

Effective date: 2 July 2025

The previous version of the document (click [here](#)) will apply to you until 2 July 2025.

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

Product data	
Product	Instant Access Savings
Bank	<p>Revolut Bank UAB Address: Konstitucijos ave 21B, LT-08130, Vilnius, Lithuania Company No: 304580906</p> <p>Revolut Bank UAB has established a branch in France, with company number 917 420 077 and address at 10 avenue Kléber, 75116 Paris, France</p>
Product type	Demand deposit
Currency	EUR
Term	Indefinite. The Instant Access Savings can be closed at any time.
Deposit amount	<p>No minimum deposit amount.</p> <p>The total amount of money you can add to your Instant Access Savings (and cumulatively across all your savings with Revolut) is limited to €100,000.</p> <p>In case you have several Instant Access Savings 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.</p>

Product data	
Deposit start date	The date when the money is received in the Instant Access Savings. This happens immediately after you deposit funds from your current account to the 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 .
Interest	
Interest type	Variable
Interest rate	<ul style="list-style-type: none"> • Standard: 1% • Plus: 1% • Premium: 1.5% • Metal: 2% • Ultra: 2.25% <p>Gross annual nominal rate. Revolut is obliged under French tax regulations to deduct income tax and social security contributions from any interest you earn on your account at the prevailing rate on the day the credit interest is</p>

Product data	
	<p>paid subject to exemption. Read more in impots.gouv.fr</p> <p>if you have a Joint Instant Access Savings account, the lowest plan rate will apply if holders are on different subscription plans.</p> <p>if you have a Revolut - Kids & Teens Instant Access Savings account, the plan rate of the lead parent account will be applied.</p>
Interest calculation and payment	<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 Instant Access Savings and paid daily to this account.</p> <p>The interest will begin accruing on the same calendar day after you deposit funds from your current account to your Instant Access Savings.</p> <p>You'll earn interest on your balance in the Instant Access Savings until the calendar day prior to you withdrawing the funds from the Instant Access Savings.</p>
Interest rate change	<p>Revolut has the right to change the interest rate. You will be informed of the new rate as soon as possible and you will have the option to close your Instant Access Savings anytime, without any penalties.</p>
Costs	

Product data	
Total costs	You can open the Instant Access Savings and deposit and withdraw funds free of charge.
Availability	
During the term	Instant Access. You can deposit and withdraw funds from the Instant Access Savings at any time from within the Revolut app. Deposits and withdrawals must from and to your main Revolut personal account.
Taxation	
Tax	<p>In line with applicable French tax law, we are obliged to deduct income tax and social security contributions from any interest credited to your 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 Instant Access Savings.</p> <p>Further information regarding general conditions of this product can be found in the Instant Access Savings Terms.</p>
Other deposit requirements	
Rejection of deposit	<p>Revolut reserves the right to reject deposits. Further information regarding general conditions of this product can be found in the Instant Access Savings Terms</p>

