

Instant Access Savings

Deposit Information Sheet

Effective date: Document was updated on 11 June 2026. If you would like to see the previous version of this document please click [here](#).

This document contains a summary of the most important features of the Instant Access Savings demand deposit 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 Ireland, with company number 909790 and address at 2 Dublin Landings, North Dock, Dublin 1, Ireland
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 have in your Instant Access Savings is limited to: • €5,000,000 if held in EUR; and • €100,000 if held in another currency. The total amount of money you can have in your Joint Instant Access savings is limited to €100,000. Balance limits also apply to Kids & Teens Instant Access Savings as detailed in the terms.

Product data	
	When you are adding money to your Instant Access Savings, the funds in your Instant Access Savings are protected in the following way: • If held directly in Revolut Bank UAB, then through the Lithuanian Public Institution "Deposit and Investment Insurance" (VĮ "Indėlių ir investicijų draudimas"), the maximum warranted amount is EUR 100,000 for a single depositor for all his/her deposits held with Revolut Bank UAB. More information can be found in the Deposit Insurance Information Revolut Ireland document; and • If held in Deutsche Bank through our Trust Account, then according to clause 7 of the Instant Access Savings Terms, through the Entschädigungseinrichtung deutscher Banken GmbH, the maximum warranted amount is EUR 100,000 for a single depositor for all his/her deposits held with Deutsche Bank. More information can be found in the Deutsche Bank - Depositor Information Sheet. Deposits in excess of €100,000 are not covered or protected by the relevant Deposit Insurance Scheme. 16-17 instant access savings: the maximum account balance allowed is €100,000.
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	Depending on where your funds are deposited: 1. If held directly in Revolut Bank UAB, then through the Lithuanian Public Institution "Deposit and Investment Insurance" (VĮ "Indėlių ir investicijų draudimas"), the maximum warranted amount is EUR 100,000 for a single depositor for all his/her deposits held with Revolut Bank UAB. More information can be found in the Deposit Insurance Information Revolut Ireland document.

Product data	
	2. If held in Deutsche Bank through our Trust Account, then according to clause 7 of the Instant Access Savings Terms, through the Entschädigungseinrichtung deutscher Banken GmbH, the maximum warranted amount is EUR 100,000 for a single depositor for all his/her deposits held with Deutsche Bank. More information can be found in the Deutsche Bank - Depositor Information Sheet. For Kids and Teens Instant Access Savings and Joint Instant Access Savings only the Lithuanian Public Institution "Deposit and Investment Insurance" (VI "Indėlių ir investicijų draudimas") applies.
Interest	
Interest type	Variable
Annual Equivalent rate (AER)	Standard: • 2% AER for balances up to €2,500 • 1% for balances over €2,500 Plus: • 2% AER for balances up to €2,500 • 1% for balances over €2,500 Premium: 2% AER Metal: 2.25% AER Ultra: 2.50% AER for balances up to €100,000 2% for balances over €100,000 16-17 Account: • 2% AER for balances up to €2,500 • 1% for balances over €2,500 Joint Instant Access Savings accounts and Revolut - Kids & Teens Instant Access Savings

Product data	
	accounts do not follow the rates outlined above. For both account types, the rates are: • Standard: 1.50% AER • Plus: 1.50% AER • Premium: 2% AER • Metal: 2.25% AER • Ultra: 2.50% AER If you have a Joint Instant Access Savings account, the lowest plan rate 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. 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 exemption . For more information regarding DIRT see www.revenue.ie.
Interest calculation and payment	Interest is calculated based on the actual number of days in a year, and the actual number of days in a month. Interest is calculated daily on the balance of the Instant Access Savings and paid daily to this account. 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. If two different rates apply to your Instant Access Savings based on your plan type, this applies to the combined balance across all of your sole Instant Access Savings in Euros; the interest rate will be displayed to you in App as one interest rate calculated as a weighted average between the first rate and the second rate based on your total savings.

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	Deposits in excess of €100,000 are not covered or protected by the relevant Deposit Insurance Scheme. 16-17 instant access savings: the maximum account balance allowed is €100,000.
Interest rate change	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. If the rate is increased, Revolut can make the change immediately. We may notify you about it prior or after the change.
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.
Taxation	
Tax	In line with applicable Irish tax law, we are obliged to deduct Deposit Interest Retention Tax (DIRT) 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 without giving any reasons. Further information regarding general conditions of this product can be found in the Instant

Product data	
	Access Savings Terms.