MULTIPLE STANDARD FORM AGREEMENT ENTERED INTO BETWEEN, ON THE ONE HAND, REVOLUT BANK, S.A., A FULL-SERVICE BANKING INSTITUTION (HEREINAFTER “REVOLUT” AND/OR “WE”) AND, ON THE OTHER HAND, THE PERSON WHOSE INFORMATION WAS RECORDED ON THE COVER PAGE AND ELECTRONICALLY AT THE TIME OF REQUESTING THE EXECUTION OF THIS DOCUMENT (HEREINAFTER THE “CUSTOMER” OR “YOU”):

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D E C L A R A T I O N S

I. Revolut hereby declares that:

a. We are a commercial corporation duly incorporated under the laws of Mexico, authorized by the National Banking and Securities Commission to organize and operate as a subsidiary of a full-service bank pursuant to Article 45-C of the Law on Credit Institutions and Rule 4 of the Rules for the Establishment of Subsidiaries of Foreign Financial Institutions.

b. In accordance with the authorization granted to us, in our capacity as a full-service bank, we are authorized to provide the transactions and services covered by this Agreement.

c. Pursuant to Article 52 of the Credit Institutions Law, the banking transactions and services we offer to our customers may only be requested and contracted through the “Revolut App.”

d. Our registered office is located at Calle Varsovia 36, 6th Floor, Office 603-W, Colonia Juárez, Cuauhtémoc Borough, Mexico City, Mexico.

e. We provide the Customer with information regarding the products requested and contracted, which are detailed in these terms and conditions and on the “Website.”

II. You declare that:

a. You are a Mexican national, of legal age, and have sufficient legal capacity to enter into this Agreement; and you acknowledge that the information and documents you provided during the application and enrollment process—or those contained in your file—are yours and accurate, and that they are collected and retained by Revolut.

b. You acknowledge and understand that the terms and conditions of this Agreement are established by Revolut and are non-negotiable, and that this Agreement has been made known to you.

c. You acknowledge and understand that the information and documents collected by Revolut during your "Registration Process" and those contained in your Revolut file, as well as those provided when contracting for transactions and services through the "Revolut App," must be verified by Revolut.

d. You declare that the funds you use to carry out any of the transactions or services covered by this Agreement are of lawful origin, and that you understand there is a legal prohibition against conducting transactions with funds of unlawful origin, as well as the consequences of non-compliance.

e. You acknowledge that the transactions and services contracted with Revolut must be carried out exclusively with your own funds of lawful origin, and you agree not to use the account or the services to receive, transfer, or dispose of third-party funds.

f. You represent that you are acting on your own behalf and with funds that you own, and not on behalf of or for the account of any third parties. Furthermore, you declare that you are the owner and ultimate beneficiary of such funds, as you hold the rights to use, enjoy, utilize, dispose of, or distribute them, and that you are the sole person who will deposit funds into your Revolut accounts and thereby receive the financial benefits derived from your transactions.

g. You acknowledge and understand that you may request and subscribe to the transactions and services provided by Revolut as set forth in this Agreement solely through the "Revolut App."

h. You acknowledge and understand that in order to sign up for Revolut's transactions and services, you must provide your "Consent" through the "Revolut App."

i. You understand that when requesting or signing up for a product or service, you can obtain any information about such requested or subscribed products through the "Revolut App" or Revolut's "Website."

j. You wish to enter into this Agreement with Revolut.

k. You have read in detail and are familiar with all the information regarding the "Revolut Account," including the "Revolut App Terms of Use."

Based on the foregoing statements, the parties agree to the following:

<u>C L A U S E S</u> PRELIMINARY PROVISIONS

A. Preliminary Chapter

This Agreement contains the terms and conditions to which you and Revolut will be subject regarding the subscription to the "Online Banking" service and the receipt of bank deposits offered by Revolut through the "Revolut App," which include the following:

a. Terms and conditions applicable to Online Banking, through which the “Mobile Banking” service is contracted;

b. Terms and conditions applicable to the “Revolut App,” through which the “Mobile Banking” service is provided;

c. Terms and conditions applicable to the “Revolut Account”; and

d. The “Product Summaries” for the products you sign up for, which will be available in a personalized format in the “Documentation” section of your “Revolut App.”

Once this Agreement is finalized, it will be sent to your registered email address, along with any updates that may be issued from time to time; the most current version will always be available in the “Documentation” section of the “Revolut App.” Additionally, if you would like more information, you may find it helpful to read our answers to Frequently Asked Questions, which are also available in the “Revolut App.” The opening and operation of the “Revolut Account” covered by this Agreement are subject to prior validation and verification of the information and documentation you provide to us, in accordance with Revolut’s internal policies.

Consequently, this Agreement will not have any legal effect nor will it give rise to any obligation on Revolut’s part until said verification process has been successfully completed. Revolut will notify you once these verifications are complete, at which point the Agreement will take effect.

B. Definitions

For the purposes of this Agreement, the terms listed below shall have, in the singular or plural, the following meanings:

“Clarifications”	A request submitted by customers to Revolut seeking an explanation regarding the transactions or services offered or contracted through the Revolut App.
“Appendix of Legal Provisions”	This is the appendix to this Agreement containing the text of the regulatory provisions referred to herein, which you can also view on the Website.
“Revolut App” or “App”	This is the mobile app that Revolut offers for both iOS and Android devices. Through this app, you can sign up and use the Mobile Banking service and your Revolut Account.
“App Revolut Minors”	This is the Revolut-owned app classified as a mobile payment service that allows minors to manage their account, through which they can view balances, card details, make money transfers to Revolut accounts that have the Minors’ Account feature enabled, and create new Minors’ Accounts.
“Notice Privacy Privacy ”	This is the document that Revolut provides to you during the registration process, explaining what information we collect about you and for what purposes we will use it. You can also view this notice on the website.
“Online Banking”	This refers to the set of banking services and transactions that Revolut conducts with the Customer via electronic means.

Revolut

“Mobile Banking” This is the online banking service provided through the Revolut App, which you access via your mobile phone (Access Device) registered with us.

“Banxico” or “Banco de México” This refers to Mexico’s central bank, Banco de México.

“BDT” This is the Transfer Database operated by Banxico.

Facial Biometrics Customer information derived from their facial physical characteristics, which is considered a Category 4 authentication factor.

“ATM” This is the equipment that allows customers to perform various self-service inquiries and transactions, such as withdrawing cash, and which the customer accesses using a card to use the electronic banking service.

“Cover Page” This is the personalized and individualized document that summarizes the essential characteristics of each banking product and/or service you contract.

“Single Banking Circular” or “CUB” These are the general provisions applicable to credit institutions issued by the CNBV.

“Dynamic Password” These are Category 3 Authentication Factors that Revolut provides to you to carry out certain Transactions or Instructions

“Customer” or “you” Refers to the person who enters into an agreement with Revolut for one or more of the products and/or services contained in this Agreement by providing consent from your Access Device via the Revolut App, and is also the person whose information appears on the corresponding Cover Page(s).

“CNBV” Refers to the National Banking and Securities Commission.

“CONDUSEF” The National Commission for the Protection and Defense of Financial Services Users.

“Mobile Banking Agreement” This is the standard form contract containing the terms and conditions governing the subscription to the “Mobile Banking” service provided by Revolut through the “Revolut App” and the use of the “Revolut App.” It must be requested and accepted in advance in order to subscribe to products and services and perform banking transactions.

“Consent” or “Electronic Consent” This is your expression of intent to request and subscribe to banking transactions and services with Revolut via a Data Message, which will be used to identify, process, and, where applicable, authorize your requests, as well as to confirm that you approve the information included in the message.

“Inquiry” This is a request by Customers to Revolut for clarification regarding questions related to the financial products or services offered or contracted, as well as transactions carried out in the Revolut App.

“Password” This is the Authentication Factor you created during the

	Registration Process that allows you to identify yourself and access the Revolut App.
"Agreement"	This is the standard form agreement containing the terms and conditions of the Revolut Account and the Revolut App.

"Revolut Account"	This is the account for the general public, described in the "Features of the Revolut Account" clause in Section III, offered by Revolut.
"Joint Account"	This is the joint Revolut Account held by two Revolut customers.
"Business Day" or "Banking Business Day"	A day of the year designated by the CNBV on which commercial banks are required to operate normally and provide services to the public.
"Access **A** **ccess Device"**	This refers to the cell phone you have registered in the Revolut App to sign up, enroll in, and use the Products and services through the Revolut App, as well as the cell phone you have registered for the Revolut Minors App.
"Account Statement"	This is the document containing details of the Transactions you carried out during a specific period, regarding the services and Products you have subscribed to. Account Statements will be available for you to view in the Revolut App.
"Factor of Authentication"	These are the mechanisms used by Revolut to verify your identity, which may include: a) information known to you and validated by us through questionnaires; b) information that only you can create and know, such as your password and PIN; c) information contained in, received by, or generated within the Revolut App that only you possess, such as a digital OTP; d) biometric information such as fingerprints, facial features, hand geometry, or iris or retina patterns; and e) chip cards with features that prevent duplication.
"Claim **Cl** **aim** Form"	This is the form for submitting Clarifications, Inquiries, Claims, and Complaints available on the Website.
"Geolocation"	These are the geographic coordinates of latitude and longitude where your Access Device is located.
"Revolut Group"	Refers to the group of companies affiliated with the parent company Revolut Group Holdings Ltd.
"User "	Refers to a character string, device information, or any other information known to both Revolut and the Customer that allows the Customer's identity to be recognized for the use of the Online Banking service.
"Instruction"	This refers to any instruction you give to Revolut via the Revolut App, the Claim Form, by phone, email, ATM, point-of-sale terminal, or any other means we make available to you for contacting us.

"IPAB"	This refers to the Institute for the Protection of Bank Deposits.
"Means of	**Access"**

These are the methods Revolut offers you when you open your Revolut Account, through which you can access the funds in your Revolut Account or use the features associated with it, such as Cards, the Revolut App, the Revolut Minors App, transfers, and direct debits.

“Means of Communication”

These are the means through which we will communicate with you, including your Account Statement, Electronic Means, the

Revolut App, or your email. Revolut may add additional Means of Communication and notify you of them in accordance with this Agreement.

"Electronic Means" Refers to the Revolut App, Revolut Minors App, ATM, Point-of-Sale Terminal, and the set of programs and automated data processing systems that allow you to issue an Instruction, access, and request banking products and services.

"Minor" A natural person between the ages of 6 and 17 who, for the purposes of this Agreement, may only use the resources available in the Minors Section through a Physical Card, Virtual Card, or the Revolut Minors App, provided that you have given your authorization.

"Data Message" Any communication transmitted via Electronic Media.

"PIN" An authentication factor consisting of a personal identification number made up of a string of four numeric characters.

"Transactions" These are all transactions or actions that will be authorized, processed, and/or executed based on the Instructions provided by the Customer through Electronic Means.

"OTP" This is a single-use authentication mechanism, generated on your Access Device and invisible to you, that allows your Access Device to be verified.

"Website" This is Revolut's website, where you can also view information about Revolut's products and services at this link: https://www.revolut.mx/, which is duly registered in the system known as the "Financial Services Providers Registry (SIPRES)."

"Payments" This is the feature offered by Revolut for making payments to third parties.

"Mobile Payment" The online banking service in which the Access Device is uniquely linked to the User ID through any unique information or data from the Access Device itself, with the Institution automatically obtaining such information or data from the corresponding Access Device, so that the Customer can check the balance of accounts or cards associated with the service, perform monetary transactions limited to transfers of funds and payments for goods or services—in both cases, up to the equivalent in national currency of monetary transactions of up to 1,500 investment units per customer—charged to the available balance in the Minors' Account.

"Grace Period" This is the period of 10 (ten) Business Days following the execution of this Agreement, or of any agreement you enter into with Revolut, during which you have the right to cancel it without liability or the obligation to pay any fees, provided that you have not used the contracted product(s).

"Dispute

spute Period"

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This is the 90 (ninety)-day period you have to file a claim for unrecognized charges; after this period, it will no longer be possible to dispute an unrecognized charge.

"Products"	These are the products you can sign up for with Revolut, including the Revolut Account.

"Frequently Asked Questions"	These are the frequently asked questions that will be available on the Website and in the Help section of the Revolut App, related to Revolut's products and services.
"Registration R egistration Process"	This is the procedure you must follow to apply for and sign up for the Mobile Banking service through the Revolut app.
"Complaint"	This refers to complaints submitted by customers regarding collection procedures.
"RECA"	This is the Registry of Standard Form Contracts administered by CONDUSEF, in which this Agreement is registered.
"Claims"	A request submitted by customers to Revolut arising from an objection or disagreement regarding financial products or services offered, contracted, or not recognized, as well as transactions carried out—including, where applicable, monetary transactions, account debits, or any other transaction that causes damage or harm affecting the customer's assets.
"Daily Returns"	This is the feature that allows you to create a section within your Revolut Account that can generate returns for you.
"Revolut" o r "We"	Refers to Revolut Bank, S.A., a full-service bank.
"Support"	This is the customer service available in the Revolut app under the Help section.
"Cards"	A means of accessing funds from your Revolut Account and/or Shared Account, consisting of a physical card, virtual card, and/or disposable card, which is personal and non-transferable, and which will be linked to the Revolut Account you have opened to allow you to access your funds.
"Disposable Card"	A card generated from the Revolut app for single use.
"Virtual Card"	This is a card generated through the Revolut app for use in online purchases.
"Point-of-Sale Terminal"	These are devices used to access electronic banking services, such as computer terminals, mobile phones, and computer programs, among others, operated by merchants or users as part of the services provided by acquirers or aggregators, as defined in the General Provisions applicable to payment networks, issued jointly by Banxico and the CNBV, or any regulations that may replace them, to authorize payment for goods or services charged to a card or bank account, or to carry out transactions conducted through commercial brokers using Cards that Revolut contracts in its own name and on its own behalf.

“Terms and Conditions of the Revolut App”	This refers to the set of provisions describing how the Revolut App works, which can be found in Section II of this Agreement.
“UNE”	This is Revolut’s Specialized Customer Service Unit, which is responsible for handling your inquiries, complaints, and requests for clarification.

Section I. ONLINE BANKING AND ELECTRONIC MEDIA

1.1. Function of Online Banking and Electronic Media

Since Revolut operates through 100% (one hundred percent) digital channels, upon signing up for any of the products described in this Agreement, Revolut will provide you with the Online Banking service free of charge and in accordance with your acceptance of the terms and conditions set forth in this Agreement that apply to the Online Banking service. As a Customer, you agree that the subscription to the use of Electronic Means is essential for the performance of this Agreement; therefore, the Mobile Banking service will remain in effect for the duration of this Agreement. Once you have signed up for the service, you will be able to access your Mobile Banking from your Access Device via the Revolut App, the use of which is governed by the terms and conditions available on the Website and in the Revolut App.

You may only subscribe to Products and/or services through the Revolut App (Mobile Banking). The subscription to each Product must be documented via the Cover Page. The consent obtained from the Customer will be through the Revolut App, in accordance with the following: i) in the case of signing up for Online Banking, your consent will be in accordance with the process set forth in Article 51 bis 6 of the Single Banking Circular; and ii) when signing up for your Revolut Account, your consent will be given through the use of Authentication Factors. You can view the model Contract and the Cover Pages for the Products you have signed up for via the Revolut App and the Website. You may issue or send instructions to Revolut to execute transactions on your accounts through online banking and electronic means. The Revolut App is the only way for you to access your mobile banking.

The Parties agree and acknowledge that the Online Banking service is essential for fulfilling the purpose of this Agreement; therefore, it will remain in effect as long as the subscribed Products remain active, in accordance with the procedure set forth in the “Termination” clause of this Agreement.

1.2. Use of Online Banking

The Revolut App is the sole channel for accessing Mobile Banking and will be free of charge to the Customer. Through the Electronic Banking service, you will send or issue Instructions to Revolut to carry out Transactions on your accounts. During the process of signing this Agreement, you accept the Terms and Conditions of the Revolut App, which are available on the Website and within the App itself.

1.3. Customer Identification in Online Banking

To request or issue Instructions to Revolut to execute Transactions, you must do so through one of the following methods:

- Using one or more Authentication Factors through the Revolut App.
- The use of Authentication Factors when using any of the Electronic Means.

The use of Authentication Factors constitutes your express consent to the Electronic Means agreed upon in this Agreement.

Therefore, the use of one or more Authentication Factors will serve as conclusive evidence for the purposes of any clarifications you provide. The Authentication Factors associated with the Online Banking service include the following:

a) Password
b) OTP
c) PIN
d) Dynamic Password
e) Facial Biometrics

You cannot have active sessions simultaneously on multiple Access Devices, as regulations do not allow you to register more than one Access Device. Through the Revolut app, you can set, change, or replace your passwords. To perform transactions via Online Banking, you must be logged in to the Revolut app on your Access Device and provide either a Dynamic Password or Facial Biometrics, as applicable. The use of each Authentication Factor—either individually or in combination with another—will depend on the transaction to be performed, as detailed below in a non-exhaustive list:

TRANSACTION	AUTHENTICATION FACTOR
Password Change	Password and facial biometrics
Account closure	Password
Transfers to Third-Party Accounts	Password and OTP
Setting and Increasing Transaction Limits	Password and Biometrics
Registering recipient accounts	Password and OTP
Viewing Account Statement	Password and OTP
Set Up and Change Notification Method	Password and OTP
Transactions Between Revolut Features	Password
Activating Revolut features	Password

Revolut will disable the method you used to access your accounts indefinitely until you complete the process to unlock your Authentication Factors in the app. Your password will be temporarily locked for 2 (two) minutes if you make 3 (three) consecutive incorrect attempts. After the lockout period, you can try entering your password again and will be able to log in to your Mobile Banking session if you enter the correct password; Under no circumstances may you exceed 5 (five) consecutive failed attempts; if this occurs, your password will be locked, and you must follow the process displayed in the app to unlock or, if necessary, reset your password. Revolut may lock your card PIN if it is entered incorrectly multiple times in a row; in any case, Revolut must lock the PIN if you exceed 5 (five) consecutive failed attempts. To unlock your PIN, you must request it through the Revolut app. You will be notified of the unlock via one of the agreed-upon communication channels.

1.4. Transactions via the Revolut App
Subject to the terms and conditions of the Revolut app, you may perform the transactions and use the services referred to in Section 2.2 of this Agreement.

1.5. Electronic Transfers
Making electronic fund transfers from your Revolut Account and/or Shared Account through the App is subject to the following:

a) You may make the following types of electronic transfers:
    1. Transfers from your Revolut Account and/or Joint Account to accounts at other domestic or international financial institutions.
    2. Transfers from your Revolut Account and/or Joint Account to third-party Revolut accounts, whether domestic or international.

3. Transfers from your Revolut Account and/or Revolut Joint Account to accounts associated with other Products or services, or vice versa, when such Products allow it.

b) To make an electronic transfer, you must log in to your app and then authorize the transfer with your OTP.

c) The recipient account must be active and available to receive the transfer.

d) To make an electronic transfer, you must open your App and then authorize the transfer with your OTP.

e) For the purposes of this Clause, "unsuccessful transactions" are those that (1) cannot be executed correctly by Revolut; (2) those that appear as already executed in Revolut's Electronic Channels but which, because they are subject to processing by third parties (e.g., SPEI), are subsequently rejected, returned, or canceled by third parties; or (3) those that, having remained pending execution in the Electronic Channels, cannot be executed. Revolut must notify you via the App if a transaction cannot be executed.

f) Revolut may set maximum limits per beneficiary on the execution of electronic fund transfers through the App.

g) The execution of electronic funds transfers via SPEI is subject to the rules issued by Banxico or the CNBV for this purpose, as well as any rules that modify or replace them, and to Revolut's internal policies, guidelines, and manuals. Revolut is not liable for the delayed processing or failure to process electronic funds transfers to destination accounts not managed by Revolut. That is, when such transfers must be processed through SPEI or other systems outside of Revolut. Notwithstanding the foregoing, Revolut must inform you of the status of such transfers through the App.

h) To make a funds transfer, the Revolut Account from which the funds originate must have a balance equal to or greater than the sum of (1) the amount to be transferred; (2) applicable fees; (3) taxes to be charged for the transfer; and (4) other costs associated with the transfer.

1.6. Loss of Access Device or Authentication Factors

You are solely responsible for the use of your Access Device, Password, or other Authentication Factors in the event of theft or loss, as well as for any circumstances arising from such theft or loss, from the time it occurred until you notify Revolut of the situation, on the understanding that your liability ends once Revolut is notified of the theft or loss. In the event of theft or loss of your Access Device, or if the confidentiality of your Passwords or PINs is compromised, you must notify Revolut through the UNE as soon as possible after becoming aware of such circumstances. Once Revolut is notified, we will suspend or block the use of the Access Device, which will also disable access to the App, as applicable. The reported Authentication Factor must remain blocked until it is replaced by a new, uncompromised one. When Revolut receives a report of the theft of an Authentication Factor, Revolut will send you a notification via the agreed-upon Communication Channels, including the report reference number along with the date and time.

1.7. Execution of Transactions

Transactions you carry out will take effect in accordance with the following:

1. If Transactions were carried out on Business Days, they will take effect on the day they were executed.

2. If Transactions were carried out on non-business days, they will take effect on the immediately following Business Day, provided that no impediment to their execution arises.

If the Transaction is an electronic transfer or a payment to accounts not managed by Revolut, it will take effect in accordance with the Rules of the Interbank Electronic Payments System (Circular 14/2017), as amended, supplemented, or revised from time to time.

In the event of any discrepancies between Revolut's accounting records, the information displayed on the Electronic Channels, and/or the content of receipts, documents, or proofs of transaction provided by the Electronic Channels, Revolut's accounting records shall prevail and shall constitute full proof between the Parties. However, you may at any time submit a Clarification, Inquiry, or Claim in accordance with the terms of this Agreement.

In addition, Revolut may suspend or cancel the processing of Transactions carried out through the Electronic Means if (i) it detects errors in your Instructions, or (ii) it suspects that any of your Electronic Means is being misused. In such cases, Revolut will notify you via your registered email address and may restrict access to the funds associated with the Transaction for up to 15 (fifteen) Business Days in order to conduct an internal investigation into such Transactions, including any necessary inquiries with other financial institutions. Through the corresponding notification, we will inform you of the reasons for the suspension of the Transactions and the steps we will take to resolve the situation. The investigation period may be extended by an additional 10 (ten) Business Days provided that Revolut reports the possible commission of illegal acts to the Government Authority. Before the end of the specified period, Revolut will notify you via your registered email address of the findings of the internal investigations, as well as the actions to be taken regarding your account and the funds received in the event that the services of your Revolut Account are not reinstated.

If, during the investigation referred to in the preceding paragraph, Revolut finds sufficient evidence that your account was opened with false information or documentation, or that it was misused, Revolut may permanently close your Revolut Account and notify the competent authorities of the relevant facts. Additionally, Revolut may, at its discretion, reverse any improper deposits made to your Revolut Account and return them to the account from which they originated. If the administrative or judicial authorities handling the case determine, through a final decision, that the funds received in your Revolut Account belong to you and you are entitled to their return, Revolut will fulfill its obligation and refund the corresponding amount within sixty days, counted from the date Revolut requests the information from you to make the transfer or, as applicable, as directed by the relevant administrative or judicial authority. Revolut will keep you informed via the App regarding the process set forth in this paragraph and the preceding paragraph.

1.8. Transaction Receipts

Revolut must generate and make available to you a transaction receipt for each Transaction you carry out through your Online Banking or Electronic Channels. The receipts will be displayed to you upon completion of each Transaction and will be available for your future reference through the Revolut App.

Revolut will notify you, via the email address and/or Access Device you have chosen for this purpose, of the following Transactions carried out through Online Banking:

- Transfers to third-party accounts or other banking institutions, including payments for loans, goods, services, or taxes, as well as authorizations and direct debit instructions for the payment of goods or services of any amount.
- Receipt of payments via transfer or through your Revolut account.
- Setting and modifying transaction amount limits and daily transaction limits;
- Registering and modifying third-party or other banking institution recipient accounts.

- Registration and modification of the email address you have designated as your notification method; we will notify you of this change via both your previous and new email addresses.
- Registration and modification of the access device you have designated for accessing Mobile Banking or your email; in both cases, we will notify you via both your previous and new phone number or email address, as applicable.
- Signing up for another Online Banking service or modifying the terms of use for a previously subscribed Online Banking service.
- Unlocking your passwords or PINs.
- Reactivation of Online Banking services.
- Changing your passwords or PINs.
- Cash withdrawals at ATMs for any amount.

Revolut will notify you via email of the following:

- Requests, replacements, or reports (due to theft or loss) regarding your physical card.
- Changes, suspension, closure, or blocking of your Revolut account or card.
- Submission of claims, inquiries, complaints, and/or requests for clarification.
- Changes to the terms and conditions of this Agreement or any other agreement entered into with Revolut.
- Activation and cancellation of direct debits.
- Generate account statements.
- Any other actions referred to in this Agreement.

Information regarding your Transactions will be available in the Revolut Software and will serve as conclusive evidence between the Parties, as will the accounting entries, transaction logs, and account statements generated in connection with the Transactions, all of which will serve as conclusive evidence of their existence and validity. The foregoing is without prejudice to your right to submit or file Clarifications, Inquiries, and Claims

You may request the transaction logs for Transactions carried out through your Mobile Banking from Revolut via email. Revolut must provide you with the transaction logs via the email address you have on file within 10 (ten) business days, provided that the Transactions in question were carried out in your own Revolut Account during the 180 (one hundred eighty) calendar days prior to your request for such information.

Revolut must create and maintain a backup of your information, including the transactions you have carried out, for a period of at least 10 (ten) years.

1.9. Availability of Online Banking

You will have access to the Electronic Channels at all times. Notwithstanding the foregoing, Revolut shall not be liable for the unavailability, suspension, or failure of the Electronic Means and/or Access Devices, or for any other cause that is entirely beyond Revolut's control. Consequently, Revolut shall not be liable for the unavailability of the services due to causes not directly attributable to Revolut; however, it will use its best efforts to restore them as soon as possible.

1.10. Access Device for Using Mobile Banking

You must have an Access Device to use Mobile Banking and perform Transactions. You must obtain your own Access Device, at your own expense and to your own satisfaction. You are responsible for the use of your Access Device. Your Access Device must meet the hardware, software, and other technical and compatibility requirements as set forth in the Revolut App Terms and Conditions.

1.11 Online Banking at No Cost to the Customer

The use of Online Banking and Electronic Means will be free of charge to you.

1.12 Precautions When Using Online Banking

You acknowledge the risks inherent in using the Online Banking service. You are obligated to prevent unauthorized access to your Authentication Factors, Means of Disposition, and/or Electronic Means.

1.13 Security of Online Banking Use

Revolut must inform you of the security principles applicable to the use of Electronic Media; additionally, Revolut will send you, free of charge, security awareness information via the Revolut App and the registered email address to help prevent potential fraud involving the Products you have contracted. You hereby agree not to use or dispose of the Electronic Means for purposes other than those stipulated in this Agreement, nor to cause any damage, modifications, or alterations to them.

You acknowledge Revolut's exclusive ownership of the Electronic Means and that Revolut grants you permission to use them, without this constituting an exclusive right or an exclusive license for you.
In the event that you: (1) fail to comply with the provisions of this Clause, (2) fail to comply with or act in a manner inconsistent with the terms of this Agreement, or (3) Revolut suffers damages or financial loss as a result of your use of the Electronic Means or the Transactions you carry out, you must compensate Revolut for the damages and/or losses caused, as determined by the relevant authority.

1.14. Mobile Payments

Through the Revolut Minors App, you will only be able to access the Minors Account that you have activated, if applicable, through which you can: check the balance of your Minors Account, make transfers and payments, and request to receive payments from other Revolut customers; provided that you have linked a phone number different from the one used for your Mobile Banking and have created a password.

All Mobile Payment transactions are considered to be carried out via Online Banking and are subject to the provisions of Section I on Online Banking in this Agreement.

Use of the service implies your consent for your Mobile Payment ID to be visible to contacts on your device or to customers whom you have expressly authorized.

1.14.1. Transactions via Mobile Payment

To send payments, you must select the recipient using their User ID and authorize the transaction with the required authentication factors.

Transactions will be executed immediately, provided that:

a. Sufficient balance.
b. Correct authentication.
c. The app is functioning properly.

In the event of a rejection due to insufficient balance, incorrect data, or external failures, you will be notified via your registered contact methods.

Limits and Availability

Revolut may set daily or operational limits for Mobile Payments, which will be displayed in the Revolut App. The availability of the service is subject to the availability of the Electronic Means in accordance with Section 1.9 of the Electronic Banking Agreement.

Receipts and Notifications

For each transaction made through Mobile Payment, you will receive a receipt in the App, which will be legally valid.

We will notify you via email or in the App in the cases specified for Online Banking: transfers, limit changes, device registrations/deactivations, etc.

Authentication and Security

To send payments via Mobile Payment, you must authenticate yourself using the Authentication Factors applicable to the type of transaction (Password, OTP, Facial Biometrics, etc.), in accordance with the Electronic Banking Section.

The use of your Access Device and Authentication Factors constitutes conclusive proof of your consent to the execution of the transaction. You will be responsible for the use of your Authentication Factors until you report theft, loss, or suspected misuse to Revolut, in accordance with the provisions of Section 1.6 of the Agreement.

Section II. TERMS AND CONDITIONS OF THE REVOLUT APP

2.1. Registration Process on the Revolut App

To use the Products and services we offer through the Revolut App, you must complete the Revolut App Registration Process and sign up for the Online Banking service. The Registration Process consists of the following steps:

2.1.1. Country of Residence

To access the Revolut App, you must be a resident of the United Mexican States. To verify that you meet this requirement and begin your registration as a Revolut customer, we will ask you for your country of residence.

2.1.2. Access Device Registration

You'll need a cell phone that we'll link to you and your Revolut Account, as it will serve as your Access Device for the Revolut App.

You must register this device in the Revolut App so that we can verify your identity every time you log in to the Revolut App. Once your Access Device is registered, the OTP generated by Revolut through that Access Device will be used to authenticate you and confirm any Instructions and Transactions you perform in the Revolut App.

This OTP allows us to verify that the Instructions originate from your Access Device and have been authorized by you. For security reasons and because it is a regulatory requirement, each customer may only have a single Access Device. In the event of loss or replacement of your Access Device, you must register your new device; to do so, we will request the necessary information to verify your identity, based on the records we have on file for you.

2.1.3. Personal Information

We will ask for your full name and other personal information—including your email address—and will use this data in accordance with the Privacy Notice that you must accept during the Registration Process.

2.1.4. Password

To access the Revolut App, you need a login method that allows us to verify your identity. To do this, we'll ask you to create a six-digit password. Please note that Revolut does not have access to the password you create in our systems. Keep your password secure and never share it with anyone. If you suspect that someone has gained access to it, change it immediately through the Revolut App and/or contact us via support chat.

2.1.5. Geolocation

In compliance with Section 4a Ter of the General Provisions referred to in Article 115 of the Credit Institutions Act, in order to use the Revolut App, Revolut must request—and you must authorize—Revolut to obtain geolocation data from your access device. If you do not grant

Revolut access to your geolocation, Revolut will be unable to allow you to use the Revolut App; in such a case, Revolut will not be liable for any damages that may result from your inability to access its services.

Geolocation information will be processed in accordance with our Privacy Notice.

2.1.6. Identification
In order to identify you, we will ask you to present an official form of identification via your Access Device. We will verify the validity of your identification with the National Electoral Institute, the Ministry of Foreign Affairs, and/or another Mexican financial or tax authority, or with the entity that provides a biometric and/or identity verification service. If we are unable to identify you, you will not be able to complete the Registration Process. Additionally, we will ask you to make a video and audio recording using your device to reliably verify your identity, as required by Article 51 Bis 6 of the CUB.

2.1.7. Verification
During the registration process, Revolut may conduct verifications and validations in accordance with applicable legal provisions, including consulting official national and international lists identifying individuals subject to sanctions or linked to illicit activities.

You will not be definitively considered a Customer until Revolut has successfully completed these verifications in accordance with the Bank's risk appetite. If the result is unfavorable or a match is detected on the watchlists, Revolut may refuse to open your account, suspend services, or terminate the contractual relationship.

2.1.8. Tax Residence
We will ask you about your tax residence to determine whether you have tax obligations in other countries or jurisdictions, as we must comply with certain reporting obligations to tax authorities.

2.1.9. Transaction Profile
In order to understand and assign you a transactional profile regarding your use of the products and services offered by Revolut, we will ask you to provide information regarding the estimated amount, number, and frequency of the transactions you expect to carry out with each product or service you sign up for in the Revolut App, as well as any other information that helps us understand your habits or patterns in this regard. This will allow us to better understand you and comply with our regulatory obligations regarding know-your-customer (KYC) and your transactional profile.

2.2. Terms and Conditions of Use for the Revolut App

a. **Scope of the Terms and Conditions**

The Revolut App is the sole channel through which Revolut provides you with Products and services; therefore, this Agreement applies to all Transactions you carry out through this channel. Revolut will provide you with the Mobile Banking service, which consists of making the Revolut App available to you so that you can request, sign up for, access, and initiate transactions related to your banking Products and services

b. **Consent to Sign Up for Banking Transactions and Services**

Through the Revolut App, you may sign up for the Online Banking service and any of the banking transactions and services offered by Revolut, provided you meet the applicable requirements established for each product or service. To sign up for Online Banking, you must provide your express consent through the remote identification process carried out in the Revolut App or any other mechanism established in the Revolut App. With regard to opening your Revolut Account, this will be in accordance with Article 307 of the Single Banking Circular. Additionally, to sign up for other products not included in this Agreement or to modify previously agreed-upon terms, you must provide your consent by checking a box ("checkbox") or by any other legally valid method provided by Revolut. We will authenticate your Access Device to confirm your identity. Any Data Message will be valid from the moment it is sent during a session initiated in the Revolut App using your Access Device and by entering your correct, previously registered Password when logging into your Revolut App.

c. Legal Effects of Your Consent

Pursuant to Chapter X "Electronic Means" of the CUB, the Products and services you request and subscribe to by accepting the applicable Agreement, and the Transactions you initiate using your Password and your Authentication Factors through the Revolut App, will be presumed to be authorized and initiated by you. You are responsible for safeguarding and maintaining the confidentiality of your Password and Authentication Factors at all times. You must notify Revolut of any irregular activity you identify or become aware of regarding those elements or your Access Device, so that we may proceed to block your account and prevent losses to you or to Revolut resulting from the misuse of such elements. In any case, you retain the right to submit any clarifications you deem necessary through the procedure set forth in the *"Clarifications, Inquiries, Complaints, and* Claims" section of this Agreement.

d. Irregular Activity

As a preventive measure, Revolut may suspend or cancel Transactions on the Revolut App when it has sufficient grounds to suspect that the identification and authentication mechanisms agreed upon for this purpose have been, or may have been, misused, or when we have sufficient grounds to determine that there is a risk of unauthorized access through the use of your Authentication Factors. Revolut will presume that the identification and authentication mechanisms have been misused or that there is a risk of unauthorized access when, for example:

1. It has evidence leading it to suspect that your Authentication Factors are not being used by you:
   - Inconsistencies regarding your geolocation information.
   - Failed attempts to enter your Authentication Factors.
   - A direct notification from you regarding unrecognized transactions.
   - A direct notification from you stating that your Authentication Factors have been compromised.
   - A report of theft or loss of the Access Device.
2. We determine that the way you use your authentication factors violates the terms and conditions of this Agreement.
3. The use of the Password is deemed improper or irregular and may harm the interests of other customers or Revolut.

Similarly, Revolut may restrict access to funds received in your Revolut Account in accordance with Clause 1.7 of this Agreement, if it has grounds to suspect that the funds are of illicit origin. This is to allow Revolut to conduct the necessary internal investigations and consultations with other financial institutions regarding the receipt of such funds.

If someone attempts to log in to the Revolut App using incorrect authentication information, Revolut may block the use of your Password and Authentication Factors. To unblock them, you must follow the instructions detailed in the FAQs.

e. Inactivity

Once you have logged in to the Revolut App, your session will automatically end after 2 (two) minutes of inactivity. If you have not logged in to the Revolut App for a continuous period of 6 (six) months, we may require you to verify your identity again to access the Revolut App, or whenever Revolut deems it appropriate to protect your Revolut Account, provided that no more than one year may elapse without logging in and verifying your identity.

f. Transactions and Services Available in the Revolut App

Through the Revolut App, you can perform the following operations and services, among others:

- Remote identity verification, which includes registering your Access Device and creating your Password.
- Acceptance of the Revolut App Agreement.
- Opening a Revolut Account.
- Creating wallets.
- Request, sign up for, activate, or cancel any banking product or service offered by Revolut for your Revolut Account.
- Password reset.
- Unlocking Authentication Factors.
- Transactions related to cards issued by Revolut, including:
  - Activation.
  - Generating or viewing Virtual Cards and Disposable Cards.
  - Viewing your card details.
  - Blocking and reporting a card as lost or stolen.
- Domestic transfers.
- International transfers.
- Check balances, transaction history, account statements, CLABE accounts, summaries, and financial information for the products you've signed up for.
- Receiving notifications.
- Clarifications, claims, complaints, or inquiries.
- Changes to notification methods.
- 24/7 support.

Revolut may at any time expand, remove, and/or temporarily or permanently suspend any of the operations and services listed above; in such cases, Revolut will provide the corresponding notification via the Revolut app and/or the email address you provided during your registration process at least 30 (thirty) days in advance.

g. Storage and Recording of Instructions

The information and data you provide to us, that which we obtain from our operations, and that which is generated through your activity on the Revolut App will be stored and retained electronically by Revolut in accordance with the requirements of Article 316 Bis 15 of the CUB. You acknowledge and agree that Revolut is required to keep records of and retain all information generated and transmitted through the Revolut App. Information related to your personal data will be subject to the provisions of the Federal Law on the Protection of Personal Data Held by Private Parties and its Regulations; its security, confidentiality, integrity, and processing will be protected in accordance with the Privacy Notice.

h. Service Availability and Updates

In the event that the Revolut App experiences malfunctions, vulnerabilities, and/or any other issues causing its total or partial unavailability, Revolut will restore service availability as soon as possible. Furthermore, in order to maintain the proper functioning of the Revolut App, Revolut reserves the right to develop and make available to you any updates it deems necessary and relevant at no additional charge. You are responsible for downloading such updates to continue using the Revolut App.

i. **Fraud and Risks in the Revolut App**

Due to the risks inherent in using the Revolut App, Revolut will provide you, free of charge, via its website, the Revolut App, or email notifications, with information intended to help you avoid potential fraud related to the products you have subscribed to.

j. **Means of Communication and Notifications**

You expressly agree that any notice, communication, request, or information related to this Agreement may be provided by Revolut through the communication channels Revolut makes available for such purposes, including, but not limited to, email, messaging, or any other electronic means.

Such notifications shall be deemed valid and shall have full legal effect upon dispatch, provided they are sent via a means made available and enabled by Revolut and that is reasonably accessible to you, unless you can demonstrate that you did not have access for reasons beyond your control.

You agree to keep your contact and notification information up to date. Revolut shall not be liable for any failure to receive a notification resulting from your failure to update such information, provided that Revolut has used available, reasonable, and appropriate means to ensure the delivery of the notification.

Section III. REVOLUT ACCOUNT TERMS AND CONDITIONS

3.1. Opening a Revolut Account

Revolut, acting as a depositary, agrees with you, as the depositor, to receive irregular deposits of funds to be credited to the Revolut Account, which, pursuant to this Agreement, Revolut will open for you through the Revolut App upon your compliance with the remote identification requirements and procedures established by Revolut as set forth in this Agreement.

3.2. Features of the Revolut Account

In accordance with this Agreement, by opening a Revolut Account, you are opening a demand deposit account, which means your money will be available whenever you need it, provided you use the Withdrawal Methods we offer. Your Revolut Account will have the following features:

a. It is a demand deposit bank account, specifically a checking account;

b. It is a Level 4 account, in accordance with the account classification established by Banxico in Article 14 of Circular 3/2012, which means you can receive deposits without a pre-set amount limit unless you agree to a limit with Revolut or Revolut determines one in accordance with its risk policies applicable to your Revolut Account;

c. It is a non-interest-bearing account; that is, it does not accrue interest in your favor.

d. It is associated with a Payment Instrument for the funds deposited in the Revolut Account. The issuance, use, transaction limits, replacement, and reissuance of the Payment Instrument shall be governed by these Terms and Conditions, as well as by the applicable regulations issued by the competent authority.

e. Revolut may issue more than one Card associated with the same Account, whether physical or digital, in accordance with Section 3.3 of this Agreement.

f. You will have access to the following features: i) Savings Accounts, ii) Group Savings Accounts, iii) Daily Earnings, iii) Kids & Teens, iv) Joint Account.

3.3. Card Issuance

At your request, Revolut may issue more than one Card linked to the same Account and/or Joint Account. All transactions made with any of the linked cards will be charged to the corresponding account for which you requested the Card’s issuance, and you are responsible for its use, management, and compliance with the obligations arising from the transactions carried out.

Revolut reserves the right to limit the number of cards linked to an account, set different spending limits for each card, and cancel or suspend any of them in the event of a breach of the applicable terms and conditions or for security reasons.

In the event of a card's replacement, renewal, or cancellation, the other linked cards will remain valid unless the Institution expressly states otherwise.

3.4. Adding and Withdrawing Funds from Your Revolut Account
The funds available in your Revolut Account and/or Joint Account may be managed and accessed by you through the Revolut App and/or the Access Methods, in accordance with the terms and conditions of this Agreement.

3.5. Piggy Banks
You may create sub-accounts using available funds from your Revolut Account and/or Shared Account for specific purposes that you set up in the Revolut App. You may transfer part or all of the balance in your Revolut Account to these buckets and/or your Shared Account as you have instructed Revolut. These buckets will remain available under the same terms as your Revolut Account and/or your Shared Account, as you have instructed Revolut. Please note that using buckets does not mean your account will generate returns or interest in your favor.

3.5.1. Group Pools
You can create group savings pools, which allow you to set up and participate in good faith in shared deposits with other Revolut customers, for the purpose of collaboratively raising funds.

Group savings pools are a feature of your Revolut Account designed to facilitate joint deposits with other Revolut customers. They do not constitute joint accounts, trusts, or any legal relationship other than that governed by this Agreement.

3.5.2. Authorization and Operation of Group Savings
You may create or participate in a group savings pool to which you are invited in good faith by Revolut Account holders.

Each invited customer may make voluntary contributions to the group savings. The amounts contributed will be visible to all participants in the group savings; therefore, as the holder of the Revolut Account in which a group savings has been created, you authorize the invited customers to view the balance of the group savings.

Contributions to group savings accounts do not generate returns or interest.

The creation of group savings will be managed by the Revolut customer who created the savings and sent the invitation; therefore, if you are a customer invited to group savings created by other Revolut customers, you will not be able to manage the funds, and it is your responsibility to decide whether to accept the invitation.

By accepting the invitation, you acknowledge that any deposits you make into the account of the Revolut customer who sent you the invitation are lawful, and you consent to participating in such group savings accounts. Consequently, Revolut cannot reverse or cancel the transfer once you have made it.

3.5.3. Management of Group Wallets
All Revolut customers who accept an invitation and/or deposit funds into group wallets may deposit funds into and withdraw funds from those group wallets. Accordingly, as the holder of the Revolut Account associated with the group wallet, you grant your consent and authorize the invitees of the group wallets to make withdrawals from the funds in the group wallets of which they are members.

3.5.4. Restrictions on Group Wallets

Group savings accounts must be used solely for lawful purposes, and it is assumed that there is an agreement among the participating customers.

3.5.5. Liability for Group Savings

Revolut shall not be liable for the purposes, agreements, deposits, disbursements, or withdrawals made in group savings accounts agreed upon between Revolut customers, including the creation or administration of group savings accounts; therefore, it is your responsibility to decide whether to accept the invitation and whether to make deposits into group savings accounts, with the understanding that if you agree to join or make group deposits, you acknowledge that the Revolut customer has your prior consent and agreement to participate.

If you have been invited to join a group savings account and do not recognize the invitation, you must immediately report it to Revolut through the UNE and refrain from accepting the invitation and/or making deposits into such group savings accounts.

3.5.6. Daily Returns

Through the Revolut App, the Customer may create savings accounts called "Daily Returns" and transfer available funds to them from their Revolut Account and/or Joint Account.

Key Features:

- Earnings: These sections will generate daily earnings.
- Interest Rate: Revolut reserves the right to review and adjust the applicable annual interest rate on a daily basis. The current rate will be published in the Revolut App and on the Website. The Annual Interest Rate indicated on the Revolut Account or Joint Account cover page will only apply on the day the account is opened.
- Suspension of Earnings: Revolut may, at any time, determine that the "Daily Earnings" sections will no longer generate earnings.
- Minimum Balance for Earnings: No minimum balance is required to create the section; however, for the section to begin generating earnings, the Customer must deposit an amount of at least one cent.
- Viewing Information: The Customer may view the transferred balance and the returns generated in their Revolut App.

Additionally, the Product Overview for the products the Customer has subscribed to will be available in the Revolut App for informational purposes only and will be updated to reflect the summary of the products as of the date of inquiry.

3.5.7. Calculating Returns in Your Daily Returns

The balance you maintain in your Daily Earnings will generate returns that are calculated and paid on a daily basis. This interest will be calculated as follows: (i) The Annual Interest Rate published on the Website will be divided by 360 (three hundred sixty); (ii) The result will be multiplied by the balance you hold in your Daily Earnings account at the end of the day; and (iii) The result from the previous step will be rounded to 2 (two) decimal places; if the rounded result is less than one cent, the interest will accrue until it reaches one cent, at which point it will be added to the Daily Returns balance; and (iv) The applicable taxes will be deducted from the resulting amount.

3.5.8. Interest Credit

Earnings will be credited to your Daily Earnings account on a daily basis, provided they exceed at least one cent. Revolut reserves the right to review and adjust the interest rate daily; the applicable interest rate will be notified via your Revolut App and website.

3.5.9. Interest Rate on Savings

The annual interest rate offered by Revolut is fixed. Notwithstanding the foregoing, Revolut may adjust it at any time; when this occurs, you will be notified via the Revolut App and Website, which will display the fixed annual rate in effect on that day.

If you decide to activate this feature for your Revolut Joint Account, the interest rate applicable to funds deposited in savings products linked to the Joint Account will also correspond to the lowest-tier plan among the joint account holders.

The Total Annual Return ("TAR") generated by your Daily Earnings as of the date of account opening is detailed on the cover page of your Revolut Account for your information. Similarly, Revolut will inform you of the actual TAR and the nominal TAR that your Daily Earnings will generate via the website.

3.6. Joint Account

The Joint Account is a feature linked to your Revolut Account that allows you to create a joint account, in which two Revolut App users can manage the same account under a joint ownership arrangement. In a joint account, each joint account holder will have the authority to access all funds and use the Access Methods interchangeably, and will be jointly and severally liable for transactions carried out in the Shared Account, in accordance with the provisions of this Agreement.

3.6.1. Account Opening Requirements

To open a Joint Account, users must meet the following requirements:

a) Be at least 18 years of age.
b) To create a Joint Account, both joint account holders must have an active Revolut Account.
c) Both users holding the Joint Account may have only one active Joint Account at a time.
d) A Joint Account may have a maximum of two users.
e) You must not have any pending invitations to other Joint Accounts.
f) You must meet the operational requirements provided by Revolut when you request activation of the Shared Account through the Revolut app.

Revolut may establish additional requirements or restrictions at any time, in accordance with its applicable internal, operational, or regulatory policies.

The Shared Account will be opened through the Revolut App, subject to compliance with the remote identification requirements and other procedures established by Revolut.

3.6.2. Operation of the Joint Account

The Joint Account will have the following characteristics:

a) Joint ownership of funds. All funds deposited into the Joint Account will be considered jointly owned by the joint account holders, regardless of who made the deposit.
b) Unrestricted Use. Each joint account holder may access the funds, conduct transactions, and use the Means of Access at will, without requiring prior authorization from the other joint account holders.
c) Joint and Several Liability. The joint account holders will be jointly and severally liable for the use and management of the Joint Account, including any charges, fees, or debts incurred.
d) Means of Access. Each co-holder may request physical or digital cards linked to the Joint Account, in accordance with Revolut's applicable limits and policies.
e) Notifications. Notifications related to the Shared Account may be sent to any of the joint account holders; a notification sent to any one of them shall be considered valid.

a) Shared Account Plans and Benefits

The benefits, perks, discounts, preferential rates, or other advantages derived from the individual plan subscribed to by each Revolut user are strictly personal and linked to your Revolut Account.

These benefits are not extended to or shared with the other joint account holder, even if both have access to the same funds. The interest rate applicable to funds deposited in savings products linked to the Joint Account will also correspond to the lowest-tier plan among the joint account holders.

Revolut may update, modify, or adjust the benefits, allocation rules, or criteria for determining the applicable plan at any time, in accordance with its internal policies and regulatory requirements

b) Joint Account Limits

Cash withdrawal and cash deposit limits will apply to the Joint Account regardless of which account holder performed the transaction. For transfer limits on the Joint Account, each joint account holder will be subject to the same limits established for their respective Revolut Accounts.

Revolut may modify, update, or set new limits at any time in accordance with its internal, operational, fraud prevention, security, or regulatory policies, applying them automatically to the Joint Account without the need for additional authorization from the joint account holders.

c) Taxes on the Joint Account

The person responsible for complying with tax obligations related to the Joint Account is the person who initiated the account opening process—that is, the person who sent the invitation to create the account. This includes the responsibility to report and pay any taxes applicable to funds deposited in or transactions made through the account, in accordance with the tax laws in effect in your jurisdiction.

It is the primary account holder’s responsibility to ensure that the funds and activities in the joint account comply with all tax regulations. Neither the account issuer nor its affiliates will be responsible for providing tax advice or for the tax consequences of its use.

Both account holders should consult their tax advisors if they have any questions about the tax treatment of their funds or transactions.

d) Joint Account Beneficiaries

The beneficiaries you’ve selected for your Personal Account will also be considered beneficiaries for the purposes of your Joint Account. If you wish to add additional beneficiaries, you must request this through the Revolut app by contacting Support.
Your beneficiaries will be entitled to receive half of the outstanding balance of your Joint Account in the event of your death or disappearance, as provided by applicable law. If you do not designate any beneficiaries, we will follow the procedures established by applicable law.

If your beneficiary holds a Revolut Account, once they contact us, we will verify their identity through Support. If they are not a beneficiary, we will ask them to submit a form along with documents proving the death; we will then verify their identity and confirm the account into which the funds should be deposited.

e) Death of a Joint Account Holder

When we receive documents or information proving that one of the account holders has died, we will freeze the Joint Account until the deceased account holder's legal heir informs us of the ownership of the funds. We may request supporting documents from the relevant authorities. Once the funds have been allocated, we will close the Joint Account. The right to the funds in the Joint Account following the death of the other account holder is subject to our right of setoff and compliance with legal requirements.

If both Joint Account holders die, once we receive the death certificates for both, we will freeze the account and await the forms from each account holder's heirs.

If either account holder dies, the joint account will be closed. The balance, after any debts have been paid through the process described above, will be divided equally among the deceased account holder's beneficiaries and those of the other account holder.

3.7. Minors' Account

The Kids' Account is a feature associated with your Revolut Account, designed exclusively for minors. Through this feature, you can create and manage a Kids' Account linked to your own Revolut Account, allowing the minor to access a Card and the Kids' App, in accordance with the operational limits established by Revolut and applicable law.

For the purposes of the preceding paragraph, the Customer expressly authorizes the Minor to access the Kids App, and the Customer is responsible for maintaining the confidentiality and secure safekeeping of the password. To report any theft or loss of passwords or access credentials, the process set forth in the clauses titled "Loss of Access Device or Authentication Factors" and "Loss or Theft," as applicable, must be followed.

The Minors' Section does not constitute a separate bank account, but rather a feature of the Customer's account; the Customer shall retain control and primary responsibility for its use at all times.

3.7.1 Registration and Verification of the Minor
To activate the Minors' Account, you must:

a. Register the Minor through the Revolut App by providing the Minor's name, applicable identification or documentation, and mobile phone number—the latter only if the Minor's App is used, and it must be different from the number linked to the Revolut App.
b. Verify the Minor's identity in accordance with the requirements and verification mechanisms established by Revolut through the Revolut App.
c. Expressly agree to activate the feature.

For the Minor's registration to be successful, you declare that the Minor's sole occupation is that of a student; if the Minor has a job, you must indicate this through the Revolut App; or if the Minor is neither studying nor working, you must likewise indicate this through the Revolut App.

Revolut may request additional documentation, conduct verifications, or reject the registration if there are inconsistencies with government records or internal records, security risks related to fraud prevention, money laundering prevention, or terrorist financing, or non-compliance with regulatory requirements.

The number of Minors you can register depends on your Revolut Plan. You can check how many Minors you have available directly in your Revolut app.

3.7.2. Operation and Limits of the Minors' Account
The transactions a Minor is permitted to perform through the Minors App are as follows:

a. Balance inquiries
b. Payments and transfers up to 1,500 investment units per day.
c. Use of a physical or virtual card, with funds limited to the available balance in the Kids Account.
d. Spending limits, frequency, and amounts will be those you have set in your Revolut App.

Transactions may be carried out via the Kids App, provided that a mobile phone number is registered for the Minor. Revolut may modify the transaction limits at any time, in accordance with internal security policies, fraud prevention measures, or applicable regulations.

3.7.3. Youth Savings Account Instruments
Upon activation of the Kids' Account feature, Revolut may issue a Physical Card or Virtual Card (the "Kids' Card") linked to the available balance in your Kids' Account. Use of the Minor's Card and its availability, based on the minor's age, will be limited to the channels, amounts, and types of transactions previously defined by Revolut, in compliance with applicable regulations and the conditions established by the Customer, all of which will be displayed in your Revolut App.

Use of the Minor's Card implies acceptance of the terms and conditions for the use of Electronic Means set forth in this Agreement, including the establishment of a Personal Identification Number (PIN), which will be generated, managed, and safeguarded by you.

All transactions made by the Minor using these Minor's Cards will be considered to have been made by you, and you therefore assume all obligations arising from their use.

3.7.4 Savings Account Transactions for Minors
Transactions through the Minors' Account may be conducted exclusively through the channels and mechanisms authorized by Revolut, and are subject to the transaction limits previously established by Revolut and agreed upon with you in this Agreement.

Permitted transactions include, but are not limited to:

- ATM withdrawals: The Minor may make cash withdrawals using the Physical Card and its corresponding Personal Identification Number (PIN), provided that this feature has been activated by you. Withdrawals are subject to the daily withdrawal limits set by Revolut.

- Purchases of goods and services: The Minor may use the Card to purchase goods and services, both in physical and online stores, within the daily limits and categories authorized by Revolut; if the limit you have set is exceeded, you must approve the transactions.

- Transfers between users with the Revolut Kids feature (P2P): The Minor may request electronic transfers to other Revolut Kids accounts within the Revolut ecosystem, provided that such transfers have been enabled by you.

- Payment requests: The Minor may generate requests for funds directed to you or to other Minors within the Revolut ecosystem; however, such requests do not constitute a payment obligation for the recipient, who may accept or reject the transfer.

- Daily Earnings: The Minor may request, through the Revolut Minors App, the creation of a Daily Earnings account linked exclusively to their Minors Account. The creation of such an account is subject to your prior authorization, and you will approve the request through the channels provided by Revolut

  Once authorized, the funds allocated to the Daily Earnings section will generate earnings in accordance with the applicable Terms and Conditions, which will be credited directly to the Minor's account.

You will be liable to Revolut at all times for any transactions carried out by the Minor through these electronic means, including the use of the Card, and you agree that information regarding such transactions may be viewed and managed solely by the Minor through the channels provided by the Bank.

The use of Minors' Accounts for commercial activities, gambling, betting, or any other purpose not authorized by Revolut is prohibited.

3.7.5. Customer Responsibility

You are directly responsible to Revolut for the proper use of the Minor's Account, as well as for any transactions carried out.

You agree to monitor the transactions carried out by the Minor to ensure that the use of the funds complies with the intended purposes and the limits and restrictions set forth in these Terms and Conditions

.

Furthermore, the Customer is responsible for ensuring that the Minor uses the Account in accordance with the rules and usage policies established by Revolut, including those regarding electronic transfers, maximum amounts, and restricted spending categories. Revolut reserves the right to temporarily suspend or limit certain account features if it detects transactions that are unusual or contrary to the product's intended purposes.

The Customer hereby declares, under penalty of perjury, that the information provided for opening and managing the account is true, complete, and up-to-date, and agrees to immediately notify Revolut of any relevant changes in the Minor's circumstances or that may affect the ownership, control, or use of the Minor's Account

In the event of negligence, improper use, or breach of any of the obligations set forth in this clause, you will be liable to Revolut for all damages, losses, penalties, fees, and charges arising from such omission or action.

3.7.6. Marketing Consent

You agree that the Minor may receive communications from Revolut, including promotions, offers, and advertising. These communications will be sent to the email address you previously registered. You may manage communication preferences through the Revolut App or request to opt out of them at any time.

When the Minor is nearing the age of majority, Revolut will send communications informing them of the option to open a Revolut account with all the features and benefits available to adult users. These communications will be sent to the Minor via the registered contact information.

3.7.7. Closure of the Minors' Account

a. Closure Requested by the Customer

You may request the closure of the Minor's Account associated with the Minor at any time, provided there are no pending transactions. The request can be made directly through the Revolut app. Once closure is requested, Revolut will:

- Immediately cancel all access and payment methods enabled for the Minor regarding the Minors' Account.
- Automatically transfer the available funds from the Minor's Account to your Revolut Account. From that moment on, the Minor will no longer have access to the Minor's App.

b. Automatic Closure Upon the Minor Reaching the Age of Majority

When the Minor reaches the age of majority under Mexican law, Revolut will automatically close the Minor's Account without the need for a prior request. In this case:

- All access to the Kids App will be immediately revoked.
- The available funds in the Minors' Account will be transferred to your Revolut Account.
- Revolut will notify the Legal Guardian and the now-adult User of the closure via the registered contact methods.

The Minor will no longer be able to use the Minor's Account or any features associated with that account.

3.8. Fees

You expressly authorize Revolut to:

Charge the fees listed on the cover pages of your Revolut Account and/or Joint Account and in the Fees Schedule. In the latter document, you can review the description and applicable amount of the fees applicable to your Revolut Account and Joint Account based on the product you've signed up for. The fees for your Revolut Account will apply to the Joint Account and the Kids' Account.

The Daily Returns feature is exempt from fees.

Therefore, by opening your Revolut Account, you unconditionally agree to pay any fees incurred, plus the applicable Value-Added Tax ("VAT"), without the need for prior notice from Revolut.

The items, triggering events, frequency, amounts, and characteristics of the fees applicable to your Revolut Account and/or Joint Account are detailed in the Fees Schedule. Additionally, you can view the amounts of the fees you will be charged in the Fees section available on the Revolut website and in the Revolut app.

Revolut will notify you of any changes to the fees at least 30 (thirty) days before they take effect via the email address you have provided. If you do not agree with the changes made, you have the right to cancel the product you have subscribed to, and Revolut may not charge any fees that you have not accepted.

Transactions carried out through third-party banking service providers, if applicable, may incur fees; therefore, you acknowledge and understand that you can review these costs before completing your transaction.

3.9. Adding Money to Your Revolut Account

You can receive funds into your Revolut Account and/or Joint Account via transfers and any other methods enabled by Revolut.

3.10. Transfers

To receive money into your Revolut Account and/or Joint Account via transfers initiated by other Revolut customers or members of the Revolut Group, as well as by individuals from other financial institutions, you must share your Revolut Account details—which are available in your Revolut App—for this purpose.

We will notify you immediately via the Revolut App upon receipt of such deposits. Deposits will be credited once Revolut provides you with a confirmation or receipt for them.

Revolut may limit, in accordance with its approved risk policies, the amount of credits you may receive or debits that may be made to your Revolut Account and/or Joint Account, and may request additional verification to confirm your identity before allowing any changes to the transaction limits applicable to your Revolut Account and/or Joint Account.

Transfers made to accounts domiciled within Mexico will be considered domestic, while those made to accounts domiciled outside Mexico will be considered international.

You can transfer money to people who are not Revolut customers and have accounts with other financial institutions in Mexico by entering the name of the transfer recipient and the CLABE of the account to which you are transferring money, and by following the instructions displayed in the Revolut app. These transfers are typically credited almost immediately to the recipient's account, depending on the processing time via the SPEI (Interbank Electronic Payment System) administered by Banxico.

To execute transfers, you are responsible for ensuring you have sufficient and available funds in your Revolut Account and/or Shared Account to complete the transfer, as well as for providing us with the recipient's details correctly. Revolut will not be liable if it authorizes a transfer request when such payment was made in accordance with your instructions, even if it was made due to an error on your part. In the event of an error, you must request a Clarification in accordance with the provisions of the *"Clarifications, Inquiries, Complaints, and* Claims" clause of this Agreement.

a. Scheduled Transfers

You can schedule payments to be made at a future date to another person's deposit account. If the date you schedule the payment for is a non-business day, it will be executed on the next Business Day. If a transfer is scheduled to be executed from your Revolut Account and/or Joint Account in the future, you can cancel it using the Revolut App as long as the transaction appears as pending. You cannot cancel a payment once it has been made.

b. Transfer Rejections

Revolut may reject or delay your transfer made from or to a Revolut Account and/or Joint Account under the following circumstances:

a. If legal requirements prevent it;
b. If processing your Instructions violates this Agreement or if the Instructions do not contain the information required under applicable regulatory requirements to execute the payment correctly;
c. If the amount exceeds, or could exceed, any limit applicable to the Revolut Account and/or Shared Account;
d. If there are insufficient funds available in your Revolut Account and/or Joint Account to make the payment and cover any fees associated with such transaction;
e. If, due to force majeure, Revolut is unable to make the payment on time;
f. If you have been asked for information and have not provided it, or
g. If the Revolut Account and/or Shared Account is blocked or suspended in accordance with this Agreement.

If a payment request is rejected or delayed, Revolut will notify you of this via email or the Access Device you have designated, and you may contact Support to understand the next steps.

c. Transfer Refunds

If, for any reason, the funds you sent via a Revolut domestic bank transfer are not deposited into the recipient's bank account and are returned to Revolut, we will return the funds to your Revolut Account and/or Joint Account from which the transfer originated. In most cases, the funds will be available in your Revolut Account within 24 (twenty-four) hours of the funds being returned to Revolut by the respective financial institution.

d. Transfer Confirmation

Once you enter the recipient's information, we'll ask you to confirm the transaction through your Revolut App. Please note that this confirmation will validate that we've received your transfer instructions and will proceed with them. Revolut will provide receipts for successfully completed transactions.

e. Person-to-person (P2P) transfers between customers of Revolut or the Revolut Group.

You can transfer money to accounts held by Revolut or Revolut Group users. These transfers are credited immediately to your Revolut Account and/or Shared Account. In the Revolut app, you'll be able to view your phone contacts who are also Revolut or Revolut Group customers.

3.11. Withdrawing Money from Your Revolut Account

You can access the funds deposited in your Revolut Account and/or Shared Account through:

a. Transfers, which can be domestic or between Revolut or Revolut Group customers;
b. International transfers
c. Payments with a physical card, virtual card, or one-time card;
d. Cash withdrawals;
e. Direct debits; and/or
f. Payments.

3.12. Card Payments

Cards may be physical, virtual, and/or disposable, and will serve as a means of accessing the funds deposited in your Revolut Account and/or Shared Account.

Upon your request, Revolut will issue you a physical card, which will be mailed and delivered to the address you have provided, in a deactivated state. This card can only be used once it has been activated.

The Virtual Card will be generated, activated, and made available in the Revolut App for use at online stores.

You can also create Disposable Cards through the Revolut App for one-time use in online purchases. Additionally, you can block and unblock your Cards via the Revolut App.

Revolut will notify you via the Revolut App and/or the email address you have provided regarding the renewal of your physical Card 90 (ninety) days prior to its expiration date, so that you can confirm your shipping address for the new Card.

If you submit a request to terminate your Revolut Account Agreement and/or Joint Account Agreement, you must stop using the Cards issued by Revolut as of the date of such request. Please note that we will not be able to close your Revolut Account if you still have pending transactions.

a. Authentication for Card Use

To use your Cards, you'll need to create a PIN that will be linked to your Card through the Revolut app. This PIN will serve as a second factor of authentication, allowing us to verify your identity when you use your Card and confirm that the transactions have been initiated and authorized by you. When you use your Card to withdraw cash from an ATM or make a payment (for example, at a store or restaurant), and you enter your PIN correctly, we will consider the transaction to have been authorized by you unless you notify us that your Revolut Account and/or Joint Account or your Card has been compromised in accordance with the process described in Section 4.5 of this Agreement.

b. Domestic and International Card Payments

If you use your Card to make a purchase within Mexico, that transaction will be considered domestic.
If you use your Card outside of Mexico, you understand that purchases will be charged in Mexican pesos to your Revolut Account and/or Shared Account at the exchange rate set by Revolut at the time of the transaction—which will be available in the Revolut App—and that the following will apply:

(i) for amounts denominated in U.S. dollars, the amount in pesos that Revolut may charge to your Revolut Account and/or Shared Account may not exceed the product of the following factors: a) the amount of the payment or withdrawal in that foreign currency, and b) the result of multiplying the applicable exchange rate by 1.005, which shall be the rate determined by Banxico in accordance with Title Three, Chapter V, of the provisions issued by Banxico via Circular 3/2012, and which Banxico publishes on its website on the same day it is determined as the "FIX exchange rate."

(ii) If the payment or cash withdrawal using the Card is made in a foreign currency other than the U.S. dollar, the charge that Revolut makes in local currency to the respective Revolut Account and/or Joint Account may not exceed the amount resulting from the following calculation: a) The equivalent of the payment or withdrawal amount in the respective foreign currency will be converted to U.S. dollars based on the most recent available exchange rate, and b) The equivalent amount in pesos of that U.S. dollar amount will be calculated, as indicated in the preceding paragraph.

c. Apple Pay and Google Pay

You can add your Card to your Access Device, which allows you to use Apple Pay and Google Pay to pay for products and services. Google Pay and Apple Pay will have access to transaction data to process payments. You must accept the terms and conditions of both services when adding your Cards to these digital wallets. Please note that entering your banking information into your Access Device to use Apple Pay and Google Pay is your decision, as these payment services are not part of the features Revolut provides.

We reserve the right to discontinue our services with these digital wallets; in such a case, we may block, suspend, or restrict the use of your Cards in these apps, without incurring any liability.

You understand and agree that the Google Pay and Apple Pay services are provided by Google LLC and Apple Inc., respectively, in accordance with their respective terms and conditions, and that to use them, you must accept terms and conditions separate from this Agreement, and that Revolut will not be liable for any interruption or unavailability of the services provided by these apps.

3.13. Cash Withdrawals

You may perform transactions on your Revolut Account and/or Joint Account through ATM networks. These transactions include cash withdrawals, balance inquiries, and any other additional services authorized by Revolut. Please note that transactions conducted through ATMs may incur fees or charges imposed by the ATM operator, which are not determined by or the responsibility of Revolut. You must authorize these transactions by entering your card PIN.

3.14. Direct Debits

You may instruct and authorize Revolut to make recurring charges to your Revolut Account and/or Shared Account to pay for goods or services provided by third parties, including obligations related to loans or credits for which you are responsible (the **"Direct** Debits"). We will notify you of any Direct Debit request made on your Revolut Account via email or the Access Device you have designated, and you may also review the charges you have authorized under this clause in your Revolut Account statement.

a. Conditions for Direct Debits

Your Revolut Account and/or Shared Account must have sufficient and available funds to allow for the deduction in accordance with the recurring charges you have authorized. You understand that we will not be liable for any damage or loss caused by the inability to process a direct debit due to insufficient funds.

You authorize Revolut to process any direct debit payments you have set up that follow this process. If you close your Revolut Account and/or Joint Account, we will cancel any direct debit associated with your Revolut Account and/or Joint Account. Be sure to provide your service provider with an alternative payment method to avoid any interruption in their service.

You acknowledge and understand that we are not responsible for any variations in the amounts charged by the service provider or for the quality of the services provided. In the event of any issues with the service, please contact your service provider directly. We are also not responsible if the service provider decides not to accept the payment or accepts it outside the agreed-upon timeframe.

In order for Revolut to process recurring direct debit payments, you must request this using the Direct Debit Request form available in the FAQ section and follow the process outlined in the Revolut App. Revolut will confirm receipt of any Direct Debit Instruction and maintain a record of such Instructions.

To cancel a Direct Debit, you must submit a cancellation request through the Revolut App. The requested cancellation will take effect within 3 (three) Business Days from the receipt of your request. Once the cancellation is processed, we will stop charging you for the canceled Direct Debit.

3.15. Restrictions on the Use of Your Revolut Account and/or Shared Account

You may not use your Revolut Account and/or Shared Account for the following purposes:

- **a.** In any way that could impair Revolut's ability to provide its services;
- **b.** To control or use a Revolut Account and/or Shared Account that does not belong to you;
- **c.** To transfer your Card to any other person;
- **d.** To conduct transactions involving funds of illicit origin and/or terrorist financing;
- **e.** To allow another person to access or use your Revolut Account and/or Shared Account or to access your Revolut App;

f. For unlawful purposes (e.g., committing fraud); or
g. To abuse, exploit, or circumvent any usage restrictions established by a service provider with which your Card is registered.

Furthermore, Revolut may terminate, close, suspend, or restrict any of the products at any time in the following cases:

a. When you have seriously or persistently breached the terms and conditions of this document and have not remedied the breach within the timeframe granted by Revolut;
b. When you have provided false, erroneous, inaccurate, or incomplete information for the purpose of entering into the products described in this document, and such information has been verified during the term of the agreement;
c. When Revolut is notified by the competent authority of any unlawful act committed by you to the detriment of Revolut, any of its customers, or the financial system in general;
d. When Revolut is notified by the competent authority of a restraining order or seizure order;
e. If there is unusual activity compared to your typical activity patterns in the Revolut App;
f. If Revolut has reasonable grounds to suspect that the activity in the Revolut Account and/or Shared Account is likely to be fraudulent or criminal;
g. If there are indications that your use of the Revolut App is harmful to Revolut or its software, systems, or hardware;
h. If your actions could in any way cause harm to Revolut without just cause; or
i. If you have been declared bankrupt.

We will notify you if your account is suspended, closed, or blocked via email or your Access Device. If Revolut suspends, closes, or blocks your Revolut Account and/or Shared Account, you will not be able to deposit money into that account, make payments with your Card, withdraw money from ATMs, or make transfers, and incoming payments will be rejected and returned to the sender.

Additionally, Revolut may limit, in accordance with its approved risk policies, the amount of credits you can receive or debits that can be made to your Revolut Account and/or Shared Account, as well as the amount of funds that can be withdrawn in cash from ATMs or spent using your Card.

3.16. Transaction History
You can view all debits and credits made to your Revolut Account and/or Shared Account through the Revolut App. Additionally, you will receive notifications via email or on your Access Device. If you wish to request the closure or termination of your Revolut Account and/or Joint Account, we recommend that you download a copy of the information visible in the Revolut App beforehand, since once your Revolut Account and/or Joint Account is closed, you will no longer be able to do so.

3.17. Checking Balances, Transactions, and Account Activity
Revolut provides you with a list of the balances, transactions, and account activity in your Revolut Account and/or Joint Account, which you can view through the Revolut App.

3.18. Account Statements
Revolut will issue, free of charge, within 10 (ten) calendar days following the last business day of each month, a statement for your Revolut Account and/or Shared Account that will reflect the transactions carried out during the immediately preceding period, specifying the debits and credits made. You and Revolut agree that, since the Revolut App is the sole channel through which Revolut provides you with products and services, in lieu of the regulatory obligation to send monthly account statements to customers' mailing addresses, Revolut will make them available to you through your Revolut App.

You may request at any time, through Support, that your account statement be sent to your home address free of charge by following the process described below:

1. Contact us via the support chat within the Revolut App.
2. Request that your account statement be mailed to you.
3. The agent, via the Revolut app, will offer you options to receive your account statement digitally or in paper form.
4. If you still need a physical statement, please confirm with the agent that you'd like to choose that option.
5. The physical account statement will be mailed to the address you provide, with delivery times varying by region.

3.19. Inactivity

If a Revolut Account and/or Joint Account has no deposits or withdrawals for a continuous period of 3 (three) years, your funds will be transferred to a global account maintained by Revolut for this purpose. Revolut will notify you in writing at the email address you provided during the registration process at least 90 (ninety) days prior to the transfer to the global account.

When you make a deposit or withdrawal, or claim the funds from your Revolut Account and/or Joint Account, Revolut will withdraw the total amount from the global account in order to disburse it to you. If you do not make a deposit or withdrawal, or claim funds from your Revolut Account and/or Shared Account within 3 (three) years from the date your funds are deposited into the global account, and the amount does not exceed the equivalent of 300 (three hundred) units of measurement and adjustment, those funds will be forfeited to the public charity's assets, and you will be notified via the email address registered with Revolut.

3.20. Account Closure

You may close your Revolut Account and/or Shared Account at any time by submitting a request through the Revolut App. You acknowledge and agree that, in the event of the closure of your Revolut Account and/or Shared Account, Revolut must honor any payments that you have instructed and authorized prior to the closure request, and therefore such amounts will no longer form part of your available funds. Revolut will grant you a period of at least 60 (sixty) days to withdraw funds from your Revolut Account and/or Joint Account.

3.21. Death of the Customer

In the event of your death, Revolut will distribute the balances in your Revolut Account to the beneficiaries you have designated in the Revolut App. If you have not designated any beneficiaries, the balances will be distributed in accordance with the law.

You may designate or replace beneficiaries at any time in the Revolut App, as well as modify the proportion allocated to each in the event of death or disappearance. The most recent designation shall supersede any previous designations made in the Revolut App.

3.22. Bank Deposit Protection

Revolut hereby informs you that, under the Law on the Protection of Bank Deposits, your funds deposited in the Revolut Account and/or Joint Account are guaranteed by the IPAB in accordance with the following:

"Only the following are guaranteed by the Institute for the Protection of Bank Savings (IPAB): demand deposits, savings deposits withdrawable on predetermined days, savings, and time deposits or deposits with prior notice, as well as loans and credits accepted by the institution, up to the equivalent of four hundred thousand UDIs per person, regardless of the number, type, and class of such obligations in their favor and owed by the commercial bank."

In the event that a person qualifies as a depositor guaranteed by the IPAB in two or more individual and/or group accounts at the same institution, the IPAB will pay only up to the guaranteed amount per customer, regardless of the number of accounts held by that person.

In the case of group savings accounts, these will be protected by the IPAB in accordance with this clause and solely for the holder of the Revolut Account on which the group savings account was created.

3.23. Promotions
Revolut may offer you benefits, discounts, loyalty programs, or any other promotions for using or signing up for Revolut services and/or products; the current terms and conditions for such benefits, discounts, and loyalty programs will be available at all times in your Revolut App and on the Website.

Section IV. GENERAL PROVISIONS
The provisions contained in this Section shall govern the relationship between you and Revolut at all times and shall apply to this Agreement. In the event of any conflicting provisions in this document, the special provisions contained in the other agreement shall prevail.

4.1. Term
This document shall remain in effect indefinitely. However, both you and Revolut may request the termination of this Agreement at any time, in accordance with the established termination procedure.

4.2. Grace Period
You will have a grace period of 10 (ten) business days, starting from the date you sign up for any transaction or banking service offered by Revolut, to cancel the contract or the products or services associated with the transaction or banking service you signed up for, without incurring any liability.

4.3. Termination
If, after the period set forth in the preceding paragraph has elapsed, you wish to terminate any of the products covered by this document, you must submit a termination request through the Revolut App. Your Agreement will be terminated on that date, provided that you have withdrawn your available balance in cash or via transfer. On that same date, we will proceed to cancel your Payment Methods, so you will not be able to make additional charges to your Revolut Account and/or Shared Account. For the purposes of the foregoing, Revolut will verify the authenticity and accuracy of your identity and will provide you with a confirmation and a reference number acknowledging receipt of the termination request. Once this is done, the parties agree to take the following actions:

1. Your payment methods will be deactivated.
2. Revolut will reject any request to withdraw funds that you may make; therefore, only charges generated prior to the termination of the Agreement and the cancellation of the Payment Methods—but not yet reflected—will be processed; and
3. Revolut will cancel, without any liability, any payments, services, or direct debits you have set up up to the date of the termination request.

Once you have withdrawn the balance from your Revolut Account and/or Shared Account, both parties waive any rights to residual claims.

The parties agree that the cancellation of one or more of the Products and/or services provided for in this Agreement, whether by you or by Revolut, shall not result in the termination of this Agreement in its entirety, unless either party expressly states in writing its intention to terminate this Agreement in its entirety. In the event that there is more than one interrelated Product or service offered jointly by Revolut for your benefit, and if such Product or service can continue to exist independently, upon cancellation of any one of them, the terms and conditions of the remaining ones may be modified; in such a case, Revolut will inform you of this situation through the means we have previously agreed upon for such purposes; however, if you subscribed to a

Product or service that is necessarily linked and cannot stand alone, it will also be terminated. Revolut will not make the termination of your Agreement contingent on any other action not provided for herein.

4.4. Amendments

This Agreement may be amended at any time by Revolut for the following reasons:

- If we believe the changes will make the Agreement easier to understand or more useful to you;
- To reflect how our products and services work, especially if the change is necessary due to a change in how any financial service is provided or in the technology used;
- To reflect the legal or regulatory requirements that apply to us; and/or
- Because we are changing or introducing new services or products that affect our existing services or products covered by these terms.

In the event of such a modification, Revolut must (i) provide notice via the Communication Channels at least 30 (thirty) calendar days prior to the date on which the new version of the Agreement takes effect, and (ii) publish a notice regarding the amendment to the Agreement on its Website. The notice regarding the amendments must include Revolut's corporate name and logo; the name of the Product; Revolut's address and contact email, as well as the UNE's address, phone number, and email; the Agreement's registration number in the RECA; a brief summary of the amendments and the date on which they take effect; and your right to terminate the Agreement. You can view the new version of the Agreement through the Revolut App, the CONDUSEF RECA, and on Revolut's website.

You may terminate this Agreement if you do not agree with the changes proposed by Revolut within 30 (thirty) calendar days following the notice described in the previous paragraph, without incurring any charges, fees, and/or penalties as a result.

4.5. Loss or Theft

In the event of theft or loss of your Revolut Account and/or Shared Account, Cards, and/or Access Device, and/or Authentication Factors, you must notify Revolut via the Revolut App or by emailingune@revolut.com . Revolut will then provide a report number, along with the date and time the notification was received, within 24 (twenty-four) hours of the notice being submitted (the "Notice"). From the moment the Notice is received, you will not be liable for any transactions or withdrawals made, and Revolut will block access to your Revolut Account and/or Shared Account and/or Card and/or Revolut App and reject any transactions attempted using them.

Revolut will provide you, within a maximum of 2 (two) Business Days from the date the Notice was submitted, with a report that includes, at a minimum, the following information: I. The extent of your liability for charges to the Revolut Account and/or Shared Account recorded before and after the submission of the aforementioned Notice; II. The date and time the Notice was received; and III. The status of the investigation conducted in response to the submitted Notice.

With respect to transactions made prior to the Notice, Revolut will, where applicable, credit the Card within a period not exceeding the second Business Day following the day on which it received your report of an unrecognized charge. A charge report will be considered valid when the charges meet the following three conditions: (I) charges made within the first 48 (forty-eight) hours prior to the submission of the Notice; (II) at the time the transaction was made, the applicable Authentication Factors (e.g., PIN) were not met; and (III) the report of unrecognized charges was submitted within 90 (ninety) days of the date on which such charge was made.

You will be liable for all losses related to your Cards if: (i) you acted fraudulently; (ii) you failed to use the Cards in accordance with the provisions of this document;
(iii) you failed to submit the applicable notification via the Revolut App or the designated phone number for that purpose, without delay, as soon as you became aware of the loss, theft, or unauthorized use of the Cards; or (iv) you failed to take all necessary measures to safeguard the security of the Cards' security data.

If you wish to address any concerns, please contact us through the Help section available in the Revolut App or, if you are unable to access your Revolut App, via the following email address:une@revolut.com .

4.6. Liability of the Parties
You will be liable to Revolut for any misuse of the products and/or services you have contracted, and you may be subject to applicable civil and/or criminal penalties. In the event of any failure, error, delay, or interruption in the services attributable to Revolut, you will have the right to claim damages resulting from such events; Revolut will be required to compensate you for such damages if its liability is established.

We will not be liable for losses arising from our failure to fulfill our obligations to debit or credit your Revolut Account and/or Shared Account because:

- You have breached this Agreement and such breach prevents us from fulfilling those obligations;
- There is a legal or regulatory requirement that justifies it;
- There is a fortuitous event or force majeure; or
- The Revolut Account has been seized as a result of judicial or administrative proceedings.

4.7. Recovery of Negative Balances
Revolut may recover any negative balances that arise in your Account. Recovery will take place immediately upon detection of the corresponding debt, and Revolut may use the funds you hold in any of your subscribed Products—whether in local currency or foreign currency—to cover the debts for which you are responsible.

The amount to be recovered will be the one shown in the corresponding section within the Revolut app, and it will be determined based on the individual transactions recorded in your account.

4.8. Help
You can contact Revolut at any time through the Revolut App 24 (twenty-four) hours a day, 7 (seven) days a week.

Revolut will contact you through the Revolut App or via the email address you provided during the registration process.

Additionally, for your inquiries, Revolut provides links to its official social media accounts on its website.

4.9. Clarifications, Inquiries, Complaints, and Claims
You may submit clarifications, inquiries, complaints, and claims via the Claims Form or through the Specialized Customer Service Unit.

To initiate any of the above procedures, you must provide the following information via the Claims Form available in the Revolut app:

- Full name;
- Phone number and email address associated with your Revolut account;
- Description of the problem; and
- Proposed solutions.

Be sure to submit claims, clarifications, and complaints within 90 (ninety) days of the transaction date.

We will resolve these matters within the following timeframes:

- Claims: within a maximum of 45 (forty-five) days for domestic transactions and 180 (one hundred eighty) days for international transactions;
- Inquiries or Clarifications: 30 (thirty) business days, and
- Complaints: 10 (ten) business days.

You can use the Revolut app to request clarifications regarding charges on your cards or charges to your Revolut Account and/or Shared Account, which will follow the processes outlined below:

- Card Charge Disputes

If we have a record of transactions made with the Card and you do not recognize a charge, you may file a dispute request through the Revolut App or with the Specialized Customer Service Unit referred to in the following clause, within the Dispute Period. Likewise, you may submit a request for clarification within ninety calendar days, in accordance with Article 23, Section I, of the Law on Transparency and Regulation of Financial Services. Revolut must acknowledge receipt and credit your Revolut Account with the corresponding funds no later than the second banking business day following receipt of the dispute request.

The credit mentioned in the preceding paragraph will not apply if, no later than the second banking business day following receipt of the claim, Revolut provides you with a written determination signed by authorized Revolut personnel confirming that the disputed charges correspond to transactions carried out using two authentication factors, unless there is evidence that the charge resulted from an operational failure. If a credit has been issued for an unrecognized charge and it is subsequently confirmed that the transactions were carried out with the appropriate authentication, Revolut may reverse said credit. If the claim is rejected, Revolut will send you, via email or your Access Device, a copy of the document or evidence considered in reaching that decision, as well as a detailed report addressing all the facts contained in your claim request.

- Claims Regarding Charges to the Revolut Account and/or Shared Account

If you have any objection regarding a charge to your Revolut Account and/or Shared Account (including Direct Debits and Payments) made through withdrawal methods other than Cards, you may file a Claim through the Revolut App or with the Specialized Customer Service Unit referred to in the following clause, within the Dispute Period. You may also submit a request for clarification within ninety calendar days, in accordance with Article 23, Section I, of the Law on Transparency and Regulation of Financial Services. Revolut must acknowledge receipt, and if the disputed charge is filed within the first 60 (sixty) days of the Dispute Period, Revolut will issue a provisional refund to your Revolut Account and/or Shared Account for the disputed amount no later than the next Business Day following the date of the Claim. If the Claim is filed between the 61st (sixty-first) and 90th (ninetieth) days of the Dispute Period, Revolut will issue a provisional refund to your Revolut Account within 20 (twenty) Business Days following the Claim.

Once Revolut receives the Claim, Revolut will initiate an investigation and gather evidence to determine whether the Claim is valid. If the Claim is determined to be unfounded, you will be notified via the Revolut App, and the funds will be withdrawn from your Revolut Account and/or Shared Account. This decision will be signed by authorized Revolut personnel and will be available for you to view via the Revolut App starting 10 (ten) days after notification of the unfounded claim. In addition, if you request it, Revolut will make the complete case file available to you within 45 (forty-five) days of the issuance of said decision, via the Revolut App.

4.10. Specialized Customer Service Unit

Revolut also makes available to you its specialized unit responsible for processing any of the claims, clarifications, inquiries, and complaints outlined in this Agreement. You may email this unit atune@revolut.com at any time, on any day. It should be noted that the UNE does not have a contact phone number, as all its procedures and communications are conducted through the Revolut app and/or the email address mentioned in this paragraph, which is duly registered in the Directory of Specialized User Support Units (DITUE).

The UNE's contact information is as follows: i) email:une@revolut.com , ii) phone number: 8009530698, and iii) address: Calle Varsovia 36, 6th Floor, Office 603-W, Colonia Juárez, Cuauhtémoc Borough, Mexico City, Mexico.

Please note that you may always submit your claims, requests for clarification, inquiries, and complaints to the National Commission for the Protection and Defense of Financial Services Users ("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, ZIP code 03100, Benito Juárez, Mexico City, at telephone numbers 800 999 8080 and 55 5340 0999, via email atasesoria@condusef.gob.mx , or by visiting the website at www.condusef.gob.mx. Additionally, the Customer has the right at any time to notify the Public Registry of Users ("REUS") of CONDUSEF of their refusal to receive advertising information regarding financial products and services via the internet, by telephone, and/or in person.

4.11. Authorization for Us to Process Your Personal Data

You must keep your information up to date and notify Revolut of any changes through the Revolut App.

Revolut may retain and use the data and information it collects during the registration and onboarding process you complete in accordance with the terms and conditions of this Agreement for the purpose of potentially offering additional products and services. However, to comply with applicable regulatory provisions, Revolut may request additional or repeat information from you; in such cases, Revolut will inform you of the reasons for such a request and the regulatory provision that prompted it, and you agree to provide such information when requested. If you do not provide the requested information, Revolut will not be liable for any disruption in the provision of its services.

Since you are familiar with the applicable Privacy Notice, Revolut undertakes to:

- **a.** Process your Personal Data solely in accordance with your instructions;
- **b.** Refrain from processing your Personal Data for purposes other than those instructed by you;
- **c.** Implement security measures in accordance with the Federal Law on the Protection of Personal Data Held by Private Parties and its Regulations;
- **d.** Maintain confidentiality regarding the Personal Data processed; and
- **e.** Refrain from transferring your Personal Data except as you may direct or when required by the competent authority.

4.12. Assignment

You may not assign or transfer the rights and obligations acquired under this Agreement. However, you authorize Revolut to transfer or assign the rights and obligations acquired through this document or any of the agreements it documents, which Revolut will notify you of in accordance with the terms of this Agreement, through the agreed-upon means of notification.

4.13. Bank Secrecy

The information and documentation relating to the transactions and services referred to in Article 46 of the Credit Institutions Act shall be confidential, and therefore, Revolut, in order to protect the right to privacy of its customers and users, may under no circumstances disclose any information regarding deposits, transactions, or services—including those provided for in subsection XV of the aforementioned Article 46—except to those you have authorized to receive your information, access your Revolut Account, or participate in the transaction or service.

As an exception to the provisions of the preceding paragraph, Revolut shall be obligated to provide the information referred to in that paragraph when requested by a judicial authority pursuant to a court order issued in a proceeding in which you are a party or a defendant.

Revolut will also be exempt from the prohibition set forth in this clause and, therefore, required to provide the aforementioned information in cases where it is requested by the authorities specified in the third paragraph of Article 142 of the Credit Institutions Act.

4.14. Taxes

You authorize us to withhold from your Revolut Account, Savings, Daily Earnings, and/or Joint Account any tax applicable to the products you have activated in your Revolut App.
You can view the CFDI for withholdings and payments in your Revolut App.

4.15. Intellectual Property

Revolut owns all intellectual property rights to our products (for example, the content of the Revolut App and our Website, our logo, and the designs of our Cards, among others). You must not use our intellectual property as your own. Nor may you reverse-engineer any of our products (that is, reproduce them by examining their construction or composition).

The Revolut app displays Google Maps features and content, which include intellectual property that does not belong to us. For this reason, the additional Google Maps/Google Earth Terms of Service (maps.google.com/help/terms_maps.html) and the Google Privacy Policy (www.google.com/policies/privacy/) apply to your use of Google Maps features and content.

4.16. Act of God or Force Majeure

Neither party shall be obligated to fulfill its obligations if it is materially unable to do so due to a proven act of God or force majeure.

4.17. Jurisdiction and Competence

This document shall be governed by and interpreted in accordance with the laws of the United Mexican States.

For the interpretation and enforcement of this document, the parties submit to the jurisdiction of the courts of Mexico City, Mexico, or, as the case may be, to the jurisdiction determined by the plaintiff based on its domicile.

4.18. Authorization and Acknowledgment Regarding the Transfer Database

You hereby declare that you fully understand the content, operation, and scope of the technological platform known as the Transfer Database (hereinafter, the “BDT”), which is operated by Banxico and jointly regulated by the CNBV.

The purpose of the TDB is to enable credit institutions to exchange information regarding domestic fund transfers in foreign currency, as well as international transfers sent or received by their customers and users. This exchange is carried out through the submission of statistical data that includes, among other things, the number of transactions, amounts, destinations, origins, credit institutions involved, and other general data related to a specific period. This is in accordance with the guidelines issued by the Ministry of Finance and Public Credit, the CNBV, and Banxico, with the aim of strengthening the measures implemented by credit institutions to prevent transactions involving funds of illicit origin and the financing of terrorism.

In this regard:

I. You expressly authorize Revolut to access your information and, where applicable, related documentation held by the BDT;
II. You also authorize Revolut to report to the BDT the information and, where applicable, the corresponding documentation, as required by applicable regulations;

III. You acknowledge and agree that the information and documentation contained in the BDT may be accessed and used by Revolut in compliance with its regulatory obligations and to prevent transactions involving funds of illicit origin;

IV. You acknowledge that the data contained in the BDT may include information regarding the fund transfers you make, both domestic transfers in foreign currency and international transfers, including general statistical data in accordance with applicable regulations;

V. You agree that this authorization will remain in effect throughout your contractual relationship with Revolut and, where applicable, even after its termination, to the extent that the information is necessary for compliance with applicable legal and regulatory obligations.

4.19. Acceptance

You expressly authorize Revolut to:

a. Debit your Revolut Account and/or Shared Account for any amount that was credited to you in error for the purpose of correcting such error. Revolut will notify you via the Revolut App of any transaction it carries out pursuant to this provision.

b. If there are insufficient funds in your Revolut Account, to debit funds from any other Revolut Product you have, in local currency or foreign currency, to cover amounts owed by you to Revolut, up to the amount of such debts.

c. To suspend, modify, cancel, or restrict benefits and/or promotions granted to you based on your past behavior, credit history, and usage history of the products you have purchased; provided that certain purchased products and/or promotions have a specific term.

d. Record and maintain in a sequential archive the electronic, digital, magnetic, or physical records of the Instructions and your communications with Revolut related to the Products and services provided for in this Agreement, including voice recordings and/or written records or communications sent by fax or email.

e. In accordance with the Federal Law on the Protection of Personal Data Held by Private Parties and the Privacy Notice made available to you by Revolut, to collect, use, disclose, store, transfer, and share your personal, commercial, financial, and credit information, as well as the file containing such information and its supporting documentation, with each and every entity belonging to the Revolut Group, both nationally and internationally, as well as with service providers related to this Agreement, you consent to the processing of the data and information provided for the purposes described in the Privacy Notice. Furthermore, you have given your consent to the processing of your personal data prior to the execution of this document, in accordance with the provisions of the aforementioned Law and its Regulations.

f. Pursuant to Article 115 of the Credit Institutions Law and Section 4a Ter of the General Provisions referred to in Article 115 of the Credit Institutions Law, Revolut may obtain the geolocation of your access device.

g. To share your information with authorities and other financial institutions, in accordance with the provisions of Article 142 of the Credit Institutions Act, to prevent and detect acts, omissions, or transactions that could facilitate, aid, assist, or cooperate in any way with the commission of crimes against Revolut's customers or Revolut itself, or of the crimes set forth in Articles 139, 139-Quater, and 148-Bis of the Federal Criminal Code, or that could fall under the provisions of Article 400-Bis of the same Code.

h. Sharing information through Banxico's payment systems.

4.20. Availability of Features and Services

Revolut may enable, limit, suspend, update, modify, or disable, in whole or in part, any feature, service, or operation available on the Revolut App or through Electronic Media. The availability, activation, or scope of such features will depend on operational, regulatory, technological, security, and compliance factors, Revolut's internal policies, or any other reason determined by Revolut.

The mere inclusion or display of a feature within the Revolut App does not imply its immediate activation or Revolut's obligation to keep it available, updated, or enabled for all customers or segments. Revolut will notify users through the appropriate Communication Channels of any relevant changes in accordance with the provisions of this Agreement.

4.21. Consent and Execution
To enter into the Agreement covered by this document, you hereby grant your acceptance and express consent to the terms and conditions set forth in this Agreement. Such consent must be provided via the electronic means made available to you by Revolut through one of the remote identification and authentication processes that Revolut implements via the Revolut App.

Once we approve any of your requests, your product or service will be activated, will become operational, and will be reflected in your Revolut App and on the product and service pages corresponding to the products and services you have contracted.

AUTHORIZATION TO USE INFORMATION FOR ADVERTISING PURPOSES
You authorize Revolut to use your information and data for marketing, advertising, and promotional purposes, either directly or through other entities or companies within the Revolut Group. Revolut informs you that you may revoke this authorization; to do so, you must contact Customer Service through the Revolut App. In addition to the foregoing, you may register free of charge with the Public User Registry (REUS), maintained for this purpose by CONDUSEF; in such a case, Revolut will consider this authorization revoked.

FIRMA:
The Customer reviewed this Agreement prior to its execution to read and understand it, thereby constituting the expression of the Parties' intent, and signed it using the Electronic Means made available to them.

FIRMA:

Revolut

ANNEX: FEES FOR YOUR REVOLUT ACCOUNT

Below you will find the Schedule of Fees applicable to your Revolut Account. For greater clarity, please note that the fees are divided as follows, with the effective dates indicated below:

DEBIT CARD ISSUANCE[1]

FEE NAME	AMOUNT (MXN)	FREQUENCY
Standard Card Issuance *(includes issuance and shipping)*	$240.00	Per event
Personalized Standard Card Issuance[2] *(includes issuance and shipping)*	$319.00	Per event
Premium Card Issuance *(includes issuance and shipping)*	$340.00	Per event
Personalized Premium Card Issuance [2] *(includes issuance and shipping)*	$429.00	Per event
Metal Card Issuance *(includes issuance and shipping)*	$940.00	Per event
Custom Metal Card Issuance [2] *(includes issuance and shipping)*	$1,019.00	Per event
Ultra Card Issuance *(includes issuance and shipping)*	$1,340.00	Per event

DEBIT CARD REPLACEMENT[1]

NAME OF THE COMMISSION	AMOUNT (MXN)	FREQUENCY
Standard Card Replacement *(includes issuance and shipping)*	$240.00	Per event
Replacement of Standard Personalized Card [2] *(includes issuance and shipping)*	$319.00	Per event
Premium Card Replacement *(includes issuance and shipping)*	$340.00	Per event
Personalized Premium Card Replacement [2] *(includes issuance and shipping)*	$429.00	Per event
Metal Card Replacement *(includes issuance and shipping)*	$940.00	Per event
Personalized Metal Card Replacement [2] *(includes issuance and shipping)*	$1,019.00	Per event
Ultra Card Replacement *(includes issuance and shipping)*	$1,340.00	Per event

PENALTY FOR UNJUSTIFIED CHARGEBACK[3]

NAME OF THE COMMISSION	AMOUNT (MXN)	FREQUENCY
Penalty for Unjustified Chargeback	$250.00	Per transaction

REVOLUT PLANS

NAME OF THE COMMISSION	AMOUNT (MXN)	FREQUENCY
Standard Plan	No commission	Not applicable

Premium Plan	$1,788.00	Annual
Metal Plan	$4,188.00[4]	Annual
Ulta Plan	$21,588.00	Annual

INTERNATIONAL TRANSFERS TO OTHER BANKS[5]

DESTINATION CURRENCY	VARIABLE FEE BASED ON AMOUNT TRANSFERRED[6]	FREQUENCY
CRC	0.15%	Per transaction
ARS	0.15%	Per event
COP	0.15%	Per event
SLL	0.15%	Per event
MGA	0.15%	Per event
PEN	0.15%	Per event
BRL	0.15%	Per event
CLP	0.15%	Per event
BOB	0.15%	Per event
NPR	0.15%	Per event
KRW	0.15%	Per event
XAF	0.15%	Per event
GHS	0.15%	Per event
GTQ	0.15%	Per event
XOF	0.15%	Per event
PKR	0.15%	Per event
VND	0.15%	Per event
ZMW	0.15%	Per event
BDT	0.15%	Per event
BWP	0.15%	Per event
MWK	0.15%	Per event
LKR	0.15%	Per event
PHP	0.15%	Per event
INR	0.15%	Per event
IDR	0.15%	Per event
KES	0.15%	Per event
MYR	0.15%	Per event
EUR	0.15%	Per event
AUD	0.15%	Per event
CAD	0.15%	Per event
DKK	0.15%	Per event

USD	0.15%	Per event
GBP	0.15%	Per event
HKD	0.15%	Per event
HUF	0.15%	Per event
JPY	0.15%	Per event
CHF	0.15%	Per event
MAD	0.15%	Per event
NOK	0.15%	Per event
NZD	0.15%	Per event
PLN	0.15%	Per event
CZK	0.15%	Per event
RON	0.15%	Per event
SGD	0.15%	Per event
SEK	0.15%	Per event
THB	0.15%	Per event
TRY	0.15%	Per event

IMPORTANT NOTES:
Fees effective as of January 5, 2026.

All fees are expressed in the national currency (MXN).

The applicable Value-Added Tax (VAT) will be applied to the fees listed.

This Annex is an integral part of your Revolut Account terms and conditions. Fees may be modified in accordance with the provisions of the Agreement.

Contact information for the National Commission for the Protection and Defense of Financial Services Users ("Condusef"): (i) Nationwide Call Center at 55 53 400 999; (ii) website at www.condusef.gob.mx; and (iii) email atasesoria@condusef.gob.mx .

Transactions conducted through bank agents may incur a fee; please check before completing your transaction.

For informational and comparison purposes only. These fees may vary depending on the terms of the contract you have entered into with Revolut Bank, S.A., a full-service bank.

1. Fees for issuing and replacing debit cards will be itemized on your statement under the following categories: i) issuance, ii) shipping (depending on the shipping method you selected in the Revolut app), and iii) if you requested a custom image or design; in any case, always resulting in the total amount of fees specified in this appendix.

2. Customization refers to your ability to incorporate any image or design permitted in your Revolut app onto your physical debit card and is subject to Revolut's approval. If Revolut does not

approve your design or images, you will not be charged the fee, and therefore the card will not be issued and/or replaced.

3. If you file a claim and, following an investigation, it is determined that Revolut has sufficient evidence to prove that the transaction was valid, you will be charged that fee.

4. The annual fee for the Metal Plan is $5,000.00 pesos plus VAT; however, as part of a promotion, you will be charged $4,188.00 pesos plus VAT annually. You will be notified of the promotion's termination thirty days in advance, in accordance with the process set forth in clause 3.6 titled "Fees" of the Agreement.

5. The maximum fee charged for international transfers to other banks is $1,000 pesos plus VAT.

6. The fees for international transfers are as follows: **2.00%** for CRC, ARS, COP, SLL, MGA; **1.00%** for PEN, BRL, CLP, BOB, NPR; and **0.50%** for KRW, XAF, GHS, GTQ, XOF, PKR, VND, ZMW, BDT, BWP, MWK, LKR, PHP, INR, IDR, KES, MYR, EUR, AUD, CAD, DKK, USD, GBP, HKD,
HUF, JPY, CHF, MAD, NOK, NZD, PLN, CZK, RON, SGD, SEK, THB, and TRY, on the transferred amount plus VAT; however, as part of a promotion, you will be charged 0.15% on the transferred amount plus VAT. You will be notified of the promotion's termination thirty days in advance, in accordance with the process set forth in clause 3.6, titled "Fees," of the Contract."