

## 1. Introduction and Card Issuance

### 1.1 Agreement to these Terms

These terms and conditions govern the use of your Revolut Card ("the Card"). By activating or using your Card, you agree to be bound by these terms and conditions.

### 1.2 Card Issuer

Revolut Cards are issued by Revolut Sociedade de Crédito Direto S.A. ("Revolut SCD"), a Brazilian company with registered office at Rua Manoel da Nóbrega, 1280, 10th floor, Paraíso, São Paulo – SP, postal code 04001-902, registered with CNPJ/MF under no. 51.342.763/0001-51.

**Consumer Advisory:** Cardholders are strongly advised to read these terms and conditions carefully before using the Card.

## 2. Definitions

In these terms and conditions, the following terms have the meanings set out below:

- **ATM** means automatic teller machine, cashpoint facility, or cash dispenser.
- **Business Day** means Monday to Friday, 9:00 AM to 5:00 PM, excluding non-business days (such as bank holidays and Sundays) in New York, US (for foreign currency transactions) or São Paulo, Brazil (for BRL transactions).
- **Card** means your Visa Card, which may be either a Local Card or a Global Card.
- **Card Scheme** means Visa.
- **Fees** means charges applicable to the purchase and ongoing use of the Card.
- **General Terms of Service** means the framework agreement governing your use of Revolut Transactions, the Revolut Dashboard, and other Revolut Services (as defined therein).
- **Global Card** means a Card designed primarily for international transactions in foreign currencies.
- **Local Card** means a Card designed primarily for BRL transactions within Brazil.
- **PIN** means personal identification number – the security code provided for use with your Card.
- **Privacy Policy** means our Customer Privacy Notice, available here, compliant with Brazilian Data Protection Law 13.709/18 (LGPD), as amended.

- **Purse Value** means the maximum value of funds that can be held on the Card at any one time.
- **Revolut SCD** means Revolut Sociedade de Crédito Direto S.A., as detailed in Section 1.2.
- **Revolut Singapore** means Revolut Technologies Singapore Pte. Ltd., the entity responsible for the Revolut Global Account.
- **Supplier** means any retailer, merchant, or service provider that accepts payment via Card, card number, PIN, or card and signature.
- **Supplier's Bank** means the merchant acquirer used by the Supplier to process card payments.
- **Summary Box** means the section detailing charges, limits, and restrictions associated with the Card.
- **Verification of Identity** means confirming your identity and address through electronic verification or by providing identity documentation.
- **We/Us/Our** means Revolut SCD or co-brand partners acting on our behalf.
- **Year** means the 12-month period following the Card issuance date and each subsequent 12-month period.
- **You/Your** means the person(s) who have received and are authorized to use the Card under this agreement.

### 3. Card Usage

#### 3.1 Card Type and Acceptance

The Card is a debit product that can be used to pay for goods and services at retailers displaying the Visa symbol. Present the Card at the point of payment for full or partial payment of purchases.

#### 3.2 Usage Limits Before Identity Verification

Once basic personal information is provided, the Card may be used subject to strict limits until we verify your identity. We may require additional information as set out in Section 16. Once verification is complete, higher limits may apply.

#### 3.3 Card Activation

Upon receiving your Card, you must activate it using the Revolut mobile application before first use.

#### 3.4 Available Balance and Transaction Limits

You must not make purchases exceeding your available Card balance. Each purchase reduces your balance accordingly. Transactions exceeding your available funds or

applicable Card limits (as set out in Section 17 of the General Terms of Service, such as ATM withdrawal limits) will be declined.

### **3.5 Visa Benefits**

Your Card includes Visa Platinum or Visa Infinite benefits, depending on your card tier.

Note: For Revolut Global Cards, these benefits will only be available from May 1, 2025.

### **3.6 Card Usage Locations**

You may use the Card for:

- In-store purchases
- Online purchases
- Telephone purchases
- **Local Card:** ATM cash withdrawals in Brazil through the Plus network (Visa). Note that individual ATMs may decline withdrawals even if part of the Plus network.
- **Global Card:** ATM cash withdrawals internationally.

### **3.7 Prohibited Uses**

You must not use the Card for:

- Cash transactions (except applicable ATM withdrawals), including cashback, bank cash withdrawals, or money orders; or
- Any illegal purposes.

### **3.8 Card Suspension or Restriction**

We may stop, suspend, or restrict your Card or PIN on reasonable grounds relating to:

- Card, card number, or PIN security; or
- Suspected unauthorized or fraudulent use.

We will, where possible, inform you in advance of any suspension or restriction and provide reasons. If advance notice is not possible, we will inform you immediately afterward. This notification requirement does not apply where it would compromise security measures or be unlawful.

### **3.9 Merchant Responsibility**

We are not responsible for the quality, safety, legality, or any other aspect of goods or services purchased with the Card. We are not liable for any merchant's failure to honor the Card.

### **3.10 Age Requirement**

Cards will not be issued to individuals under 18 years of age.

## **4. Transactions**

#### **4.1 Transaction Authorization**

Any use of your Card, card number, or PIN constitutes your authorization and consent to the transaction.

#### **4.2 Transaction Cancellation**

You cannot cancel a transaction after it has been transmitted to us by providing your consent, or once you have authorized a pre-authorized payment to a Supplier.

#### **4.3 Transaction Refusal**

We may refuse a transaction or suspend or terminate your Card if:

- The relevant communication link is unavailable;
- The transaction would exceed your available Card balance;
- The transaction would exceed your Card limits;
- We reasonably believe it is necessary to comply with payment system rules under which your Card is issued; or
- We reasonably believe it is necessary to comply with applicable law or good practice.

## **5. Local Currency Transactions**

### **5.1 Local Card Currency Usage**

Your Local Card can be used for BRL transactions ("Local Currency") or foreign currency transactions if the payment terminal recognizes it as a debit card.

### **5.2 BRL Transaction Processing**

For Local Currency transactions, we will charge the amount in BRL only. We will not convert foreign currency balances in your account to BRL. If you have insufficient BRL balance, the transaction will be declined.

## **6. Foreign Currency Transactions**

### **6.1 Currency Conversion**

If you make a foreign currency transaction without sufficient balance in that currency, we will search for other currencies with sufficient balance (excluding BRL) and exchange the amount at competitive rates provided by financial exchanges. If no currency has sufficient balance, the transaction will be declined.

### **6.2 Global Card Primary Use**

Your Global Card is designed primarily for international use. You may also use it in Brazil for payments in foreign currencies (such as USD and EUR) at locations like

airport duty-free shops.

### **6.3 Exceptional BRL Transactions on Global Cards**

In rare cases, successful BRL transactions may occur on Global Cards. In such cases, we will deduct funds from non-BRL currency balances using commercial rates.

Refunds for these transactions may be processed in non-BRL currencies.

### **6.4 Exchange Rate Fluctuations**

Exchange rates may change. Please refer to our General Terms of Service for more information.

## **7. Balance Checking and Transaction Review**

### **7.1 Balance Inquiry**

You can check your available account balance using the Revolut mobile application.

### **7.2 Transaction Data Access**

Using your login credentials, you can access transaction data via the Revolut mobile application.

### **7.3 Transaction Statements**

You can review transaction data as individual transaction records or monthly statements within the Revolut mobile application.

## **8. Card Expiry and Renewal**

### **8.1 Expiry Date**

The Card's expiry date is printed on the Card. You must not use the Card after this date and cannot reload it after expiry.

### **8.2 Automatic Renewal**

If you have used your Card within two weeks before its expiry date, we will send you an email notification that we will automatically transfer the outstanding balance to a new Card. You must inform us if you do not wish to renew your Card by contacting us via the in-app support chat function.

### **8.3 Continuation of Agreement**

If you renew your Card before its expiry date, this agreement continues to apply.

### **8.4 Non-Renewal**

If you request non-renewal or do not request a replacement Card, you cannot use the Card after its expiry date. You may redeem any outstanding balance up to 6 years after the expiry date.

## 9. Liability and Security

### 9.1 Security Obligations

You must always:

- Keep your PIN confidential and never write down your password(s), PIN, or security information unless in a manner that makes it impossible for others to recognize; and
- Only release the Card, card number, or PIN to make (or attempt to make) a transaction.

### 9.2 Lost, Stolen, or Compromised Card

If your Card is lost or stolen, someone discovers your PIN, or you suspect misuse, you must:

- Without undue delay, pause the Card within the Revolut mobile application (you may also permanently cancel it via the app);
- Stop using the Card, card number, or PIN immediately;
- If you find the Card after pausing it, you may re-enable it via the app; if you find it after reporting it permanently lost, stolen, or misused, cut it up and dispose of it securely.

### 9.3 Replacement Cards

If your Card is lost or stolen, you can order a replacement via the Revolut mobile application. We may charge a replacement fee, though we may waive it at our discretion. For more information, refer to the Fees Page.

### 9.4 Liability for Unauthorized Use

You may not be liable for unauthorized use of the Card, card number, PIN, or mobile application by another person (if lost, stolen, or destroyed), provided you present a relevant police report, unless:

- You agreed to that person having your Card, card number, PIN, or mobile application credentials; or
- You acted fraudulently – in which case, to the extent permitted by law, you may be liable for misuse.

### 9.5 Refunds for Unauthorized Transactions

If you are due a refund for an unauthorized transaction, we will make reasonable efforts to refund you as soon as practically possible.

### 9.6 Disclosure to Law Enforcement

If your Card is used without permission, is lost or stolen, or you suspect misuse, we may disclose relevant information to law enforcement agencies.

## **9.7 Limitations of Liability**

We will not be liable for:

- Abnormal or unforeseeable circumstances beyond our reasonable control (e.g., computer system failures or industrial action) that prevent us from providing usual service;
- Any person refusing to accept or honor (or delays in accepting or honoring) your Card, card number, or PIN; or
- ATM failures to dispense cash, or the manner in which you are informed of any refusal or delay.

## **9.8 Errors and Disputes**

For errors or disputes regarding transactions, please contact us using the Revolut mobile application.

# 10. Amendments to these Terms and Conditions

## **10.1 Standard Amendments**

We may amend these Terms unilaterally by providing you with two weeks' notice. Changes will be deemed accepted unless you notify us to the contrary before the proposed effective date. If you object, your notification will be deemed a request to close your Revolut Account and terminate these Terms on the date the changes take effect.

## **10.2 Immediate Amendments**

Where an amendment is required by law or relates to:

- Addition of a new Service or functionality;
- Reduction in Service costs; or
- Any other change that neither reduces your rights nor increases your responsibilities,

the amendment may be made without prior notice and shall be effective immediately.

## **10.3 Availability of Updated Terms**

Updated terms and conditions will be available here from the date changes take effect.

## **10.4 Deemed Acceptance**

You will be deemed to have accepted any change to these terms and conditions unless you notify us of any objection before the proposed date of the change.

## **10.5 Termination Upon Objection**

If you notify us between receipt of notice and the proposed change date that you do not accept the change, this agreement will terminate immediately.

## 11. Cancellation Rights

### **11.1 Right to Cancel**

If you change your mind about having the card, you can cancel it at any time without charge.

### **11.2 Account Closure and Refund**

If you also decide to close your account, we will refund any balance remaining in your Revolut Account.

## 12. Termination of Agreement

### **12.1 Termination by Revolut**

We may terminate this agreement at any time. Unless exceptional circumstances exist, we will provide one month's prior written notice.

### **12.2 Termination by You**

You may terminate this agreement by contacting us via the in-app support chat function.

### **12.3 Automatic Termination**

If you do not redeem your full balance within 6 years of your Card's expiry date, this agreement terminates automatically.

## 13. General Conditions

### **13.1 Use of Information**

By entering into this agreement, you consent to our use of your information in accordance with Section 16 ("How We Use Your Information").

### **13.2 Contact Information**

You must provide us with an email address, postal address, and phone number, and notify us of any changes.

### **13.3 Transfer of Rights**

We may transfer our rights or obligations under this agreement or arrange for another person to carry them out. You may not transfer any of your rights or obligations.

### **13.4 Delay in Enforcement**

We may delay enforcing our rights under this agreement without losing them.

### **13.5 Severability**

If we cannot enforce any paragraph, condition or part of a paragraph or condition under this agreement, it will not affect any of the other paragraphs, conditions or the other part of the paragraph or condition in this agreement.

### **13.6 Governing Law**

These Terms shall be governed by the laws of Singapore and Brazil.

## **14. Complaints and How to Contact Us**

### **14.1 Feedback and Complaints**

If you wish to provide feedback or seek assistance for any reason connected to these terms and conditions, please do so via the in-app support chat function or by sending an email to [feedback@revolut.com](mailto:feedback@revolut.com). If you wish to make a complaint, you may either utilise the in-app support chat function or send us an email at [ouvidoria@revolut.com](mailto:ouvidoria@revolut.com). You should clearly indicate that you are wishing to make a complaint to us. We have procedures in place to make sure that we handle your complaint fairly and quickly. For more information please refer to the Complaints Policy and General Terms.

### **14.2 Complaint Resolution Timeline**

We will try to resolve any complaints you have about your Card or the service we provide to you within 14 Business days of receiving your complaint.

## **15. How We Use Your Information**

### **15.1 Data Controller**

To provide the Revolut Services under these Cardholder Terms we need to collect information about you. Under data protection law, we are what is known as the "data controller" of your personal information. For more information about how we use your personal information, see our Privacy Policy.

### **15.2 Consent to Data Processing**

By entering into these Terms, you give us permission to gather, process and store your personal information for the purpose of providing our Revolut Services to you. This does not affect any rights and obligations you or we have under data protection law.

### **15.3 Withdrawal of Consent**

You can withdraw your permission by closing your Revolut Account, which will end the agreement between you and us. If you do this, we will stop using your information for

the purpose of providing Revolut Services, but we may need to keep your information for other legal reasons.

## 16. How We Contact You in Emergencies

### 16.1 Urgent Communication

We may need to contact you urgently if we suspect or detect fraudulent activity on your Revolut Account (unless prohibited by law) or if a security threat arises. In such cases, we may use the fastest available communication method, such as sending you a text message rather than calling or emailing you. When we contact you, we will provide guidance on how to minimize any risk to your Card based on the specific nature of the security threat.

### 16.2 Contact Details

We will use the same contact details which you have already provided us with. You must inform us immediately if your personal details or contact information change.

## 17. Contact Information

**Online chat:** <https://www.revolut.com/pt-BR/contact-us/>

**Support phone numbers:** +55 11 5039 1888 and +55 0800 591 1445 (toll-free);

**Emails:**

- **support@revolut.com** – customer support
- **Ombudsman:** available on business days, from 8:00 a.m. to 6:00 p.m. (Brasília time), at 0800 591 1329 or by email at [ouvidoria@revolut.com](mailto:ouvidoria@revolut.com) – for complaints that could not be resolved through the customer support channels listed above
- **courtorders@revolut.com** – fraud, information requests, or fund blocking requests
- **juridico@revolut.com** – judicial matters or other legal issues