

Effective date: 11.07.2025

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
Product type	Demand deposit
Currency	HUF Other currencies may also be available
Term	Indefinite. The account can be closed at any time.
Deposit amount	<p>No minimum amount established.</p> <p>The maximum amount that can be placed in all of your Instant Access Savings (and cumulatively across all your savings with Revolut, in the same currency) is 20,000,000 HUF or currency equivalent.</p> <p>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 document.</p>
Deposit start date	The date when the money is received in the Instant Access Savings. This happens immediately after you deposit

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	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 document.
Interest	
Interest type	Variable.
Interest rate EUR	<ul style="list-style-type: none"> • Standard: 1.06% p.a. (net rate). • Plus: 1.06% p.a. (net rate). • Premium: 2.76% p.a. (net rate). • Metal: 3.61% p.a. (net rate). • Ultra: 4.03% p.a. (net rate). <p>Revolut is obliged under Lithuanian tax regulations to deduct 15% of withholding tax on interest.</p>
EBKM EUR	<ul style="list-style-type: none"> • Standard: 1.25% • Plus: 1.25% • Premium: 3.25% • Metal: 4.25%

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	<ul style="list-style-type: none"> • Ultra: 4.75% <p>Further information on the calculation of EBKM can be found in the Instant Access Savings Terms.</p>
Interest rate USD	<ul style="list-style-type: none"> • Standard: 3.00% p.a. (gross rate). • Plus: 3.00% p.a. (gross rate). • Premium: 3.50% p.a. (gross rate). • Metal: 3.75% p.a. (gross rate). • Ultra: 4.25% p.a. (gross rate). <p>Revolut is obliged under Lithuanian tax regulations to deduct 15% of withholding tax on interest.</p>
EBKM USD	<ul style="list-style-type: none"> • Standard: 3.04% • Plus: 3.04% • Premium: 3.56% • Metal: 3.82% • Ultra: 4.34% <p>Further information on the calculation of EBKM can be found in the Instant Access Savings Terms.</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. 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</p>

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	the funds from the Instant Access Savings.
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 2 (two) months 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	You can deposit and withdraw funds from the Instant Access Savings at any time from within the Revolut app.
Taxation	
Tax	<p>In line with applicable Lithuanian tax law, we are obliged to make a 15% withholding tax deduction from any interest credited to your Instant Access Savings, For the avoidance of doubt we will not increase any payment in respect of such deduction or withholding tax or otherwise compensate you for that deduction of withholding 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>

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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 Access Savings Terms .