This document was changed and takes effect on 11/06/2026.

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

Product data	
Product	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 France, with company number 917 420 077 and address at 10 avenue Kléber, 75116 Paris, France
Product type	Demand deposit
Currency	EUR Other currencies may also be available.
Term	Indefinite. The 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 personal Instant Access Savings (and cumulatively across all your personal savings with Revolut, in the same currency) is limited to EUR 5,000,000 or currency equivalent). Balance limits also apply to Kids & Teens Instant Access Savings as detailed in the terms. 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.
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.

Product data	
	While we aim to process these requests immediately, there may be exceptional occasions where deposits are delayed due to operational reasons. If a delay occurs, we will provide updates through the Revolut app.
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 EUR	• Standard: - Up to EUR 500: 2.25% - Above EUR 500: 0.75% • Plus: -Up to EUR 500: 2.25% -Above EUR 500: 0.75% • Premium: -Up to EUR 1,000: 2.25% -Above EUR 1,000: 1.00% • Metal: 2.25% • Ultra: - Up to EUR 100,000: 2.50% - Above EUR 100,000: 2.00% If you have a Joint Instant Access Savings account, the lowest plan rate

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	will apply if holders are on different subscription plans. If you have a Revolut - Kids & Teens Instant Access Savings account, the plan rate of the lead parent account will be applied. Joint Instant Access Savings accounts and Revolut - Kids & Teens Instant Access Savings accounts do not follow the rates outlined above. For both account types, the rates are: • Standard: 1.00% • Plus: 1.00% • Premium: 1.50% • Metal: 2.25% • Ultra: 2.50% 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 paid subject to exemption. Read more in impots.gouv.fr
Interest rate USD	• Standard: 3.00% • Plus: 3.00% • Premium: 3.50% • Metal: 3.75% • Ultra: 4.25% 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 paid subject to exemption. Read more in impots.gouv.fr

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Interest calculation and payment	The interest is calculated based on the actual number of days in a year, and the actual number of days in a month. The interest is calculated daily on the balance of the Instant Access Savings and paid daily to this account. If you have an Ultra Plan and your Instant Access Savings balance exceeds EUR 100,000, two different interest rates will apply as follows: • Rate 1: Instant Access Savings balance up to and including EUR 100,000; and • Rate 2: Instant Access Savings balance in excess of EUR 100,000 and up to EUR 5,000,000. This applies to the combined balance across all of your individual Instant Access Savings in Euros. If two different interest rates apply to your Instant Access Savings, this will be displayed to you in App as one interest rate calculated as a weighted average between Rate 1 and Rate 2, based on your total savings. **Deposits in excess of EUR 100,000 are not covered or protected by the Deposit Insurance Scheme.** The interest will begin accruing on the same calendar day after you deposit funds from your current account to your Instant Access Savings. 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.
Interest rate change	Revolut has the right to change the interest rate. You will be informed of the new rate as soon as possible and

Product data	
	you will have the option to close your Instant Access Savings anytime, without any penalties.
Costs	
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. While we aim to process these requests immediately, there may be exceptional occasions where withdrawals are delayed due to operational reasons. If a delay occurs, we will provide updates through the Revolut app.
Taxation	
Tax	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. Further information regarding general conditions of this product can be found in the Instant Access Savings Terms.
Other deposit requirements	
Rejection of deposit	Revolut reserves the right to reject deposits. Further information regarding general conditions of this product can

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	be found in the Instant Access Savings Terms.