notify us immediately. Otherwise, you agree that if an email has been delivered to your email address, you should have read it, even if you failed to do so for whatever reason.

4. How to make a deposit into my Business Instant Access Savings

Add money at any time

Deposits to your Business Instant Access Savings can only be made by transferring funds from your Business current account held with us to your Business Instant Access Savings. The frequency of your deposits are not limited.

These deposits can be made at any time. You can place your deposit in Euro only.

The total amount of money you can add to your Business Instant Access Savings (and cumulatively across all your savings with Revolut) is limited to €10,000,000.

How soon will money be credited?

Your deposit will be credited to your Business Instant Access Savings immediately after you transfer these funds from your Business current account to your Business Instant Access Savings.

5. Will you pay any interest on the Deposit held in my Business Instant Access Savings?

We will pay interest daily on the balance of your Business Instant Access Savings at the end of each day. Interest will be calculated at a yearly rate indicated in the Deposit Information Sheet document available on the Revolut Business App. The yearly rate may differ depending on the business plan you have with us.

The interest will be calculated based on the number of actual days in a year, and the actual number of days in a month. The interest will begin accruing immediately after you deposit funds from your Business current account to your Business Instant Access Savings, and the first interest payment will be done on the next calendar day after you deposit funds from your Business current account to your Business Instant Access Savings.

The interest will be calculated using the following formula:

Gross Interest = Closing balance in your Business Instant Access Savings * Gross Interest Rate(p.a.) / Number of days in a year *100

We can pay positive interest to incorporated bodies without deducting Deposit Interest Retention Tax ('DIRT') if you have provided us with the required information, your tax reference number.

While interest accrues daily, the minimum threshold for interest to be paid to your Business Instant Access Savings is € 0.01; this means that interest may not be paid to your Business Instant Access Savings every day (until net interest becomes min € 0.01), the accrued interest will be paid to your Business Instant Access Savings at the point that it reaches a minimum of €0.01.

6. How to make a withdrawal from my Business Instant Access Savings?

We will return money to you from the Business Instant Access Savings at your request. Withdrawal requests can be made by you at any time and in any amounts not exceeding the available balance of your Business Instant Access Savings. When you withdraw the money from your Business Instant Access Savings, we will transfer the funds to your Business current account held with us.

You'll earn interest on your balance in the Business Instant Access Savings until the calendar day prior to you withdrawing the funds from the Business Instant Access Savings

7. How is my money protected?

Your money is protected in your Business Instant Access Savings in line with the Lithuanian Deposit Insurance scheme; your eligible deposits are insured by Lithuanian

Deposit Insurance scheme (Public Institution “Deposit and Investment Insurance”) in accordance with the conditions established by the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania which are available [here](#).

8. When we might prevent you from using your Business Instant Access Savings

The safety of your money is important to us, therefore we can prevent you from using your Business Instant Access Savings. For example, we will deny the repayment of any deposit and will not credit any additional deposit if we're reasonably concerned about its security or that it might be used fraudulently or without your permission. We might also have to prevent you from using your Business Instant Access Savings to meet our legal obligations arising from the laws of the Republic of Ireland.

We'll tell you through the Revolut Business App before, or as soon as possible after, we have limited the use of your Business Instant Access Savings. We'll also let you know why we've done it (unless it would reduce your or our security or it would be unlawful). We will let you use your Business Instant Access Savings normally as soon as the reasons for the limitation no longer exist.

9. When could you suspend or close my Business Instant Access Savings?

We may close or suspend your Business Instant Access Savings immediately (including the access to the services provided by the other Revolut entities) and end your access to the Revolut Business App, in exceptional circumstances. Exceptional circumstances include the following:

- if your Business current account with us is closed;
- if we have good reason to suspect that you are behaving fraudulently or otherwise criminally;
- if you've broken these Business Instant Access Savings Terms in a serious or persistent way and you haven't put the matter right within a reasonable time of us asking you to;
- if we have information that your use of the Revolut Business App is harmful to us or our software, systems or hardware, or our reputation or goodwill;

- if you're being declared insolvent, are being wound up, or a similar event is taking place or has taken place;
- if we have to do so under any law, regulation, court order or regulator/ombudsman's instructions; or
- If you fail eligibility conditions for the Business Instant Access Savings product.

We may also close your Business Instant Access Savings in case we change our business model and we no longer offer Business Instant Access Savings in a specific geography or with certain business plans. If we do so, we will inform you in advance of closing your Business Instant Access Savings in accordance with these terms and conditions. Upon closing your Business Instant Access Savings, we will return any remaining balance in your Business Instant Access Savings to your Business current account held with us. We will consider that you gave us consent and authorised us to execute this transaction. We may allow you to make a withdrawal directly from your Business Instant Access Savings to your Business current account as well.

10. Our right to withdraw money from your Business Instant Access Savings in exceptional cases

We have a right to withdraw money from your Business Instant Access Savings without your instruction in the following cases:

- if money was transferred to your Business Instant Access Savings without any legal basis (i.e. due to fraud, mistakes or technical errors);
- when we, as a service provider, are required by applicable laws, to withhold and pay to competent authorities taxes that apply to you in your capacity as a depositor; or
- in other cases, as established by Irish laws and other applicable legislation.

11. How do I get information about transactions for my Business Instant Access Savings?

You can check all Business Instant Access Savings inflows and outflows through the Revolut Business App. If you need to keep a copy of the information after your Business Instant Access Savings is closed, you will need to download it. You can download information from the Revolut Business App while you are a customer or, if your Instant Access Savings is closed, you can contact us at feedback@revolut.com and we will provide you with such information.

Keep us in the loop

Please keep your details up to date and let us know immediately if any information you've given us changes. If we discover that any of your information is incorrect, we may update it or ask you to provide further information.

To meet our legal and regulatory requirements we might need to ask for more information about you (for example, if your deposit inflow or outflow increases). Please provide this information quickly so that disruption to your Business Instant Access Savings or our services is minimised.

12. We can change these Business Instant Access Savings Terms

We may change the agreement for the following reasons:

- if we think it will make it easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us (including any statutory legislation and other legal means of state control, local legal acts and legal acts of the European Union, or a resolution, order, recommendation or guideline by a court, arbitration committee or administrative body which govern the agreement relationship between you and us under these terms and conditions, or any change in their official or court interpretation);
- to reflect changes in the cost of running our business (e.g. changes in the tax, capital or liquidity requirements that apply to us, in our operating costs, or to other factors which impact our costs);
- to reflect changes in regarding deposit insurance;
- to reflect changes in financial market conditions and the macroeconomic events (e.g. interbank lending and deposit rates, the aggregate or service-related consumer price index, inflation, change in interests and yields defined by third-party and incurred by us in relation to our services provided to you, and other factors changing the markets in which we operate or our position within them);
- to reflect changes in service conditions of third-parties (e. g. outsourced party, agent) in connection with the services provided by us to you; or
- because we are changing or introducing new services or products that affect our existing services or products covered by these Business Instant Access Savings Terms.

Telling you about changes

If we add a new product or service that doesn't change the agreement we may add the product or service immediately and let you know before you use it.

If we add amendments affecting fees and costs, or if we change these terms in any other way we will give you at least 30 (thirty) days' notice through the Revolut Business App and/or email before we make any change, unless otherwise provided by law. We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.

If you are unhappy with a change you are entitled to close your account, and so terminate your agreement immediately without payment of any fees before the amendment takes effect.

13. Changing the interest rate

The interest rate is variable. We have the right to change the annual interest rate applicable to you. If the rate is decreased, then we'll let you know at **least 15 (fifteen) calendar days** before the change takes effect.

If the rate is increased, we can make the change immediately. We may notify you about it prior or after the change.

Remember, the yearly rate may differ depending on the business plan you have with us. If you change (upgrade or downgrade) your business plan, your yearly rate will either increase or decrease. We will try to give you notice about the change before you change your plan but we will not be responsible for any losses you incur if we don't.

14. Taxes

You note and accept that you have sole responsibility for the management of your legal obligations and tax affairs, including making any applicable filings and tax payments, and complying with any applicable laws and regulations. These may depend on your tax status and the tax rules and regulations in force that may change from time to time. In particular you will be responsible for deciding and making any tax related claims or payments. You should seek independent advice from a professionally qualified tax adviser if you have any questions in this regard.

Under tax law in Ireland, the Irish Tax Authority (the Revenue Commissioners) can ask us to send them details on the interest we pay out and to whom we pay it.

If you would like any further information please see further information on www.revenue.ie.

15. How do I close my Business Instant Access Savings?

You can withdraw from your Business Instant Access Savings and so end this agreement within the first 14 days of opening it by letting us know through the Revolut Business App or by emailing us at feedback@revolut.com. You have a right to withdraw without paying any penalties and without having to indicate any reason. In case of withdrawal from your Business Instant Access Savings, we will return any remaining balance and the accrued interest to your Business current account.

You retain your right to close your Business Instant Access Savings and so end this agreement, at any time and free of charge by letting us know, even after the 14 days period has passed. You can do this through the Revolut Business App or by emailing us at feedback@revolut.com.

What happens if my Business current account is closed?

Immediately after your Business Instant Access Savings is closed, we will return any remaining balance and accrued interest to your Business current account held with us.

Your Business current account with us and your Business Instant Access Savings are different accounts and it is impossible to get a Business Instant Access Savings with us without first having a Business current account with a business plan. Closing your Business Instant Access Savings will not automatically close your Business current account.

If your Business current account is closed, we will have to close your Business Instant Access Savings as well.