

# Your Revolut Business Account

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## 1. Why this information is important

This document sets out the terms and conditions for your Revolut Business account (your account) and its related services. It also sets out other important things that you need to know. These terms and conditions, along with the [Cardholder Agreement](#), [Fees](#) pages, [Privacy Policy](#) and any other terms and conditions that apply to our services, form a legal agreement (the Agreement) between:

- you, a business, as the account holder; and
- us, Revolut Technologies Inc.

The Revolut Business Prepaid Visa card and Revolut Business Prepaid Mastercard (each, a Revolut Business Card) are issued by Lead Bank pursuant to a license from Visa U.S.a. Inc. and Mastercard International, respectively, and may be used everywhere Visa or Mastercard, respectively, is accepted. Banking services are provided by Lead Bank, a member of the Federal Deposit Insurance Corporation (FDIC), and are subject to the terms of a [Cardholder Agreement](#). Revolut Technologies Inc. (Revolut) is a technology services provider and program manager of the card program.

You can ask for a copy of these terms and conditions through the Revolut mobile application (Revolut app) at any time. To use all the functions of the Revolut app, you must be connected to the internet.

It's important for you to understand how your account works, so if you'd like more information you might find it helpful to read our [FAQs](#). (The FAQs don't form part of our Agreement with you).

Where these terms and conditions refer to your Revolut Business Card, this includes all Revolut Business Cards issued to you and your Team Members.

These terms and conditions are originally written in and governed by the English language. If this text is translated into another language and there is a conflict between the English and non-English versions, the English text will prevail.

## 2. What type of account is your account?

Your account is associated with a business prepaid card issued by Lead Bank. You may hold funds in different currencies at the same time.

## 3. Services associated with your account

Once you have set up your account you'll be able to access a number of services, including those offered by Lead Bank. For example, you can do the following:

- send and receive money;
- change money from one currency to another (currency exchange). The currencies available may change occasionally;
- make payments and withdraw cash using your Revolut Business Card and Team Member Cards;
- view information about and manage your account; and
- use the Revolut Open API.

We add new features and services all the time. We'll let you know about these through the Revolut Dashboard. You can access the Revolut Dashboard through the business account portal on our website or the Revolut app.

#### **4. Can you open a Revolut Business account?**

You must be eighteen (18) years or older and meet the eligibility criteria for the relevant Revolut Business Plan in order to open a Revolut Business account.

When you ask to open your account, the following apply:

- you have full authority to enter into the Agreement and meet the obligations under it; and
- we, or someone acting for us, will ask for certain information about you, where the funds you are opening your account with comes from, your Team Members (as explained in Section 9 below), as well as any directors, partners, people with significant control over your business or any beneficial owners. We'll also ask you to confirm that any Team Member has your authority to act on your behalf and that they have agreed to keep to these terms and conditions.

We will only give you access to your account and the Revolut Dashboard once we have all the information we need.

You can't:

- open more than one Revolut Business account; or
- open a new Revolut Business account if we've previously closed a Revolut account that you held.

We can refuse to let you open or hold a Revolut Business account if you carry out any business or activity that we consider risky. Alternatively, we may apply restrictions, which we'll tell you about before we allow you to open your account.

Your account is strictly for business purposes and not for personal, family or household purposes. Please see the Revolut [Personal Terms](#) for information regarding Revolut personal accounts.

#### **5. Different Revolut Business plans to suit your business needs**

We know that different types of businesses need different things, so we've created different Revolut plans to suit our customers. You can choose the plan that best suits your business.

Different limits and restrictions apply to each plan. Click [here](#) for more information about the plans.

#### **6. How do I get information on payments into and out of my card?**

You can check all payments related to your Revolut Business Card through the Revolut Dashboard. This information will also be available for six (6) years after you close your account. You can download your information from the Revolut Dashboard at any time while your account is still active.

You may choose to receive a notification to your mobile device, or by email, each time a payment goes into or out of your Revolut Business Card. You can turn off these notifications, through the Revolut Dashboard or in your device's settings, at any time. If you turn off notifications, you should regularly check your payments on the Revolut Dashboard. It's important that you know what payments are going into and out of your account, so we recommend that you do not turn off notifications.

#### **7. Communicating with you**

We'll usually communicate with you through the Revolut Dashboard. This is how we will provide account information and tell you about any fraud, or suspected fraud, relating to your account. It is also how we will tell you if there is a security threat to your account. Make sure you regularly check the Revolut Dashboard for this information.

To help keep your account safe, download the latest software for your device and the latest version of the Revolut app as soon as they are available.

We may also communicate with you by text message or email, so you should regularly check your text messages and email account.

We'll communicate with you in English, unless we tell you otherwise.

## **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.

To meet our legal and regulatory requirements we, or someone acting for us, might sometimes need to ask for more information (for example, if your spending increases). Please provide this information quickly so that there is no disruption to your account or our services.

## **8. Revolut Dashboard**

You manage your account and your Revolut Business Cards through the Revolut Dashboard, which only you and the appropriate Team Members will have access to.

## **9. Delegating access to your account and the Revolut Dashboard**

The agreement is binding on you, but you can authorize other people to carry out certain activities on your behalf. There are three different categories of users, all referred to in this document as Team Members.

### **Account applicant**

This is usually the person who initially enters into the agreement on behalf of the business, but this role can also be transferred to another Team Member at a later time.

This person has access to your account, the Revolut Dashboard and our Open API. They can also:

- make payments into or out of your account (including by using a Revolut Business Card);
- make currency exchanges;
- control access of account administrators and authorized cardholders;
- place limits on account administrators and authorized cardholders.

### **Account administrator**

This is anyone the account applicant has authorized to:

- make payments into or out of your account (including by using a Revolut Business Card);
- make currency exchanges;
- appoint new authorized users but cannot appoint other account administrators;
- place limits on authorized cardholders.

### **Authorized cardholder**

This is anyone of your Team Members authorized to:

- make payments into or out of your account (including by using a Revolut Business Card).

## **10. Responsibilities for Team Members**

We will treat all instructions and actions by Team Members acting within the limits of their authority as if you had given that instruction or carried out that action yourself.

It is your responsibility to withdraw your authority from, or impose limits on, any Team Member (for example, if they are no longer employed by you).

Any Team Member must be eighteen (18) years or older. You are also responsible for all their activities. For example, if they lose their Revolut Business Card or their security details, it is your responsibility to tell us in accordance with these terms and conditions, although you may ask them to tell us instead.

You agree that an authorized representative of your Business has collected and verified the name, street address, and social security or tax identification number of each Team Member authorized to use a Revolut Business Card.

## **11. How to close your account?**

You can close your account at any time through the Revolut Dashboard, or by emailing us at [support@revolut.com](mailto:support@revolut.com).

You will still have to pay any charges you've incurred. We may also charge you any cancellation fees that apply to other agreements you've entered into with us. Please see the [Cardholder Agreement](#) or [Fees](#) pages for details.

When you tell us you want to close your account we will give you the opportunity to withdraw the money we hold for you before your account is closed.

When you tell us to close your account, you will also be automatically terminating any access to your account by your Team Members.

### **Canceling your Revolut Business Card**

You can cancel any of your Revolut Business Cards in the Revolut app. Please contact us via the Revolut Dashboard if you have questions about how to cancel a Revolut Business Card.

## **12. What happens after your account is closed?**

We'll hold back enough money to cover any payments that you approved before your account was closed. If you owe us money before closing your account, you will still owe us money after closing your account, until you have repaid it.

### **How to access your money after your account has closed?**

If your Revolut Business account has closed or your Revolut Business Card has expired you'll be able to contact customer service at [support@revolut.com](mailto:support@revolut.com) and ask them to send you the money we still hold for you, as long as required or allowed by applicable law.

Once your account is closed you can only withdraw your money in US dollars.

# Keeping your account safe

## 13. How is your money protected?

The funds that are on deposit in your Revolut Business Card are held by Lead Bank and are insured by the FDIC up to applicable limits in the event of the bank's failure, if specific deposit insurance requirements are met. See FDIC-[Prepaid Cards and Deposit Insurance Coverage](#) for details.

## 14. Keeping your security details and Revolut Business Card safe

We do everything we can to keep your money safe. We ask you and all Team Members to do the same by keeping your (and their) security details and Revolut Business Card safe.

You shouldn't keep your Revolut Business Card near your security details (like usernames, API Keys, and any passwords that allow access to the Revolut Dashboard). Please don't share your API Key with anyone.

Sometimes it's easy to forget to take the steps you and your Team Members should take to keep your money safe. Here are some tips:

- make sure you close down the Revolut Dashboard when you're not using it;
- don't give access to your API Key to anyone who shouldn't have access to it;
- don't allow your security details to be stored on any device such as a computer or mobile phone;
- change your password or Revolut Business Card PIN regularly;
- keep your email account and the device you use to access the Dashboard secure and don't allow others to use them; and
- change your password or Revolut Business Card PIN regularly.

**Contact us through the Revolut Dashboard, as soon as possible, if a Revolut Business card is lost or stolen, or if your Revolut Business card or security details could be used without your permission.**

If you can, you should also freeze your Revolut Business Card using the Revolut Dashboard or by calling the automated number below. If you later realize there's not a risk to your Revolut Business Card's security, you can unfreeze it.

### How you can contact us

- Contact customer support through the Revolut Dashboard.
- Call us at: (844) 744-3512
- Email us at: [support@revolut.com](mailto:support@revolut.com)
- Write to us at: 107 Greenwich Street, Floor 20, New York, NY 10006

## 15. Giving third-party providers access to your account

You may be able to allow certain third-party providers to have access to your account information. Sometimes we might have to block a third-party provider's access to your account (for example, if we're concerned about fraud). If we do this, we'll try to let you know beforehand or as soon as possible afterwards. We'll do this through the Revolut Dashboard or by email.

## 16. Are there any restrictions on using the Revolut Dashboard or Revolut Business Card?

Please act reasonably and responsibly when using the Revolut Dashboard or Revolut Business Card.

The Revolut Dashboard and Revolut Business Card must not be used (directly or indirectly) as follows:

- for illegal purposes (for example, committing fraud);
- in a way that we reasonably believe might harm our ability to provide our services;
- only to send money to and receive money from a credit card;
- for any transactions to receive cash, other than making a withdrawal from an ATM;
- to control or use a Revolut account that's not yours;
- to give a Revolut Business Card to any person who is not a Team Member;
- to allow anyone who isn't a Team Member to have access to or use your account or the Revolut Dashboard;
- to abuse, exploit or get around any usage restrictions set by a service provider your Revolut Business Card is registered with. For example, you must only use one Revolut Business Card for any particular service provider that offers a subscription or trial period;
- to trade in foreign currencies for speculative purposes (that is, to take advantage of any expected rise or fall in the value of a currency) or to take advantage of discrepancies in the foreign exchange market; or
- to use our services to hold or carry out transactions with clients' money.

Please also act in a respectful way towards us and our support staff; we're here to help you.

## Moving money in and out

### 17. Transferring money between Revolut accounts

You can send money to, and receive money from, other Revolut accounts. We call these sorts of payments "Instant Transfers". Instant Transfers are typically received immediately.

You can make an Instant Transfer to another Revolut user's account by choosing them from the contacts list in the Revolut Dashboard and following the prompts.

### 18. Move Money Rules

You can set up automatic money movements within the Revolut app by utilizing the "Move Money Rules" feature. The Move Money Rules feature allows you to automate the movement of funds across different pockets within your Revolut Business account or exchange currencies upon the occurrence of certain conditions that may be set by you. Limits and fees may apply depending on your plan.

### 19. Sending Money using Payout Links

You can send money to a recipient who does or doesn't have a Revolut account by setting up a "Payout Link". You can do this by going into the "Transfers" section of the Revolut app, clicking on the "Send via link" button, following the prompts in the Revolut app, and sending the link to the recipient.

Once you've sent the link to the recipient, they can complete the payout link by entering the details that are needed for them to receive money from you. You can set a deadline by which the recipient must accept and complete the Payout Link. After the deadline, the Payout Link will expire and can no longer be used.

Payout Link recipients may accept the funds via ACH transfer. Please note that fees and limits apply. Review the applicable [Business Cardholder Agreement](#) to confirm the fees and limits that apply to your

# What happens if something goes wrong

## 20. When we might block access to your account, the API Key or your Revolut Business Card

The safety of your money is important to us. We might prevent you from making payments from your account with the API Key or your Revolut Business Card if we're reasonably concerned about its security or that it might be used fraudulently or without your permission.

We might also have to block your Revolut Business account or your Revolut Business Card to meet our legal obligations.

Contact us via chat in the Revolut app if you have questions about why your Revolut Business account or Revolut Business Card has been blocked.

## 21. When could Revolut suspend or close my account?

We may close or suspend your account immediately, and end your access to our services, in exceptional circumstances, including:

- if we have reason to believe, in our sole discretion, that you are behaving fraudulently, suspiciously, or otherwise in violation of the law;
- if you haven't given us (or someone acting on our behalf) any information we need, or we have reason to believe, in our sole discretion, that information you have provided is incorrect or not true;
- if you've violated these terms and conditions;
- if we have reason to believe, in our sole discretion, that your use of the Revolut Dashboard is harmful to us or our software, systems or hardware;
- if we have reason to believe, in our sole discretion, that your use of the Revolut Dashboard and Revolut Business account could damage our reputation or goodwill;
- if we have asked you to repay money you owe us and you have not done so within a reasonable period of time;
- there's been a change in the beneficial ownership of more than 50% of the issued share capital of your business or a change in a person who holds legal power to manage your business;
- we have reason to believe, in our sole discretion, that you've disposed of significant business assets;
- you are a sole proprietor and you die or you are a partner in a business and the partnership ends;
- there's been an important change in the type of business activities you carry out;
- you've been declared bankrupt or insolvent, are being wound up, or a similar event is taking place; or
- we have to do so under any law, regulation, or court order.
- We may also decide to close or suspend your account for other reasons.

## 22. Is Revolut responsible if something goes wrong with your account, your Revolut Business Card or the Revolut Dashboard?

We'll do as much as reasonably possible to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we can't promise that this will always be the case or that the

services will be without faults. We also rely on some third parties to provide services to you, which can sometimes disrupt our services.

If you have a Revolut Business Card, we will let you know about any changes to our system that will affect your ability to use the card.

We will not be responsible for losses resulting from us failing to meet our obligations for payments into and out of your account because:

- of a legal or regulatory requirement; or
- unforeseeable events outside our control, which were unavoidable at the time.

We will only be responsible for foreseeable losses. If we break the agreement, we will only be responsible for any loss that we could have foreseen at the time we entered into the agreement.

Nothing in these terms and conditions removes or limits our liability for death or personal injury resulting from our negligence or from fraud or fraudulent claims and statements.

## **23. How to make a complaint**

If you're unhappy with our service, we'll try to fix it.

We always do our best, but we realize that things sometimes go wrong. If you have a complaint, please contact us.

### **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 Dashboard. We can usually settle matters quickly through the Dashboard. You'll need to give us the information below.

If you prefer you can make your complaint using this [form](#). Or you can email us at [complaints.us@revolut.com](mailto:complaints.us@revolut.com).

You'll need to tell us:

- Your name;
- the phone number and email address associated with your account;
- 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.

# **Legal bits and pieces**

## **24. How long the agreement between you and us will last**

Once the agreement has started it won't end until you or we end it.

## **25. Revolut can change these terms**

We may change these terms and conditions for any reason subject to applicable law.

### **Telling you about changes**

If we change these terms, add, or remove a product or service, we will provide you with notice of the change(s) as required under applicable law.

If we provide notice to you, we'll assume you're happy with the change unless you tell us that you want to close your account before the change is made.

## **26. Permission for us to process your information**

To provide services under the agreement we will need to collect information about you. For more information about how we use your information, see our [Privacy Policy](#).

## **27. Our intellectual property**

We own all the intellectual property in our products (for example, the content in the Revolut Dashboard and on our website, and our logo and card designs). You must not use our intellectual property as your own, except to enjoy our products. You also must not reverse-engineer any of our products (that is, reproduce them after a detailed examination of their construction or composition).

## **28. Miscellaneous**

- Our contract with you: Only you and we have any rights under the agreement.
- The agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.
- Our right to transfer: We will only transfer any of your and our rights or obligations under the agreement if we reasonably think that this won't have a significant negative effect on your rights under these terms and conditions or we need to do so to meet any legal or regulatory requirement. The laws of the State of New York apply to these terms and conditions.
- 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.