

INFORMATION FOR THE DEPOSITORS

Main information on deposit insurance

1.	Deposits held with Revolut Bank UAB acting via its branch in the Netherlands (our "Netherlands Branch") are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
2.	Insurance coverage limit:	Up to EUR 100.000 for a single depositor for all his/her deposits held with our Netherlands Branch.
3.	In case you have several deposits with our Netherlands Branch	All your deposits held with our Netherlands Branch are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits.
4.	In case you have a joint account with one or more other persons	The EUR 100,000 limit applies individually for each depositor.
5.	In case you have a Revolut <18 Instant Access Savings Account	The EUR 100,000 limit applies to the Lead Parent's total protected balance under the insurance coverage, and is not an independent balance held by the <18 User.
6.	The maximum period of time for the deposit	is 7 working days.

1.	Deposits held with Revolut Bank UAB acting via its branch in the Netherlands (our "Netherlands Branch") are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
	insurance compensation to be paid, if our Netherlands Branch fails to meet its obligations	
7.	The deposit insurance compensation payment currency:	Euro.
8.	Contact information:	(Public Institution "Deposit and Investment Insurance", Address: Savanorių av. 5, LT-03116, Vilnius, Telephone: +370 5 213 5657, Fax: +370 5 213 5546, Email: idf@idf.lt)
9.	More detailed information:	iidraudimas.lt

Notes:

1. Clarification of the information provided in points 2 and 3. If a deposit is not returned as a result of an inability of Revolut Bank UAB to fulfil its financial obligations, the Insurance Company shall pay the deposit insurance compensation for deposits to the depositors. The maximum amount of insurance compensation for deposits with Revolut Bank UAB for a single depositor is EUR 100.000. The amount of deposit insurance compensation is determined by aggregating all the deposits held with Revolut Bank UAB. For instance, if a depositor has an Instant Access Savings with relevant account balance of EUR 90,000 and a current account with relevant account balance of EUR 20.000, the amount that will be paid to such depositor as insurance compensation will be only EUR 100.000.

In some specific cases (funds from the sale of a residential property owned by a depositor transferred to the depositor's account no more than 6 months before the occurrence of the deposit insured event; funds inherited by a depositor as legatee or

legal successor; funds received by a depositor as a beneficiary under a life insurance contract or under any other similar contract in the event of death; funds received by a depositor as a compensation or benefit in the cases and under the conditions provided for by law due to fatality of another person when performing his/her professional or official duties; benefits or compensations for damage rendered by violent crimes), the deposit coverage will be greater than EUR 100,000. More detailed information is available at iidraudimas.lt.

2. Clarification of the information provided in point 4. If you hold a joint account with another (other) person (persons), the insurance coverage limit of EUR 100,000 applies to each joint owner of the deposit.

3. Clarification of the information provided in point 5. Deposit insurance compensation payment. The institution responsible for the deposit insurance scheme is the Insurance Company (*the Public Institution "Deposit and Investment Insurance"*, address: Savanorių av. 5, LT-03116, Vilnius, tel.: +370 5 213 5657, fax: +370 5 213 5546, email: idf@idf.lt), website: iidraudimas.lt. It will compensate your deposits (up to EUR 100,000) no later than within 7 working days.

If within said periods no insurance compensation was paid to you, you should contact the Insurance Company. More detailed information is available at the following website: iidraudimas.lt.

4. Other relevant information

When are deposits covered?

In principle, almost all deposits of retail depositors and corporate depositors are insured by the Insurance Company.

Exceptions applied to certain deposits are provided at the website of the Insurance Company: iidraudimas.lt. Revolut Bank UAB, at your request, will also inform you whether a product is or is not covered by insurance. If deposits are insured, Revolut Bank UAB will confirm this in your account statement.

INFORMATION ON DEPOSIT INSURANCE

MAIN INFORMATION ON CASES WHEN DEPOSITS ARE NOT
INSURED AND WHERE DEPOSIT INSURANCE BENEFIT LIMITATIONS
APPLY

Deposits held with Revolut Bank UAB are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
Cases where deposits not covered by insurance	<p>Please be informed that according to Article 3(2) of the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania, deposit insurance shall not cover (the deposits of the specified entities shall not be the object of deposit insurance, regardless of the legislation of the country under which these entities are incorporated):</p> <ul style="list-style-type: none"> 1.1. deposits made by other credit institutions on their own behalf and for their own account; 1.2. own funds; 1.3. deposits with respect to which criminal conviction has been imposed in connection with money laundering; 1.4. deposits of financial institutions; 1.5. deposits of management companies; 1.6. deposits of financial brokerage firms; 1.7. deposits whose owners' identity has not been established (deposits held in anonymous and coded accounts); 1.8. deposits of insurance and reinsurance companies, as well as deposits of insurance and reinsurance companies established in other Member States and third countries; 1.9. deposits of collective investment undertakings; 1.10. deposits of pension funds; 1.11. deposits of state and municipal institutions and bodies as defined in the Law on the State Service of the Republic of Lithuania, except for funds

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	<p>belonging to other persons held in deposit accounts of such institutions and bodies;</p> <p>1.12. deposits of the Bank of Lithuania;</p> <p>1.13. debt securities and liabilities issued by the participant of the deposit insurance system himself, related to his acceptances and promissory notes;</p> <p>1.14. electronic money and funds received by electronic money institutions from electronic money holders in exchange for electronic money.</p>
Cases where deposit insurance compensation are subject to payment restrictions	<p>Please be informed that according to Article 8 of the Law on Insurance of Deposits and Liabilities to Investors, payments of insurance compensation for deposits shall not be made:</p> <p>2.1. for the deposits, funds, money, securities and liabilities, which are not the object of deposit insurance in accordance with Article 3(2) of the Law on Insurance of Deposits and Liabilities to Investors;</p> <p>2.2. to depositors for deposits in an account in which no deposit-related transactions have taken place in 24 months preceding the date of the deposit insurance event and the amount of the deposit held is less than 10 euros;</p> <p>2.3. to depositors or other persons who are entitled to a deposit insurance compensation and who have been convicted of money laundering and / or terrorist financing in connection with</p>

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	the unlawfulness of the acquisition of money held as deposits.
Cases where the payment of insurance compensation for deposit is deferred	<p>Please be informed that according to Article 7(4) of the Law on Insurance of Deposits and Liabilities to Investors, the payment of insurance compensation for deposits shall be deferred, when:</p> <p>3.1. there is a lack of data justifying the right of the requestor to the insurance compensation for deposits or if the deposit is the subject of a legal dispute; until the data justifying the right to the insurance compensation for deposits is provided or until the final decision of the court is enforced resolving the deposit dispute;</p> <p>3.2. the depositor's right to access the deposit is limited in the cases and under the conditions provided for by laws; until these limitations are lifted;</p> <p>3.3. no deposit-related transactions have taken place in 24 months preceding the date of the deposit insurance event; up to 3 months after the date of the deposit insurance event;</p> <p>3.4. the insurance company receives information from the participant of the deposit insurance system in regard to the amount of insurance compensation for deposits, which will exceed EUR 100 000 due to reasons indicated in Article 4(2) of the Law on Insurance of Deposits and Liabilities to Investors, and for the amount exceeding EUR 100 000; until the amounts indicated in</p>

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	<p>Article 4(2) of the Law on Insurance of Deposits and Liabilities to Investors are clarified, but no later than 3 months after the date of the deposit insurance event;</p> <p>3.5. the eligible deposit is held in a joint or deposit account; until the amounts belonging to a specific person in a joint or deposit account are clarified, but no later than 3 months after the date of the deposit insurance event;</p> <p>3.6. the payment of insurance compensation for deposits is made to the depositors of a branch established in a host Member State by a credit institution established in the Republic of Lithuania under Article 7(7) of the Law on Insurance of Deposits and Liabilities to Investors; until the administrator of deposit insurance system of a host Member State confirms that they are prepared to pay insurance compensation for deposits;</p> <p>3.7. the payment of insurance compensation for deposits is made to the depositors of a branch established in the Republic of Lithuania by a credit institution having its registered office in another Member State under Article 7(8) of the Law on Insurance of Deposits and Liabilities to Investors; until the administrator of deposit insurance system of a Member State of the registered office, where the credit institution that has established a branch in the Republic of Lithuania is a participant of that system, provides the information to the insurance company</p>

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	<p>that is required for the payment of insurance compensation for deposits and transfers the amount of funds required for the payment of insurance compensation for deposits;</p> <p>3.8. depositor or other person who has the right of claim to an insurance compensation for deposit is charged with money laundering and/or terrorist financing in relation to the legality of the acquisition of the money held as a deposit; until the date of becoming effective of the final decision of the court.</p>
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