

Business Instant Access Savings

Deposit Information Sheet

Effective date: **Document was changed on 10 November 2025 and will take effect on 10 November 2025. If you would like to see a document that is valid until 10 November 2025 please click [here](#).**

This document contains a summary of the most important features of the Business Instant Access Savings demand deposit product.

Product data:	
Product	Business Instant Access Savings
Bank	Revolut Bank UAB Address: Konstitucijos ave 21B, LT-08130, Vilnius, Lithuania Company No: 304580906 Revolut Bank UAB has established a branch in Ireland, with company number 909790 and address at 2 Dublin Landings, North Dock, Dublin 1, Ireland
Product type	Demand deposit
Currency	EUR
Term	Indefinite. Business Instant Access Savings can be closed at any time.
Deposit amount	No minimum deposit amount. The total amount of money you can add to your Instant Access Savings (and cumulatively across all your savings with Revolut) is limited to €10,000,000.

Product data:	
	In case you have several accounts with Revolut Bank UAB all your deposits held with Revolut Bank UAB are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits. Please also note that some exceptions apply. More information can be found in the Deposit Insurance Information Revolut Ireland document .
Deposit start date	The date when the money is received in the Business Instant Access Savings. This happens immediately after you deposit funds from your business current account to the Business Instant Access Savings.
Risks:	
Risk in the event of insolvency of the bank	Deposits held with Revolut Bank UAB are insured by the Lithuanian Public Institution "Deposit and Investment Insurance". Insurance coverage limit: up to EUR 100,000 for a single depositor for all their deposits held with Revolut Bank UAB. In case you have several accounts with Revolut Bank UAB all your deposits held with Revolut Bank UAB are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits. Please also note that some exceptions apply. More information can be found in the Deposit Insurance Information Revolut Ireland document .
Interest:	
Interest type	Variable
Interest rate	
Basis	
Grow	
Scale	
Enterprise	1.00% p.a. (gross rate)

Product data:	
	<p>1.10% p.a. (gross rate)</p> <p>1.30% p.a. (gross rate)</p> <p>1.74% p.a. (gross rate)</p> <p>Revolut is obliged under Irish tax regulations to deduct Deposit Interest Retention Tax (DIRT) from any interest you earn on your account at the prevailing rate on the day the credit interest is paid subject to exemptions. For more information regarding DIRT see www.revenue.ie.</p>
<p>Annual Equivalent Rate (AER)</p> <p>Basic</p> <p>Grow</p> <p>Scale</p> <p>Enterprise</p>	<p>1.00%</p> <p>1.10%</p> <p>1.30%</p> <p>1.75%</p>
<p>Interest calculation and payment</p>	<p>The interest is calculated based on the actual number of days in a year, and the actual number of days in a month.</p> <p>The interest is calculated daily on the balance of the Business Instant Access Savings and paid daily.</p> <p>The interest will begin accruing on the same calendar day after you deposit funds from your current account to your Business Instant Access Savings.</p> <p>You'll earn interest on your balance in the Business Instant Access Savings until the calendar day prior to</p>

Product data:	
	you withdrawing the funds from the Business Instant Access Savings.
Interest rate change	<p>Revolut has the right to change the interest rate. If the rate is decreased, then we'll let you know at least 15 (fifteen) calendar days before the change is made.</p> <p>If the rate is increased, Revolut can make the change immediately. We may notify you about it prior or after the change.</p>
Costs:	
Total costs	You can open the Business Instant Access Savings and deposit and withdraw funds free of charge.
Availability:	
Deposits and withdrawals	Instant Access. You can deposit and withdraw funds from the Business Instant Access Savings at any time from within the Revolut app.
Taxation:	
Tax	<p>In line with applicable Irish tax law, we are obliged to deduct Deposit Interest Retention Tax (DIRT) from any interest credited to your Business Instant Access Savings(s) at the prevailing rate on the day the credit interest is paid., For the avoidance of doubt we will not increase any payment in respect of such deduction or otherwise compensate you for that deduction of tax. We will deduct the relevant tax from your interest before the interest is paid out into your Business Instant Access Savings.</p> <p>Further information regarding general conditions of this product can be found in the Business Instant Access Savings Terms.</p>
Other deposit requirements:	
Rejection of deposit	<p>Revolut reserves the right to reject deposits without giving any reasons.</p> <p>Further information regarding general conditions of this product can be found in the Business Instant Access</p>

Product data:	
	Savings Terms.