

CREDIT CARD AGREEMENT - REVOLUT

1. This Credit Agreement is between the user and Revolut Sociedade de Crédito Direto, a financial institution established under Brazilian law, with its registered office in São Paulo, Brasil, street Manoel da Nóbrega nº 1280, ZIP Code 04001-902, under registration number (CNPJ) 51.342.763/0001-51.
2. This Credit Agreement consists of part A and part B and sets out the terms that apply to your Credit Card Product, including our obligations to you and your obligations to us.
3. Please mind that this agreement is conditioned to the account opening approval process, such as identity checks (KYC checks), and if the user isn't approved in the account opening process this document will be then voided.
4. By adhering to this document you will be agreeing to all rules and clauses here described.

You can withdraw from this Credit Agreement for 7 days after it is made without having to give us any reason. If you have already used your Credit Card, you will still be able to cancel it within 7 days, but keep in mind that all outstanding amounts will still need to be paid to us. See Part B of this Credit Agreement for further details.

Warning: Missing payments under your Credit Card can have serious consequences for you including; the amount you have to repay us increasing; a negative impact on your credit rating; your Credit Agreement (and other credit agreements with us) being terminated; limitations on your ability to access credit in the future; legal proceedings being brought against you.

PART A - MAIN FEATURES

This part describes the main features of your Credit Card. You will find here all the summarized core information you need to understand how your credit card works.

#	Feature	Description
1	Type of credit	The Credit Card is the physical or virtual instrument used for the payment of goods and/or services.

#	Feature	Description
2	Duration of the Credit Agreement	This Credit Agreement will run indefinitely until terminated.
3	Total amount of credit	The credit limit granted by us and shown in the offer screen.
4	How to use your credit	<p>You can use your Credit Card for:</p> <ul style="list-style-type: none"> a) in-person purchases with PIN, for both instalments and non-instalments purchases; b) in-person contactless purchases, for both instalments and non-installments purchases; and/or c) online purchases in instalments and non-installments.
5	Amount, number and frequency of repayments	<p>Every month, you can choose between the following payment options for your statement:</p> <ul style="list-style-type: none"> • Full repayment (no interest); • Minimum Payment for Revolving Credit (with interest); or • Down Payment for financing your statement in installments - Statement Financing feature (with interest). <p>We recommend always repaying the full statement, but if that's not possible, check the conditions and rates for the Minimum or Partial Payment and Fixed Installments (Statement Financing) on your statement.</p> <p>If you make no repayment by the due date or pay an amount below the Minimum Payment (for Revolving Credit or as a Down Payment for Financing/Installments), you will be considered overdue, and interest, taxes, and late penalty fees will be charged. Additionally, your card may be blocked or terminated, and any remaining obligations may be accelerated (due immediately). Besides, we may report your fail to repay to credit bureaus and similar companies, what may affect your ability to get credit in the future.</p>

#	Feature	Description
6	Fees	You can check the table available at our Fees Page or contact our customer service to learn about the main fees that may be charged to your card.
7	Interest	You can check your card interest rates through the monthly statement.
8	Benefits	You can check your card benefits in the app by clicking on your photo in the top left corner, then selecting your plan, or by going to the 'Information' section in the credit card menu.
9	Automatic Debits (AutoPay and Forced Minimum Payment Collection)	<p>If you have authorized AutoPay, your Payment Account balance will be used to repay your monthly statement in full. Remember, this can be canceled at anytime in-app.</p> <p>Also, Revolut may try to collect the minimum payment from your account balance after the due date automatically through the feature called "Forced Minimum Payment Collection".</p>
10	Lost/Stolen Cards	In the case of loss, theft, or robbery of your card, notify us immediately. Your card will be blocked, and any unauthorized transactions will then be denied.
11	Card Termination	<p>Your Credit Card may be terminated:</p> <p>a) By you: At any time and for any reason. Just contact us through our customer service channels. Note: if remaining balance or fees / interest are still due, monthly statements will keep being issued and will still be due</p> <p>b) By us:</p> <p>b.1) Immediate termination:</p> <ul style="list-style-type: none"> • If your account is overdue or if our risk assessment concludes that you are in severe financial difficulties or likely to be in financial difficulties; • If your card is inactive for 6 consecutive months;

#	Feature	Description
		<ul style="list-style-type: none"> • If you use the card outside the rules of this contract or the rewards program (if applicable); • Upon the death of the cardholder; • If the card is used for purposes other than those provided in the contract, such as using it for non-payment transactions or in a business where you or an authorized user is a partner, among other situations outlined in Clause 3.6 • If payments or receipts exceed the total value of your bill to artificially increase your available limit; • If you are notified of irregularities with your CPF or registration and fail to resolve them within the specified time. <p>b.2) Without specifying a reason, we will notify you 15 days in advance.</p>

1. Whenever there is a change or update to your contract, we will notify not less than one month's notice (unless law or regulations allows us or requires us to give you shorter notice) so you can review the changes. By continuing using the card, we understand that you have agreed to the contract changes or updates. At any time, you can cancel your card by contacting our customer service channels.
2. For more information, please read the full version of your card's contract.

PART B - GENERAL TERMS AND CONDITIONS

1. Pre-conditions

1.1 In order for you to have a Credit Card with us you must:

- be a Revolut customer in Brazil that has a payment account with us ("Payment Account");

- successfully complete the application process for a Credit Card via the Revolut app; and
- accept a copy of your Credit Agreement via the Revolut app.

1.2. Your Credit Agreement will only be concluded when accepted by both you (first) and Revolut, and when you pass the account checks, including the identity checks (KYC checks). We will notify you (by email or through the Revolut app) that the Credit Agreement has been concluded. We retain full discretion on whether or not to conclude a Credit Agreement with you, and may decide not to accept it even if you do.

1.3. Until you have fully discharged all of your obligations under your Credit Agreement, you agree that you will not close your Payment Account.

1.4. Your Credit Agreement will run indefinitely until terminated by you or us in accordance with these terms and conditions.

2. Your Credit Card

2.1. Subject to these terms and conditions, your Credit Card allows you to make the following transactions ("Transaction").

2.1.1. Single-Payment or Installment Purchases

a. You can use your card for single-payment or installment purchases, depending on the merchant's availability.

b. Purchases can be financed either by the merchant where the purchase was made or by us. In the latter case, interest will be charged on the purchase amount, as well as IOF (financial operations tax), which will also be included in the monthly installments if financed.

c. Purchases are formalized by signing the transaction receipt, entering your PIN, using contactless feature, entering card details on online transactions or confirming the transaction via electronic channels (internet or phone). This serves as proof of purchase.

d. If you forget your PIN, you can request a new one through our service channels or retrieve it via our apps, if available.

e. For canceled purchases or pre-authorizations made with your card, you must request a cancellation receipt from the merchant at the time of cancellation for your security.

f. If available and enabled, you can use your card for contactless purchases using either the card itself or an electronic device. In some cases, you may need to enter your PIN.

g. You can register your card for online payments for services like streaming or subscription TV. If available, and for convenience, you authorize us to update your card details with the merchant in case a new card is issued, if this service is available.

To avoid service interruptions, always keep your card information up to date. When you upgrade or downgrade your card, a new virtual card may be generated automatically, so please make sure that the card information is up to date everywhere.

h. We may deny transactions that do not represent payment for goods or services, such as:

- Credit transactions not directly offered by your card (e.g., bill payments, installment financing, personal loans);
- Foreign currency top-ups on specific cards (forex transactions);
- Fund transfers (e.g., sending funds to a payment account using your card's credit function);
- Investments;
- Sequential and/or repeated transactions at the same merchant;
- Other transactions not related to the purchase of goods and services.
- Additionally, you cannot use your card for transactions prohibited by law, including at businesses where you or an authorized cardholder is a partner. If such usage is detected, your card may be blocked or canceled.

2.1.2. International Use

a. If your card is international, you can use it in any country allowed by the card scheme. If blocked, contact our international service center, listed on the back of your card, or our customer service / in-app chat to request unblocking.

b. You can use your international card for purchases on foreign websites or at establishments abroad in their local currency.

c. Transactions in foreign currencies will be converted to U.S. dollars (if the transaction is in a different currency) and then to Brazilian reais, based on Revolut's exchange rate that we apply on the transaction date. The rate may differ from the one published by the Central Bank due to exchange spread that may be applied over international transactions - final rate would then be "PTAX Venda" published by Central Bank for the purchase date + Spread. Your statement will show the purchase value in the foreign currency, the equivalent US dollar amount (if different from US dollar) , the USD / BRL exchange rate applied, and the value in Brazilian reais.

d. Taxes, such as IOF (financial operations tax), will appear on your statement for international transactions. Also, international exchange spread will be charged for those transactions.

2.2. Your Credit Card is separate from your Payment Account. You use your Credit Card to make purchases up to your Credit Card limit, while your debit card is used to spend funds available in your Payment Account.

2.3. We charge all Transactions to your Credit Card, including interest, fees, charges, and any other amounts related to your Credit Card. The total amount you owe us on your Credit Card at any given time is referred to as your outstanding balance.

2.4. For your Credit Card, we apply the same rules as those described in the Personal Terms that apply to Revolut debit cards. This includes, for example, the provisions around use of your card, keeping your security credentials safe, authorising card transactions, unauthorised transactions and when we may restrict or block your card.

2.5. You may temporarily or permanently disable your Credit Card at any time in the Revolut App.

2.6. We will automatically renew your Credit Card upon expiry, and send you a replacement, unless you give us notice to end it before the automatic renewal.

2.7. If you fail to make repayments, we may exchange your data with Credit Bureaus in order to add a bad credit notice to your name.

2.8. If you lose your Credit Card, you may request a new one with us that may be charged depending on the tier, business decision and reason - the cost will be presented during the card ordering process so you can agree or not with it.

2.9. You may be able to upgrade/downgrade your Credit Card if you want to, being presented the card options once again and the costs and benefits involved in each one of them. If you do it, your previous credit card (physical, virtual or disposable) will be suspended and you will need to generate new virtual and disposable cards.

3. Your Credit Limit

3.1. Your Credit Limit represents the maximum amount of credit we make available to you, as specified in your Credit Agreement. It is unique to you and can be viewed in the Revolut app, your statement, or other service channels. If you have a flexible credit card, specific rules may apply.

3.2. You can adjust your Credit Limit through the app or other service channels, if the feature is available. You may decrease your limit or request an increase, provided it remains within the minimum and pre-approved maximum limits we inform you about. Requests for a higher limit than the approved amount are subject to our analysis, and we may approve or deny them at our discretion. If your request is approved, we will notify you in advance, allowing you to accept or decline the new limit. Using your card after the adjustment will indicate your agreement. You can revoke this authorization at any time through our service channels

3.3. If you exceed your Credit Limit—for instance, due to emergency credit evaluation or pre-authorizations—we may individually assess and approve such transactions, but this does not guarantee future approval or an automatic increase in your limit. Any amount exceeding your limit must be repaid immediately. We may charge a fee for

emergency credit evaluations, which can be canceled upon your request through our service channels.

Credit Limit Adjustments

3.4. Your Credit Limit may be replenished up to five business days after payment, depending on the payment method and channel used.

3.4.1. You authorize us to suggest increasing your credit limit based on periodic credit assessments. You will be notified in advance so you can review and approve the increase. If we need to reduce your credit limit, you will be notified 30 days in advance. Reasons that may lead to a reduction include, but are not limited to:

- Low use of the credit limit;
- Deterioration of your credit profile, as detailed in the clause below.

3.5. According to regulations, there are situations in which the 30-day notice period for a credit limit reduction does not apply — particularly if a deterioration in your credit risk profile is identified. You will still be notified, but within a shorter time frame. The following situations may be considered as a deterioration of your credit profile:

- If you are unable to pay the full amount of the invoice or need to pay the invoice in installments;
- If you take out new loans;
- If you have outstanding debts with Revolut or other financial institutions;
- If your credit profile changes.
- Non-use of the card for 6 consecutive months

3.6. Without prejudice to other hypotheses provided for in this Agreement and in the regulations, the card may be immediately blocked and/or cancelled in the event of:

- Late or non-payment;
- Death, interdiction or insolvency;
- Registration or credit restrictions;
- Court order;
- Improper use of the credit card;
- Indication of fraud is found in the use of the card;
- Non-use of the card for 6 consecutive months.

3.7. Transactions may be denied, or your card temporarily blocked, if we identify risks such as changes to your credit profile, outstanding debts, or issues with your account information. Once resolved, we will restore your card functionality.

Pre-authorizations and Transaction Handling

3.8. When you make a purchase using your Credit Card, the transaction amount is usually added to your Credit Card immediately, reducing your available Credit Limit. However, some merchants (e.g., hotels or gas stations) may process a pre-authorization amount that temporarily reduces your available Credit Limit until the final transaction amount is confirmed. We will update your account to reflect the actual transaction value as soon as the merchant provides this information.

Responsible Usage

3.9. We encourage you to use your Credit Limit responsibly to avoid financial difficulties. If we detect signs of financial distress, such as repeated inability to pay your total bill, we may contact you to discuss more suitable payment options. In certain cases, we may reduce your limit or cancel your card. If this occurs, we will notify you in advance, although exceptions to the notice period may apply under applicable regulations.

3.10. Upon Upgrade/Downgrade, your approved Credit Limit may remain the same.

4. Repayments

4.1. You will receive a monthly statement (the "Statement") through our service channels, which includes:

- a. details of all Transactions, fees and interest on your Credit Card since the previous Statement (or, for your first Statement, since the opening of your Credit Card);
- b. your Statement balance;
- c. your minimum repayment in respect of the Statement balance (the "Minimum Repayment");
- d. your repayment due date;
- e. an explanation of how your next statement will be calculated based on possible payment scenarios; and
- f. all regulatory requirements

4.2. Your Statement will also be used to communicate important updates, such as:

- Financing alternatives for outstanding balances and their total costs;
- Interest and financial charges applied during the billing period;
- Changes to fees, charges, or terms of your contract; and
- Other relevant information.

Payment Options

4.3. Each month, you have some options for paying your Statement:

- **Full Payment:** Paying the full Statement balance by the due date ensures no additional interest is charged, except for interest already incurred on financed

transactions (e.g., installment purchases or cash advances).

- **Minimum or Partial Payment:** You may pay an amount between the Minimum Repayment and the full Statement balance. The remaining balance will be financed by us with applicable interest and taxes through Revolving credit line.
1. The Minimum Repayment will typically include a percentage of purchases, installments, and revolving credit, as well as applicable fees, taxes, and interest.
 2. Mind that if you make Minimum or Partial Payment twice in a row, hence if you are in revolving credit and make minimum payment again, the remaining amount will be automatically split into instalments with interest to meet regulatory demands. The term will be defined by Revolut, but most common scenario will be 12 installments OR 1 installment only if the amount is less than 10BRL - but mind that it's up to Revolut to set a different term if needed based on risk, amounts and other internal rules.
- **Statement Financing (if available):** You can opt to finance the total Statement balance into fixed monthly installments. A minimum downpayment amount is required. Interest and taxes will apply, and the full amount, including interest, tax and fees, will deduct from your available credit limit.

4.4. You may pay your Statement through manual or automatic methods.

Manual Repayments

4.5. You can repay your outstanding balance (in full or in part) at any time using the Revolut app. No fees or charges apply, besides those related to usual interest charges, such as Revolving and Statement Financing.

Automatic Repayments

4.6. You can set up the automatic repayment option for Full Statement Balance through the feature "AutoPay"; we also will be authorized by you to enable the feature "Forced Minimum Payment Collection".

- AutoPay will collect the full statement balance on the due date or up to 5 days after it, according to holidays and weekends that may affect the collection.
- Regarding Forced Minimum Payment Collection, if sufficient funds are unavailable in your Payment Account, a partial payment will be deducted, equivalent to the Minimum Amount of your statement, and no further attempts will be made for the remaining balance.

Dispute Handling

4.7. Before paying your Statement, verify all charges. If a charge differs from what was agreed with the merchant, contact them directly to resolve it. Alternatively, you may dispute the charge with us within 90 days of the transaction date. During the investigation, disputed amounts may be temporarily suspended. If the charge is found

to be legitimate, it will be reinstated on your Statement with interest, taxes and fees if applicable.

Late Payments and Financing

4.8. If you fail to make the Minimum Repayment by the due date, you authorize us to collect the minimum payment amount from your Payment Account (feature "Forced Minimum Payment Collection"). If successful, no further attempts will be made to collect the remaining balance.

4.9. For unpaid balances, interest, tax and fees will be applied daily until full repayment. However, as per regulation, total interest and charges for revolving credit and installment financing cannot exceed 100% of the original debt amount.

Additional Provisions

1. If you do not receive your Statement, you can access it via our service channels. Payments must still be made by the due date regardless of receiving the monthly Statement.
2. Statements with small balances or credit balances may be skipped and rolled into the next month without additional interest or fees. You will be communicated about it accordingly
3. You may change your Statement due date every 180 days, provided there are no outstanding loans, arrears or financing contracts on your account.
4. If your mailing address changes, updates will take effect after your next Statement is issued.

5. Interest, Fees and Charges

5.1. The interest, fees and charges that apply to your Credit Card Account are set out in our Fees Page. You can also find details about additional services and their respective fees through our service channels

5.2. Interest Rates

- The interest rates we charge are variable, meaning they can change over time. We will always give you prior notice of any changes to these rates, through your monthly Statement or other channels.
- We may apply different interest rates to different types of transactions.
- Interest is charged on all amounts owed on your Credit Card.
- Interest accrues daily and is applied to your account monthly. For unpaid balances, interest is charged from the due date onwards.

5.3. Annual or Monthly Fees

- If your card has an annual fee (or a monthly fee charged in installments), it may apply to both your main card and any additional cards linked to the account, if available.
- We may offer a differentiated price for the annual/monthly fee based on rules outlined in a specific regulation.

6. Late Payments

6.1. You will be considered in arrears when you fail to pay your statement by the due date or pay an amount lower than the Minimum Payment (either for Revolving Credit or for Financing/Installment Entry).

a) If you are late, the following will be charged: interest as specified in the "Maximum Interest Rates" section of your statement, plus late payment interest of 1% per month, taxes (IOF), and a 2% late payment fee. If you have installment plans for your statement, these charges will also apply to the installment amount, including the respective operation's interest, late payment interest of 1% per month, taxes (IOF), and a 2% late payment fee.

b) Interest and taxes will be charged daily and compounded on the unpaid balance of your statement from the due date onwards. To resolve the late payment status, you must pay your statement using the available payment methods.

c) The 2% late payment fee is calculated on the overdue balance, whether the payment was not made or was below the Minimum Payment.

d) After missing a payment, you can still repay your Credit Card (at least minimum payment amount) in the first days of arrears, depending on the availability of this feature, resolving the missing payment. Note that applicable interest, tax and fees, proportional to the failed payment period, will be charged on the next statement.

e) Late payment interest is calculated daily on the unpaid balance from the due date until the overdue period ends.

f) Interest specified in the "Maximum Interest Rates" section of your statement will be charged daily on the unpaid balance from one statement's due date onwards., except on Statement Financing, in which will be charged the agreed interest rate.

g) Taxes (IOF) are charged daily on the unpaid balance applied to the financed amount. All charges are posted on the next issued statement.

h) All applicable rates and charges can be reviewed on your statement.

i) Before paying an overdue statement, check carefully the amount to be paid. If you pay less than it, interest will continue to accrue on the remaining balance.

j) If you fail to make a payment, your card may be blocked or canceled, and you may be reported to credit agencies, such as credit bureaus.

k) If reported to credit agencies, we will request the removal of your record upon confirmation of the overdue balance payment.

7. Automatic Debit

- a) If you have opted for automatic debit to pay your statement (AutoPay), you authorize us to debit the total amount of your statement on the due date and on subsequent days.
- b) If no payment has been made, you authorize us to debit the Minimum Payment for Revolving Credit or Financing/Installment Entry from your authorized accounts (e.g., current, savings, salary, or payment accounts) to avoid accumulating interest, fees and taxes (Forced Minimum Payment Collection).
- c) If your card is canceled due to non-payment, you authorize us to continue attempting debits from your authorized accounts until the total outstanding balance is paid in full. In this case, refer to Clause 11 for additional details.
- d) If Revolut processes your salary payments and your salary is deposited into a current account, the same account number may be used for salary and current accounts. Your authorization will apply to both account types.
- e) If your account number changes due to category or segment modifications, the authorized debits will continue in the new account under the same terms.
- f) You can cancel your debit authorizations at any time through our service channels.

8. RevPoints

8.1. When you make a purchase with your credit card, if you have accepted the RevPoints agreement, we will reward you with points for that purchase, depending on the type of your credit card. We do not reward Credit Transfers or Credit Cash Withdrawals with RevPoints.

8.2. RevPoints will accumulate on a monthly basis . You can view your RevPoints balance in the Credit Card section of your Revolut app.

8.3. Any introductory offers in respect of RevPoints will run from the date of card activation

8.4. We can deduct RevPoints from you if, for example, the payment that earned the RevPoints is refunded, you earned the RevPoints in some fraudulent manner or for any other valid reason determined by us. This is also applicable for card termination, in which case your points will be cancelled.

8.5. RevPoints will expire after 3 years have passed from granting date

8.6. We may change the earn rate of RevPoints and make other changes (for example, remove the cashback award scheme) by varying your Credit Agreement.

9. Varying the Credit Agreement

9.1. We may change this Credit Agreement by providing you with not less than one month notice (unless law or regulations allows us to give you shorter notice). You can avoid any such changes being applied to your Credit Card Account by notifying us that you wish to terminate your Credit Agreement within this notice period. Otherwise, non terminating the Credit Card implies that you have agreed with the changes.

9.2. We may change this Credit Agreement for any valid reason, but we will normally only do so because of market conditions, to improve the product or service that we provide, changes in the cost of providing the product or service, the requirement of any law, code, regulation, guidance or guidelines, to clarify an existing section or where an update is required in respect of changes within the Revolut group.

9.3. Where a change to the Credit Agreement is to your benefit, we may implement the change with immediate effect and notify you afterwards.

10. Your obligations to us

10.1. You agree that:

- a. all information you provide to us in relation to this Credit Agreement is complete, accurate, up-to-date and true in all respects;
- b. prior to concluding this Credit Agreement, you got from us all of the information and documentation necessary to make an informed decision regarding the financial obligations to be incurred by you in connection with your Credit Agreement, including all of the information necessary to make a fully informed assessment of the risks and costs;
- c. you have received information about your right to withdraw from this Credit Agreement; and
- d. we are not liable under this Credit Agreement in the event that you supplied, whether knowingly or otherwise, incorrect information to us which we placed reliance upon for the purposes of carrying out our creditworthiness assessment of you.

11. Right of withdrawal and Termination from the Credit Card

11.1. The Credit Card can be canceled under the following circumstances:

a) **By You:** You may cancel your card at any time by contacting us through our service channels.

b) **By Us:**

1. Immediate cancellation may occur if:

- Your account is overdue;
- - Your card has been inactive for six consecutive months;
 - You use your card in violation of this contract or rewards program rules;
 - The cardholder passes away;
 - The card is used for purposes other than payment of goods and services, or at a business where you or an additional cardholder is a partner, as detailed in Clause 3.1(h);
 - You make or receive payments exceeding your statement balance to artificially increase your available credit limit;
 - Irregularities with your CPF or registration are identified and not resolved within the specified timeframe.

2. Without a specific reason:

- We may cancel your card with at least 15 days' notice.

11.2. Important Information Regarding Card Cancellation

a. If your card is canceled, you are still required to repay any outstanding amounts, including future installments or financing, until all obligations are settled.

b. In cases of immediate cancellation due to overdue payments, misuse of the card, or attempts to artificially increase the credit limit, all installments, expenses, and obligations—due and future—will be accelerated, and you will be required to repay the full outstanding balance, including any applicable charges, immediately.

12. Breaches of the Credit Agreement and consequences

12.1. If you breach this Credit Agreement, we may:

a. terminate the Credit Agreement (and any other credit agreement you have with us), if we consider that you have committed a material breach of it.

12.2. You will commit a material breach of this Credit Agreement if:

a. you provide us with any information that we believe is false, inaccurate, or misleading, whether before or after entering into your Credit Agreement;

- b. you breach this Credit Agreement in any other way which we, acting reasonably, consider to be material; or
- c. you commit a material breach of any other credit agreement you have concluded with us.

12.3. If you miss the due date of any repayment, we may:

- a. recover any overdue debt and default interest in the manner prescribed by law;
- b. assign any overdue debt to any third parties, or to refer your overdue debt to a collection agency and, if we do, to transfer your personal data and information covered by bank secrecy to those parties or agencies; and
- c. exercise any other rights we have in this Credit Agreement or prescribed by laws.

12.4. In the event of us taking any action under 13.3, you will be liable for all additional costs incurred by us.

12.5. In the event of any delay in repayment, we may refer the case to court which may result in additional costs for you.

13. General Provisions

13.1. Issuer Information

Your Credit Card is issued by Revolut Sociedade de Crédito S.A., a company, with headquarters at Rua Manoel da Nóbrega, 1280, 10º andar, Paraíso, São Paulo – SP, CEP 04001-902, enrolled with the CNPJ/MF under nº 51.342.763/0001-51 ("Issuer").

13.2. Processing of personal data

We will process your personal data in accordance with our [Privacy Policy](#) (which you acknowledged when you created your Revolut Account and can access at any time through the Revolut App or Revolut's website).

13.3. Communication and Contact

You authorise us to contact you via available communication methods, including phone, email, WhatsApp, SMS, app notifications, and correspondence, to provide important information about your card, such as fraud prevention alerts, card blocking/unblocking, and contract updates.

13.4. Anti-Money Laundering and Counter-Terrorism Financing Compliance

You agree to comply with Brazilian laws on money laundering and counter-terrorism financing. Revolut reserves the right to refuse transactions, terminate the agreement, or take other actions if you are found in violation of these laws or related sanctions imposed by national or international authorities.

13.5. Credit Information System (SCR)

You authorize Revolut and our representatives to access your credit information in the SCR system at any time, even after this agreement ends. For more details, visit our website.

13.6. Data sharing and consulting: your personal data may be shared and/or consulted for the purposes set forth in the contract and in our Privacy Policy, with suppliers located in Brazil or abroad, credit bureaus in accordance with the law, other entities in the financial system, regulatory bodies and public entities, including administrative and judicial bodies, and also with strategic partners to enable the offering and use of products and services, and also for the offer and use of partner benefits related to the card. We will share and/or consult your data only to the extent necessary, securely and in accordance with the law.

13.7. Portability

You may request to transfer the consolidated balance of revolving credit and installment plans linked to your card to another institution. Contact our service channels for more information.

13.8. Complaints

If you have any complaint in relation to our products or services, please refer to the [Complaints Policy](#) on the Revolut website where you can find full details on our complaints handling procedure. Alternatively, if you have any queries on our complaints handling procedure, please contact us by using your Revolut app.

If you remain dissatisfied after contacting the Ombudsman, you may resolve disputes through www.consumidor.gov.br, a platform managed by the Ministry of Justice, or mediation and conciliation centers associated with the Judiciary. These processes aim for quicker and mutually satisfactory resolutions without hindering your right to legal action. Administrative costs for these processes are covered by the Issuer.

13.9. Our Rights

We may waive any of our rights in this Credit Agreement at our absolute discretion and without your prior consent.

If at any time we choose not to exercise, or to delay in exercising, any right, power or privilege that we have under this Credit Agreement, this does not mean that we have waived the right, power or privilege entirely and we may exercise it at a later date. If we exercise, in whole or in part, any right, power or privilege that we have under this Credit Agreement on one occasion, we may exercise it, or any other right, power or privilege again, at any other time.

The rights and remedies set out in this Credit Agreement are in addition to, and not exclusive of, any rights or remedies provided by law.

You acknowledge and agree that you will promptly do any act or sign any documents that we may reasonably require (and in such form as we may specify and, if we require, in favour of our nominees) for the exercise of any of our rights, powers and remedies provided under this Credit Agreement or by operation of law.

13.10. Entire Agreement

This Credit Agreement represents the entire understanding between you and us in respect of your Credit Limit and supersedes any other arrangements, agreements,

understandings or promises between you and us in respect of your Credit Limit (whether in writing or in any other form) that have been made or come into existence prior to signing this Credit Agreement.

13.11. Assignment and Power of Attorney Clause

You may not assign any rights or obligations related to this Credit Agreement. We reserve the right to assign, charge, transfer, or sub-participate, in whole or in part, this credit (including our rights under this Credit Agreement) to any Revolut Group entity or any third party. We may do this at any time without prior notice or your prior consent (if permitted by law). If we do so, we may provide any assignee, chargee, transferee, or sub-participant (and their professional advisors) with any information deemed necessary relating to you and/or the credit agreement. You hereby appoint Revolut as your true and lawful attorney-in-fact, with special powers to sign, on your behalf and at your expense, any documentation required for the transfer, assignment, sub-participation, or securitization.

13.12. Governing law and jurisdiction

This Credit Agreement and any obligations arising out of or in connection with this Credit Agreement or your Credit Card, are governed by and interpreted in accordance with the laws of Brazil.

13.13. Severance

If, at any time during the term of this Credit Agreement, any one or more of the terms of this Credit Agreement are deemed to be invalid, illegal or unenforceable, the remaining terms under the Credit Agreement will be unaffected and will continue in existence and you will continue to be bound by those terms.

13.14. Final Provisions

This Credit Agreement is deemed to have been executed by you when you accept the Credit Agreement in the Revolut App. We may require you to accept this Credit Agreement in accordance with the procedure for authentication of the Revolut App user and transaction approval provided for in the Revolut app (for example, entering a password or using biometric elements).

Your Credit Agreement shall be concluded in electronic form and you and we agree to sign this Credit Agreement by way of electronic signature. Any amendments to the Credit Agreement shall also be made in electronic form.

14. 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 – 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