

**This page consists of two Parts:**

**Part I:** Revolut Bank UAB Vilnius Sucursala Bucuresti Deposit Information Sheet.

**Part II:** Revolut Bank UAB Deposit Information Sheet.

*Revolut Bank UAB will operationalise its Romanian Revolut entity until the end of 2024, called Revolut Bank UAB Vilnius Sucursala Bucuresti. The transfer of the Romanian clients portfolio is part of this process, from Revolut Bank UAB (Lithuanian entity) and to the local entity Revolut Bank UAB Vilnius Sucursala București. This version of the Deposit Information Sheet will apply from the moment of the transfer of the contractual relationship which is governed by these terms and conditions, to the local entity Revolut Bank UAB Vilnius Bucharest Branch. Until the completion of this transfer, the current Deposit Information Sheet of Revolut Bank UAB (Lithuanian entity), which are provided in Part II of this document, will continue to apply:*

- *to Romanian clients whose contractual relationship which is subject to this information predates September 25th 2024,*
- *as well as to those who will open a contractual relationship subject to this information after September 25, 2024, and until the transfer is completed.*

This version containing parts I and II was published on September 25, 2024.

## **Part I**

### **Revolut Bank UAB Vilnius Sucursala Bucuresti**

#### **Deposit Information Sheet (Plus)**

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

<b>Product data</b>	
Product	Instant Access Savings
Bank	Revolut Bank UAB Vilnius Sucursala București, branch of Revolut Bank UAB,

Product data	
	<p>incorporated in Romania, registered with the Romanian Trade Registry under number. J40/10350/2023 issued on 06.06.2023, having a unique identification number. 48273978, registered address at 15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office nb. 111, District 1, Bucharest, Romania and included in the National Bank of Romania register of Branches from foreign credit institutions under registration number. RB-PJS-40-078.</p>
Product type	Demand deposit
Currency	RON
Term	Indefinite. The account can be closed at any time.
Deposit amount	<p>No minimum amount established. The maximum amount that can be placed in all of your Instant Access Savings at Revolut combined is RON 13,000,000. 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 <a href="#">Deposit Insurance Information document</a>.</p>
Deposit start date	<p>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.</p>
<b>Risks</b>	

Product data	
Risk in the event of insolvency of the bank	<p>Deposits held with Revolut Bank UAB are insured by the Public Institution Company "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 <a href="#">Deposit Insurance Information document</a>.</p>
Interest	
Interest type	Variable
Interest rate (Plus plan)	<p>2.50% p.a. gross rate</p> <p>The interest accrued will be subject to taxation and interest paid to you will be net of Romanian withholding taxes as required under Romanian tax laws. The tax withholding will be in line with Romania tax laws once we move your savings to the Romanian branch entity. Read more about it in section 21 of the <a href="#">Instant Access Savings terms</a></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</p>

Product data	
	<p>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. If the rate is decreased, then we'll let you know at least 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.</p>
Costs	
Total costs	<p>You can open the Instant Access Savings and deposit funds free of charge.</p>
Availability	
During the term	<p>You can deposit and withdraw funds from the Instant Access Savings at any time from within the Revolut app.</p>
Taxation	
Tax	<p>In line with Romanian tax law, we will deduct withholding tax from any interest credited to your Instant Access Savings(s). The Romanian Government sets the tax withholding rate and may change it at any time. 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 <a href="#">Instant Access Savings Terms</a>.</p>

Product data	
Other deposit requirements	
Rejection of deposit	<p>Revolut reserves the right to reject deposits without giving any reasons. Further information regarding general conditions of this product can be found in the <a href="#">Instant Access Savings Terms</a>.</p>

## Part II

### Revolut Bank UAB

### Deposit Information Sheet (Plus)

#### Effective date: 22 02 2024

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	<p>Revolut Bank UAB</p> <p>Address: Konstitucijos ave 21B, LT-08130, Vilnius, Lithuania</p> <p>Company No: 304580906</p>
Product type	Demand deposit
Currency	RON
Term	Indefinite. The account can be closed at any time.
Deposit amount	<p>No minimum amount established. The maximum amount that can be placed in all of your Instant Access Savings at Revolut combined is RON 13,000,000. In case you have several accounts with Revolut Bank UAB all your deposits</p>

Product data	
	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 <a href="#">Deposit Insurance Information document</a> .
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 Public Institution Company "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 <a href="#">Deposit Insurance Information document</a> .
Interest	
Interest type	Variable
Interest rate (Plus plan)	2.12% p.a. net rate (2.50% p.a. gross rate). Revolut is obliged under

Product data	
	Lithuanian tax regulations to deduct 15% of withholding tax on interest.
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 the funds from the Instant Access Savings.</p>
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 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.</p>
Costs	
Total costs	You can open the Instant Access Savings and deposit 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	In line with applicable Lithuanian tax law, we are obliged to make a 15%

Product data	
	<p>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 <a href="#">Instant Access Savings Terms</a>.</p>
Other deposit requirements	
Rejection of deposit	<p>Revolut reserves the right to reject deposits without giving any reasons. Further information regarding general conditions of this product can be found in the <a href="#">Instant Access Savings Terms</a>.</p>