This Document	
Introduction	Revolut's Savings Vaults Terms and the Flagstone Terms will apply unless there are specific provisions in this Deposit Information that state otherwise. This Deposit Information is effective from the date you instruct Flagstone to place funds into any account with the Deposit Account Provider.
	Please read this Deposit Information in conjunction with the Flagstone Terms and the Revolut Savings Vault Terms (including defined terms) (together, the Terms) as they, together with the Trust Deed, make up the entire agreement in relation to your deposit with the Deposit Account Provider and your instructions will be processed in line with these Terms. You can ask for a copy of these terms and conditions or the Trust Deed through chat in the Revolut app. Where we say "we" in this document, we mean Flagstone.
Summary Box	
Account Name	Revolut Easy Access GBP (Enterprise/Scale/Grow)
What is the interest rate?	The interest rate is dependent on plan. (see table below) Interest is calculated and paid daily to the Deposit Account. You'll earn interest on any amount you withdraw from your Account until the calendar day prior to your withdrawal instruction. This is based on a 365-day year. In a leap year, the Deposit Account Provider will add an extra day of interest on 29 February and include it in the next interest payment they make to your Account following that date. Interest will begin accruing no later than the first business day following the day when your money arrives with the Deposit Account Provider. This can take up to 24 hours from the point of your instruction. This means that if you send money to a Savings Vault on Monday, but the Deposit Account Provider doesn't receive the money until Tuesday, you'll start accruing interest no later

Plan	Gross* (variable)	AER** (variable)
Enterprise	3.25%	3.30%
Scale	2.62%	2.65%
Grow	2.13%	2.15%

<table>
<tr><td></td><td>than Wednesday. It also means that if you send the money on a day the Deposit Account Provider is closed, it may not receive your money until the next day on which it is open.

Interest is calculated daily on the cleared balance in the account, using the interest rate applicable on that day, and is paid daily.

*Gross is the rate of interest payable before any income tax is deducted.
**AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded on an annual basis.</td></tr>
<tr><td>Can the Deposit Account Provider change the interest rate?</td><td>Yes, the interest rate can change at any time. If the rate decreases, then we'll let you know at least 30 days before the change is made. If the rate increases, we'll let you know within 30 days of the change being made.

A change to your rate could be instigated by the Deposit Taker, or as a result of a change in the proportion of any interest income being received by Flagstone and Revolut.

If the interest rate decreases, we will inform you of the time frame within which we need to receive your instruction if you do not wish to continue with the Savings Vault at the new rate. If you do not provide us with such an instruction, we will consider that you have agreed to the change.</td></tr>
<tr><td>What would the estimated balance be after 12 months based on a £1,000.00 deposit?</td><td>At the current interest rate, the estimated balance is dependent on plan.
<table>
<tr><th>Plan</th><th>Principal</th><th>Interest earned after 12 months</th><th>Total balance after 12 months</th></tr>
<tr><td>Enterprise</td><td>£1,000.00</td><td>£33.00</td><td>£1,033.00</td></tr>
<tr><td>Scale</td><td>£1,000.00</td><td>£26.50</td><td>£1,026.50</td></tr>
<tr><td>Grow</td><td>£1,000.00</td><td>£21.50</td><td>£1,021.50</td></tr>
</table>

These are just examples and not based on your individual circumstances. It assumes that you don't add or take out any money during the year.</td></tr>
<tr><td>How do I open and manage my account?</td><td>Online through your Revolut App. Only users with the business owner role, or if a user has a savings view/manage permission assigned to their role, will be able to apply for and manage your Instant Access Savings.

If we receive your Instruction to open a new Deposit Account before 12 noon on a Business Day, we will action your instruction that day. If we receive your</td></tr>
</table>

<table>
<tr>
<td></td>
<td>Instruction to place additional funds into an existing Deposit Account before 12 noon on a Business Day, we will action your instruction that day.

The maximum deposit value is dependent on plan.
<table>
<tr><th>Plan</th><th>Maximum deposit amount</th></tr>
<tr><td>Enterprise</td><td>£2,000,000</td></tr>
<tr><td>Scale</td><td>£1,000,000</td></tr>
<tr><td>Grow</td><td>£500,000</td></tr>
</table>

There is deposit protection in place for £120,000 only. Any deposits over that amount are not protected.</td>
</tr>
<tr>
<td>Can I withdraw money?</td>
<td>If you provide an instruction to withdraw funds from a Deposit Account before 12 noon on a Business Day, we will action your instruction that day.

On rare occasions, Deposit Account Providers fail to return payments to Flagstone on the correct day. In such an event, Flagstone escalates the issue rapidly with its relationship managers at the Deposit Account Provider and uses its best endeavours to ensure that the maximum delay is 24 hours.

You can make withdrawals to your Revolut account at any time. As long as we receive your withdrawal instruction before 12 noon on a Business Day, we will execute your instruction that day.</td>
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<tr>
<td colspan="2">Additional Information</td>
</tr>
<tr>
<td>Is my deposit covered by Financial Services Compensation Scheme (FSCS)?</td>
<td>Yes - The Deposit Account Provider will hold your money as a deposit. This means that if the Deposit Account Provider was to fail you are protected by FSCS up to a maximum of £120,000 across all of your eligible deposit accounts. Therefore, this maximum is the total protection for this deposit and any others you may hold with Deposit Account Provider directly. For all the information you need on FSCS please go to www.fscs.org.uk.

Placing funds via the Revolut App will impact how quickly FSCS can return your deposit to you if Deposit Account Provider should fail. For all information you need on the FSCS repayment timelines please go to www.fscs.org.uk/what-we-cover/banks-building-societies-credit-unions.

If this were to happen, Flagstone as the trustee would be responsible for administering your claim in conjunction with the rules of the scheme. The total</td>
</tr>
</table>

	value of deposits that the FSCS covers may change from time to time. You can read more about FSCS protection on the FSCS's website at www.fscs.org.uk.
Automatic repayment	Your deposit may become automatically repayable, less incurred costs or losses to the Deposit Account Provider, in certain circumstances including: material breach of the Terms, where the Deposit Account Provider is required to do so by law or regulation, if you become insolvent or if any of Flagstone, Revolut or the Deposit Account Provider reasonably considers there may be illegal or fraudulent activity.
Tax	None of Revolut, Flagstone or the Deposit Account Provider will deduct tax from the interest you receive. Depending on your circumstances, you might have to pay tax on the interest you earn. You are responsible for paying any tax due to HM Revenue and Customs (HMRC). For more information go to www.gov.uk/apply-tax-free-interest-on-savings.
How it works with Flagstone	
How are your funds held?	Flagstone is the trustee and all sums credited to your Savings Vault are held on trust for you, subject to the Revolut Savings Vault Terms, the Flagstone Terms and the Trust Deed.
	Any money you put in a Savings Vault is deposited with the Deposit Account Provider you choose, by Flagstone, on your behalf. While there, it will always be held in a segregated trust account. Any trust account in which your money is held will be operated by Flagstone as trustee on your behalf, pursuant to the instructions that you provide in the Revolut App. The Deposit Account Provider is the deposit taker, not Flagstone or Revolut.
Fees and charges	Fees and Charges that may be applied to your account are set out in the separate Flagstone Terms and the Revolut Savings Vault Terms documents, which you received and agreed to when opening your Savings Vault. Flagstone and Revolut receive interest income on Deposit Accounts in addition to the interest you receive or may generate other fees from banks as a result of you placing your deposits with them.
Changes to this Deposit Information	We'll tell you about any changes to this Deposit Information. The Deposit Account Provider can make changes which are not to your disadvantage, at any time. If any change is made to your disadvantage, we'll give you at least 30 days' notice.