Business Instant Access Savings Terms

This version of terms apply from 12 October 2026. Please click here to see the previous terms that applied before 12 October 2026.

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. It also sets out other important things that you need to know.
This document, along with our Business Terms, Privacy Policy and any other terms and conditions that apply to our services, forms a legal agreement between:

- you, the Business Instant Access Savings holder; and
- us, Revolut Bank UAB (Revolut Bank) acting via its branch in the Netherlands.

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 and these terms and conditions, these terms and conditions will apply. Once your account has been set up, only team members with 'Savings view/manage' permissions enabled can view, add / withdraw funds, and manage your savings accounts. Permissions can be managed by owners and administrators of the account via the Revolut Business app.

Certain capitalized terms used herein shall have the meanings ascribed to them in the Business terms, except where expressly defined otherwise in these Business Instant Access Savings Terms.

These Business Instant Access Savings Terms are entered into by means of distance communication.
You can access these Business Instant Access Savings Terms along with Revolut Bank Privacy Policy, Deposit Insurance Information document of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga"Indėlių ir investicijų draudimas") 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 dated 13 December 2021 on the Bank of Lithuania website here and our incorporation and company documents on the Lithuanian Register of Legal Entities website here.

Revolut Bank UAB has established a branch in the Netherlands, with the establishment number 000053153170 and whose address is at Barbara Strozzilaan 101, 1083HN Amsterdam, the Netherlands (our "**Netherlands Branch**").

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 on telephone number +370 800 50 500).

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

Your Business Instant Access Savings (the **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 the "Business Instant Access Savings", or an "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 in the way described in these Business Instant Access Savings Terms.

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.

3. Can I open a Business Instant Access Savings?

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

By accepting these Business Instant Access Savings Terms, you confirm that you have received, read and understood the standard information for deposit insurance of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga "Indėlių ir investicijų draudimas") which is also available here.
When you ask us to open a Business Instant Access Savings, we or our representatives may ask for information about you 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 to meet our legal and regulatory requirements. Make sure you have provided us with all the information we have requested from you. When we have the information we need, we will open your Business Instant Access Savings, and you can make a deposit into it.
We can only provide services to you once you have passed our internal checks, and not before. We will notify you via the Revolut app once this has happened and will let you know once your Business Instant Access Savings is opened.
If any of your details change (for example, registration address, individuals eligible to access the account), 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 account held with us to your Business Instant Access Savings.
These deposits can be made at any time. You can place your deposit in euros (EUR) only.
The total amount of money you can add to your Business Instant Access Savings (regardless of how many Business Instant Access Savings you have) is limited to EUR 50.000.000. The frequency of your additions is unlimited (regardless of how many Business Instant Access Savings you have).

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 Revolut Business account to your Business Instant Access Savings.

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

Variable interest will be calculated at a yearly rate indicated in the Deposit Information Sheet document available on the Revolut Business App or on the Revolut website. The yearly rate may differ depending on the subscription plan you have with us. You are responsible for complying with all tax obligations applicable under the laws of the Netherlands concerning e.g. interest income.
The variable interest will be calculated based on the actual number of days in a year and the actual number of days in a month. The interest will begin accruing immediately, and the first interest payment will be done on the next calendar day after you deposit funds from your Business account to your Business Instant Access Savings.
The variable interest will be calculated using the following formula:

Gross Interest = Closing balance in your Business Instant Access Savings * Gross Interest Rate/ Number of days in a year

While interest accrues daily, the minimum threshold for interest payable is EUR 0,01; this means that interest may not be paid to your Business Instant Access Savings every day (until net interest becomes at least EUR 0,01), the accrued interest will be paid to your Business Instant Access Savings at the point that it reaches a minimum of EUR 0,01.

Your accrued interest will be paid to you on a daily basis at the end of each day as long as you have a Business Instant Access Savings account open. If Business Instant Access Savings is closed, any interest that was accrued will be paid to your main Revolut Business account. If the main Revolut Business account is also closed, any interest that was accrued but not yet paid will be considered as forfeited by you.

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 Revolut Business account held with us.

You'll earn interest on your balance in the Business Instant Access Savings until the day you withdraw the funds from the Business Instant Access Savings.

7. How is my money protected?

Your money is protected once it reaches your Business Instant Access Savings which happens immediately after you transfer these funds from your Business account to your Business Instant Access Savings. When you are adding money to your Business Instant Access Savings from your Business account held with us, the funds in your Business Instant Access Savings are protected in the way described in our Business Terms applicable to you.

Your eligible deposits are insured by the 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 and which are available here.

8. 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 sufficient legal basis (e.g. 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 Dutch laws and other applicable legislation.

9. 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. We will be sending you a copy of the information upon your Business Instant Access Savings is closed. You can, however, at any time download the information from the Revolut Business app while you are a customer or, if your Business Instant Access Savings is closed, you can contact us at feedback@revolut.com and we will provide you with such information.

Periodic information - we will send you a separate notice once a year or within thirty days of the termination of your Business Instant Access Savings containing the inflows and outflows on your Business Instant Access Savings for the previous 12 (twelve) months, or less if your Business Instant Access Savings was opened for less than 12 (twelve) months.

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.

10. How to make a complaint?

If you're unhappy with our service, we'll try to put things right
We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. Our final response to your complaint, or a letter explaining why the final response has not been completed, will be sent to you within 15 business days of your complaint having been made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). If after going through our internal complaints procedure and you are still unhappy with the outcome, you may also submit your complaints to the Dutch Institute for Financial Disputes ("Kifid"). **Please note that eligibility to go to Kifid is determined by their internal rules and regulations.** See for more information on their website.

More information
Click here for more information about our complaints handling procedure.

How to make a complaint
If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut Business app. We can usually settle matters quickly through the Revolut Business app. You'll probably need to give us the information below.
If you prefer you can make your complaint using this form. Or you can email us at formalcomplaints@revolut.com. You'll need to tell us:

- your name;
- the phone number and email address associated with your account;
- what the issue is;
- when the problem arose; and
- how you'd like us to put the matter right.

We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise.
You also have the right to apply to the competent Dutch court if you think we have breached the applicable law.

11. We can change these Business Instant Access Savings Terms

We'll only 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 the amount of the fee for applicable mandatory 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) calendar 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.
In the event of an unfavourable modification of interest, fees, costs and other agreement conditions, you are entitled to close your account and terminate your agreement immediately without paying any fees upon the day before the amendment takes effect.

12. Changing the interest rate

We have the right to change the annual variable interest rate applicable to you. If the rate is decreased, then we'll let you know at least **7 (seven) 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 paid subscription plan you have with us. If you change (upgrade or downgrade) your subscription, 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.

13. Fees and Taxes

Revolut Bank does not charge any fees for and in relation to Revolut Bank services under this agreement. This also means that you will not pay any fees for us in relation to using the Revolut Business App or any other means of distance communication for your Business Instant Access Savings.

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 business and personal tax statuses 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 for reduction or exemption from withholding taxes. You should seek independent advice from a professionally qualified tax adviser if you have any questions in this regard. Revolut Bank cannot be held liable for damages you have incurred due to (mis)management of your tax affairs.

You are able to generate a statement with the summary of interest received each year, for your own personal tax affairs, from the app.

Under Dutch tax regulations, Revolut is required to keep records of, and report to the Dutch authorities, information pertaining to the Instant Access Savings. Under these reporting obligations ("RENSAGEG reporting"), Revolut are obligated to provide certain details such as the interest payments made to the account.

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

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

Your Business account with us and your Business Instant Access Savings are different accounts. You cannot subscribe to a Business Instant Access Savings with us without subscribing to one of the business plans offered by the Revolut Bank which explicitly offers a Business Instant Access Savings account, and closing the Business Instant Access Savings will not automatically close the Business account.

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

15. Legal bits and pieces

Dutch law applies
The laws of the Netherlands govern your relationship with us. They also apply to Business Instant Access Savings Terms.

Our right to enforce the agreement
If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date.

Taking legal action against us
Legal action under these terms and conditions can only be brought in the competent court of the Netherlands.