CREDIT CARD AGREEMENT - REVOLUT

1. This Credit Agreement is entered into between the customer and Revolut Sociedade de Crédito Direto, a financial institution established under Brazilian law, with offices in São Paulo, Brazil, at Avenida Brigadeiro Faria Lima, No. 4221, 6th Floor, Suite 61, ZIP Code 04538-133, registered under 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.
<u>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.</u>

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	You can use your Credit Card for: 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	Every month, you can choose between the following payment options for your statement: • 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). 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. **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.

#	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)	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. 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”.
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	Your Credit Card may be terminated: **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. **b) By us:** b.1) Immediate termination: • 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; • If you use the card outside the rules of this contract or the Rewards

#	Feature	Description
		Program (if applicable); • Upon the death of the cardholder; • If the card is used for purposes other than those established by this Agreement, in particular, but not limited to, improper use as described in Clause 2.1.1, item h; • 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. b.2) Without specifying a reason, we will notify you 15 days in advance.

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. Payment

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 last Statement (or the first Statement since entering into your Credit Card Agreement);

b) Your Statement balance;

c) The minimum payment due in relation to the Statement balance (the "Minimum Payment");

d) The due date;

e) An explanation of how your next Statement will be calculated based on possible payment scenarios; and

f) All applicable regulatory information.

4.2. Your Statement will also be used to inform you about important updates, such as:

a) Payment alternatives for outstanding balances and their total costs;

b) Interest and charges applied during the period;

c) Changes to fees, charges, or terms of your agreement; and

d) Other relevant information.

Payment Options

4.3. Each month, you have some options to pay your Statement:

a) Full Payment: Paying the full Statement balance by the due date ensures that no interest is charged, except for transactions that already incur interest and charges (for example, installment purchases with interest or cash advances).

b) Minimum or Partial Payment: You may pay any amount between the Minimum Payment and the total Statement balance. The remaining balance will be financed by us, with applicable interest and charges, through Revolving Credit.

- The Minimum Payment generally includes a percentage of purchases, installment plans, and Revolving Credit, as well as applicable fees, taxes, and interest.
- Please note that if you make the Minimum or Partial Payment twice consecutively (i.e., you use revolving credit and then use it again), the remaining balance will automatically be converted into an installment plan with interest in accordance with applicable regulations. The term will be determined by Revolut, but will generally be 12 installments, or a single installment if the amount is less than BRL 10. However, Revolut may define a different term based on risk, amount, and internal policies.

c) Statement Installment Plan (if available): You may choose to finance the total Statement balance in fixed monthly installments. A down payment is required. Interest and charges will apply, and the total amount (including interest, charges, and fees) will be deducted from your available Credit Limit.

4.4. You may pay your Statement manually or automatically.

Manual Payment

4.5. You may pay your Statement balance (in full or in part) at any time using the Revolut App. No fees or charges apply, other than those related to standard credit charges, such as Revolving Credit and Statement Installments.

Automatic Payment

4.6. You may set up full payment of your Statement through the “Auto Debit” feature. We may also enable the “Minimum Payment Collection” feature.

a) Auto Debit: The total Statement balance will be debited on the due date (or the minimum amount, if that option is selected).

b) Forced Collection: If there are insufficient funds in your account to cover the full Statement balance and you do not make at least the Minimum Payment, a partial payment attempt will be made. Additional attempts may be made over the following days to collect the remaining balance.

Dispute Procedure

4.7. Before paying your Statement, you should review all transactions. If any transaction differs from what you agreed with the merchant, you should contact the merchant directly to resolve the issue. Alternatively, you may open a dispute with us within 90 days from the transaction date. During the investigation, disputed amounts may be temporarily suspended. If the charge is deemed valid, it will be reapplied to your Statement along with applicable interest, taxes, and fees.

Late Payment and Financing

4.8. If you fail to make at least the Minimum Payment by the due date, you authorize us to collect the Minimum Payment amount from your Payment Account (the “Minimum Payment Collection” feature). If this collection is successful, no further attempts will be made to collect the remaining balance.

4.9. For unpaid amounts, interest, taxes, and fees will be applied daily until the balance is fully paid. However, in accordance with applicable regulations, the interest charged on Revolving Credit and Statement Installments will not exceed 100% of the original debt amount.

Additional Considerations

a) If you do not receive your Statement, you may access it through our service channels. Payments must be made by the due date regardless of whether the monthly Statement was received.

b) Statements with low balances or credit balances may not be issued and may be carried over to the following month without additional interest or fees. You will be duly informed of this.

c) You may change your Statement due date once every 180 days, provided that you do not have any financed or overdue balance.

d) If your mailing address changes, the update will be reflected in the next issued Statement.

5. Interest, Fees and Charges

5.1. The interest, fees, and charges applicable to your Credit Card are available on our Fees Page. You may also find details about additional services and their respective fees through our service channels.

5.2. Interest Rates

a) The interest rates we charge are variable, which means they may change over time. We will always notify you in advance of any changes through your Statement or other channels.

b) We may apply different interest rates to different types of transactions.

c) Interest is charged on all amounts owed on your Credit Card.

d) Interest is calculated daily and will be charged monthly on your Statement. For unpaid balances, interest is charged from the due date.

5.3. Annual Fee

a) If your card has an annual fee (or an annual fee charged in monthly installments), it may apply to your primary card and any additional cards, if available.

b) We may offer differentiated annual fee amounts based on rules permitted by applicable regulations.

6. Late Payments

6.1. You will be considered in default if you do not pay your Statement by the due date or if you pay an amount lower than the Minimum Payment (Revolving Credit or the down payment of a Statement Installment Plan).
6.2. If you are in default, the following will be charged: interest as specified in the "Maximum Interest Rate" section of your Statement, plus default interest of 1% per month, Tax on Financial Operations (IOF), and a late payment fee of 2%. If you have installment plans with interest on your Statement, these charges will also apply to the installment amount, including the applicable financing interest, default interest of 1% per month, IOF, and a late payment fee of 2%.
6.3. Interest and taxes will be charged daily on a compound basis on the unpaid amount of your Statement from the due date. To resolve the default, you must pay your Statement using the available payment methods.
6.4. The 2% late payment fee is calculated on the overdue balance if payment has not been made or is below the Minimum Payment.
6.5. After missing a payment, you may still pay your Credit Card (at least the Minimum Payment) within the first few days after the due date, depending on the availability of this functionality, thereby resolving the missed payment. Please note that applicable interest, taxes, and fees proportional to the overdue period will be charged on your next Statement.
6.6. Default interest is calculated daily on the unpaid amount until the overdue balance is settled.
6.7. The interest rate specified in the "Maximum Interest Rate" section of your Statement will be charged daily on the unpaid amount from the due date, except for Statement Installment Plans, for which the agreed contractual rate will apply.
6.8. Tax on Financial Operations (IOF) is charged daily on the unpaid amount applied to the financed balance. All charges will be posted to the next issued Statement.
6.9. All applicable fees and charges can be found on your Statement.
6.10. Before paying an overdue amount, carefully check the amount due. If you pay less than this amount, interest will continue to accrue on the remaining balance.
6.11. If you fail to pay your card, your card may be blocked or canceled, and your data may be reported to credit agencies such as credit bureaus.
6.12. If reported to credit agencies, we will request the removal of your record once payment of the overdue balance is confirmed.

7. Automatic Debit

7.1. If you have opted for automatic debit of your monthly Statement, you authorize us to debit the total Statement amount on the due date and on subsequent days.

7.2. If no payment has been made, you authorize us to attempt to debit the Minimum Payment amount, the down payment of a Statement Installment Plan, or any amount below the minimum from your current account in order to avoid the accumulation of interest, fees, and taxes (compulsory Minimum Payment collection).
7.3. If your card is canceled due to non-payment, you authorize us to continue attempting to debit the outstanding balance from your authorized accounts until full payment is made. In this case, please refer to Clause 11 for more details.
7.4. If Revolut is responsible for paying your salary and your salary is deposited into a current account, the same account number may be used for both salary and current accounts. Your authorization applies to both.
7.5. If your account number is changed due to changes in segment or category, the debit authorization will remain valid under the same terms.

8. RevPoints

8.1. When you complete a purchase using your Credit Card, if you have enrolled in the RevPoints program, we will reward you with points for that purchase, depending on your Credit Card type — not all cards are eligible to earn points. To check eligibility, please review your plan details in your account profile in the app. **Please note: you must activate the points system via opt-in in the app.** We do not award RevPoints for Credit Transfers or Cash Advances.
8.2. RevPoints are accumulated based on your Credit Card usage. You can check your points balance in the Credit Card section of the Revolut App.
8.3. Any welcome offer related to RevPoints will be granted from the date your card is activated.
8.4. We may reverse RevPoints from your account if, for example, the transaction that generated the points is refunded, identified as fraudulent, or for any other valid reason determined by us. This also applies in the event of card cancellation, in which case any accumulated points may also be canceled. Depending on the situation, your RevPoints balance may become negative — therefore, please exercise caution when using points if there are pending refunds or reversals.
8.5. RevPoints will expire 3 years from the date they are granted.
8.6. We may change the RevPoints conversion rate and make other changes through amendments to your Credit Card Agreement.

9. Secured Credit Card (Credit Card with Guaranteed Limit)

9.1. If your credit assessment is not approved, you may still obtain a Credit Card by allocating an amount as collateral, which will serve as the basis for your credit limit.
9.2. The amount deposited by the Customer as collateral for the Secured Credit Card ("Collateral Balance") will be held in a custodial/blocked account specifically designated to secure the Customer's obligations to Revolut, and will not constitute, for contractual purposes, a "savings account."
9.3. The Collateral Balance will be used exclusively to enable the credit limit and will not generate returns — unless otherwise indicated in the app at the time of contracting the product or at a later time if the product is modified and such change is communicated. In summary, the purpose is not yield generation, but rather to provide collateral to enable a credit limit.
9.4. The Customer acknowledges and expressly agrees that the Collateral Balance is blocked for collateral purposes and is not necessarily remunerated.
a) The amount to be blocked will be equivalent to the amount utilized through the Credit Card.
9.5. The activation of the Secured Credit Card limit depends on the establishment of the Collateral Balance. The Collateral Balance may be established through:
a) a deposit into a linked account opened by the Customer at Revolut;
b) linking funds from an existing Revolut product held by the Customer (where technically feasible); or
c) investment in a specific financial instrument accepted by Revolut.
9.6. In the event of Customer default, as established under this Agreement, Revolut may offset part or all of the outstanding debt using the Collateral Balance, as provided herein.
a) The Customer acknowledges that, depending on internal credit decisions, such offsetting may begin from the 7th (seventh) day of delay.
9.7. Before enforcing the collateral, Revolut will notify the Customer with: **(i)** identification of the debt; and **(ii)** the amount to be offset. Enforcement will only occur after such notification and after reasonable attempts at resolution have been exhausted, except in cases of credit deterioration.
a) If the collateral is insufficient to cover the outstanding balance — due to fees, charges, or any other factors that increase the utilized balance beyond the granted limit — the Customer may still be subject to collection procedures for the outstanding amounts.
b) If the collateral is enforced, this Agreement may remain in effect, depending on the reason for enforcement and the maintenance of a minimum required Collateral Balance after enforcement. If the Agreement remains active, the Customer may add new amounts as collateral to establish a new credit limit. Examples of situations where this may not be permitted include fraud, credit deterioration, repeated default, Collateral Balance below the required minimum for an extended period, among others.

9.8. If there is a legal provision or court decision requiring the immediate use of the collateral, Revolut will comply with the applicable determination, which may result in:
a) The need to provide additional funds to the Collateral Balance to meet the minimum requirement for the Secured Credit Card;
b) Cancellation of the Card if the above is not remedied in a timely manner;
c) Collection of outstanding amounts on the Secured Credit Card if the Collateral Balance is lower than the amount used on the card.

10. Additional Credit Cards

10.1. Subject to availability and internal credit decisions, the Customer may request an additional credit card for individuals within their relationship, specifically: family members, dependents, and partners, provided that such individuals also hold an account with Revolut.
10.2. This additional card will not have an incremental credit limit, but will instead share and consume the primary cardholder's credit limit.
a) The additional card may be assigned a sub-limit, as defined by the primary cardholder.
b) In addition, the primary cardholder may restrict certain types of purchases for the additional card.
10.3. The additional card will not provide incremental benefits. For example:
a) If the primary card allows, hypothetically, 2 complimentary lounge accesses per year, the additional card will consume this allowance rather than adding 2 additional accesses.
b) If the primary card allows up to 10 foreign exchange transactions with discounts for the primary account, the additional card will not add an additional 10 transactions.
10.4. Similarly, any transactional benefits that may be available, such as RevPoints, will also be granted based on transactions made with the additional card.
10.5. The primary cardholder is solely financially responsible for the payment of transactions made using the additional cards, and under no circumstances may this responsibility be transferred to the additional cardholders or to third parties.
10.6. The primary cardholder is fully responsible for any misuse of the additional card by the additional cardholder, which may result in the cancellation of the credit card agreement.

11. Changes to the Credit Card Agreement

11.1. We may amend the Credit Card Agreement by providing at least one month's notice (unless applicable laws or regulations allow for a shorter notice period). You may refuse to accept these changes by notifying us that you wish to cancel your Credit Card within this notice period. Otherwise, failure to cancel your Credit Card will be deemed as your acceptance of the changes.
11.2. We may amend your Credit Card Agreement for any valid reason, including to improve the product or service provided, due to changes in the costs of providing such products or services, to comply with legal, regulatory, rule, guideline, or recommendation requirements, to clarify any section, or to reflect mandatory updates related to changes within the Revolut Group.
11.3. Where a change to the Credit Card Agreement is in your favor, we may implement the change immediately and notify you afterward.

12. Your Obligations to Us

12.1. You agree that:
a) All information you provide to us in connection with this Credit Card Agreement is complete, accurate, up to date, and true in all respects;
b) Before entering into this Credit Card Agreement, you have received from us all necessary information and documentation to make an informed decision regarding the financial obligations you are undertaking, including all information required to understand the associated risks and costs;
c) You have been informed of your right to withdraw from this Credit Card Agreement; and
d) We are not liable under this Credit Card Agreement if you have provided, knowingly or unknowingly, incorrect information that was taken into account in your credit assessment.

13. Right of Withdrawal and Credit Card Cancellation

13.1. The Credit Card may 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 card is in default;
- Your card has been inactive for 6 consecutive months;

- You use your card in violation of this Agreement or the rules of the rewards program;
- The cardholder passes away;
- The card is used for purposes other than payment for goods and services, or at a merchant where you or another cardholder is a partner, as detailed in Clause 3.1(h);
- You make or receive payments exceeding your card balance in order to artificially increase your credit limit;
- Irregularities with your CPF (tax ID) or registration are identified and not resolved within the specified timeframe.
- **2. Without a specific reason:**
- We may cancel your card by providing 15 days' prior notice.
- **13.2. Important Information About Card Cancellation**
  a) If your card is canceled, you must still pay any outstanding balance, including future installments or financed amounts, until your obligations are fully settled.
  b) In the event of immediate cancellation due to default, misuse, or attempts to artificially increase your credit limit, all installments, transactions, and obligations — present and future — will be accelerated, and you will be required to pay the outstanding balance, including any applicable charges, immediately.

14. Breach of the Credit Card Agreement and Consequences

14.1. If you breach this Credit Card Agreement, we may:
a) Terminate the Credit Card Agreement (and any other credit agreement you may have with us), if we consider that you have committed a material breach.
14.2. You will be considered to have committed a material breach of this Credit Card Agreement if:
a) You provide information that we believe to be false, inaccurate, or misleading, whether before or after entering into the Credit Card Agreement;
b) You breach this Credit Card Agreement in a manner that we reasonably consider to be material; or
c) You commit a material breach of any other credit agreement you have with us.
14.3. If you fail to make payment by the due date, we may:
a) Recover any overdue amounts and default interest in accordance with applicable law;
b) Assign any overdue credit to third parties or refer your overdue debt to collection agencies and, if this occurs, transfer your personal data and information protected by

banking secrecy to such third parties or agencies;
c) Exercise any rights we have under this Credit Card Agreement or applicable law.
14.4. If we take any action under Clause 14.3, you will be responsible for all costs incurred by us.
14.5. In the event of late payment, we may initiate legal proceedings, which may result in additional costs for you.

15. General Information

15.1. Information about the Issuer
Your Credit Card is issued by Revolut Sociedade de Crédito Direto S.A., a Brazilian company, headquartered in São Paulo, Brazil, at Avenida Brigadeiro Faria Lima, No. 4221, 6th Floor, Suite 61, ZIP Code 04538-133, registered under CNPJ/MF No. 51.342.763/0001-51 ("Issuer").
15.2. Processing of Personal Data
We will process your personal data in accordance with our Privacy Policy (which you acknowledged when opening your Revolut Account and which you can access at any time through the Revolut App or website).
15.3. Contact and Communication
You authorize us to contact you through available communication channels, including telephone, email, WhatsApp, SMS, app notifications, and mail, in order to provide information about your card, such as fraud prevention alerts, card blocking/unblocking, and contract updates.
15.4. Anti-Money Laundering and Counter-Terrorism Financing
You agree to comply with Brazilian laws on anti-money laundering and counter-terrorism financing. Revolut reserves the right to refuse transactions, cancel the card, or take other measures if you violate these laws or related sanctions imposed by national or international authorities.
15.5. Credit Information System (SCR)
You authorize Revolut and our representatives to access your credit information in the SCR system at any time, even if this Agreement has been terminated.
15.6. Data Consultation and Sharing
Your personal data may be shared or accessed for the purposes described in this Agreement and in our Privacy Policy, with providers located in Brazil or abroad, credit bureaus as permitted by law, other entities within the financial system, regulators, and public authorities (including administrative and judicial bodies), as well as strategic partners to enable the offering and use of card-related partner benefits. We will only share or access the data necessary, securely and in accordance with applicable law.
15.7. Portability

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

15.8. Complaints

If you have any complaints regarding our products or services, please refer to our Complaints Policy, where you can find more information about our complaint handling procedures. Alternatively, if you have any questions about this process, please contact us via the Revolut App.

If you remain dissatisfied after contacting the Ombudsman (Ouvidoria), you may resolve disputes through www.consumidor.gov.br, a platform managed by the Ministry of Justice. These processes aim to provide a quick and satisfactory resolution without the need for legal action. Administrative costs of these processes are covered by the Issuer.

15.9. Our Rights

We may waive any of our rights under this Credit Agreement at our sole discretion, without requiring your prior consent.

If, at any time, we choose not to exercise or delay the exercise of any right, power, or privilege under this Credit Agreement, this will not constitute a waiver. We may exercise such rights later, in whole or in part, at our discretion. Additionally, exercising any right at a given time does not prevent us from exercising it again in the future.

The rights and remedies provided in this Credit Agreement are cumulative and do not exclude any other rights or remedies available under applicable law.

You acknowledge and agree to promptly take any necessary actions or execute any documents reasonably requested by us to enable the exercise of our rights, powers, or remedies under this Credit Agreement or applicable law. If requested, such actions must be taken in favor of our representatives.

15.10. Entire Agreement

This Credit Agreement represents the entire understanding between you and us regarding your Credit Limit and replaces any prior terms, agreements, understandings, or promises (whether written or otherwise) related to your Credit Limit that existed before entering into this Credit Agreement.

15.11. Assignment and Power of Attorney Clause

You may not assign your rights or obligations under this Credit Agreement. We reserve the right to assign, collect, transfer, sub-participate, or otherwise deal with part or all of this credit (including our rights under this Credit Agreement) to any entity within the Revolut Group or any third party. We may do so at any time without prior notice or your consent (where permitted by law).

If we do so, we may provide any relevant information about you and/or this Credit Agreement to the receiving party (and its professional advisors), as necessary.

You hereby appoint Revolut as your attorney-in-fact, with special powers to, on your behalf and at your expense, execute any documents necessary for the transfer, assignment, sub-participation, or securitization.

15.12. Governing Law and Jurisdiction

This Credit Agreement and any obligations related to or connected with your Credit Card are governed by and construed in accordance with the laws of Brazil.

15.13. Severance

If, at any time during the term of this Credit Agreement, one or more provisions are found to be invalid, illegal, or unenforceable, the remaining provisions shall not be affected and will remain in full force and effect.

15.14. Final Provisions

This Credit Agreement is deemed executed by you when you accept it through the Revolut App. We may require you to accept this Agreement using the user authentication and transaction approval procedures available in the Revolut App (for example, by entering your password or using biometric authentication).

Your Credit Agreement will be concluded electronically, and you agree to sign it electronically. Any amendments to this Agreement must also be made electronically.

16. 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