

This page consists of two Parts:

Part I: Revolut Bank UAB Deposit Insurance Information.

Part II: Revolut Bank S.A. STANDARD DEPOSITOR INFORMATION TEMPLATE.

If your account is being migrated to Revolut Bank S.A., please scroll down to the terms that apply to you.

Part I

INFORMATION FOR THE DEPOSITORS

Main information on deposit insurance

1.	Deposits held with Revolut Bank UAB 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 Revolut Bank UAB.
3.	In case you have several deposits 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.
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 Joint Accounts Instant Access Savings	The EUR 100,000 limit applies individually for each depositor.
6.	In case you have a Revolut <18 Instant Access Savings	The EUR 100,000 limit applies to the Lead Parent's total protected balance under the insurance coverage.
7.	The maximum period of time for the deposit	is 7 working days.

1.	Deposits held with Revolut Bank UAB are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
	insurance compensation to be paid, if Revolut Bank UAB fails to meet its obligations	
8.	The deposit insurance compensation payment currency:	Euro.
9.	Contact information:	<i>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</i>
10.	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 a savings account 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 period 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

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	Please be informed that according to Article 3(2) of the Law on Insurance of

Deposits held with Revolut Bank UAB are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
	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): 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 belonging to other persons held in deposit accounts of such institutions and bodies; 1.12. deposits of the Bank of Lithuania; 1.13. debt securities and liabilities issued by the participant of the deposit insurance system himself, related to his acceptances and promissory notes; 1.14. electronic money and funds received by electronic money institutions from electronic money

Deposits held with Revolut Bank UAB are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
	holders in exchange for electronic money.
Cases where deposit insurance compensation are subject to payment restrictions	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: 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; 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; 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 the unlawfulness of the acquisition of money held as deposits.
Cases where the payment of insurance compensation for deposit is deferred	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: 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; 3.2. the depositor's right to access the deposit is limited in the cases and

Deposits held with Revolut Bank UAB are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
	under the conditions provided for by laws; until these limitations are lifted; 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; 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 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; 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; 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; 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

Deposits held with Revolut Bank UAB are insured by	The Lithuanian Public Institution "Deposit and Investment Insurance".
	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 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; 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.
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)
More detailed information:	iidraudimas.lt

Part II

STANDARD DEPOSITOR INFORMATION TEMPLATE

This version of these terms applies from 2 December 2026. It replaces all previous versions from that date. To view any previous version of these terms, please select the "History" tab at the top of this page.

BASIC INFORMATION ABOUT THE PROTECTION OF DEPOSITS	
Deposits held with Revolut Bank S.A. are protected by:	Fonds de garantie des dépôts et de résolution (FGDR)
Limit of protection:	EUR 100,000 per depositor per credit institution (1)
If you have more accounts at the same credit institution:	All your deposits recorded on your accounts opened with the same credit institution and falling within the scope of the guarantee are added together to determine the amount eligible for the guarantee; the reimbursement amount is capped at EUR 100,000 (1)
If you hold a joint account with one or more other persons:	The limit of EUR 100,000 applies to each depositor separately. The balance of the joint account is divided between its co-holders; each holder's share is added to their own assets for the calculation of the guarantee limit that applies to them (2)
Other special cases	See note (2)
Reimbursement period in case of the credit institution's failure:	Seven working days (3)
Currency of reimbursement:	Euro
Contact:	Fonds de garantie des dépôts et de résolution (FGDR) 65, rue de la Victoire, 75009 Paris, France Telephone: +33 1 58 18 38 08 Email: contact@garantiedesdepots.fr
For more information:	Please refer to the FGDR website: https://www.garantiedesdepots.fr/en
Acknowledgement of receipt by the depositor: (5)	

Additional information:

(1) General limit of protection:

If a deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are reimbursed by a deposit guarantee scheme. This reimbursement is capped at EUR 100,000 per person per credit institution. This means that all credit balances held with the same credit institution are added together in order to determine the amount eligible for the guarantee (subject to the application of the legal or contractual provisions on set-off against that person's debit accounts). The reimbursement cap is applied to this total. The deposits and persons eligible for this guarantee are set out in Article L. 312-4-1 of the French Monetary and Financial Code (for further details, see the website of the Fonds de garantie des dépôts et de résolution).

For example, if a customer holds an eligible savings account (other than a livret A, livret de développement durable et solidaire and livret d'épargne populaire) with a balance of EUR 90,000 and a current account with a balance of EUR 20,000, the reimbursement will be capped at EUR 100,000.

(2) Main special cases:

Joint accounts are divided between the co-holders in equal shares, unless a contractual provision provides for another allocation. The share attributable to each is added to their own accounts or deposits, and this total is guaranteed up to EUR 100,000.

Accounts over which at least two persons have rights in their capacity as joint owners (indivisaires), partners in a company, members of an association or of any similar group without legal personality, are grouped together and treated as having been made by a single depositor distinct from the joint owners or partners.

Accounts belonging to a limited liability sole trader (entrepreneur individuel à responsabilité limitée, EIRL), opened in order to allocate the assets and bank deposits of their professional activity, are grouped together and treated as having been made by a single depositor distinct from that person's other accounts.

Sums recorded on livrets A, livrets de développement durable et solidaire (LDDS) and livrets d'épargne populaire (LEP) are guaranteed independently of the aggregate EUR 100,000 limit applicable to other accounts. This guarantee covers the sums deposited across all of these passbook accounts for the same holder, together with the interest on those sums, up to EUR 100,000 (for further details, see the website of the Fonds de garantie des dépôts et de résolution). For example, if a customer holds a livret A and a LDDS with a total balance of EUR 30,000 as well as a current account with a balance of EUR 90,000, they will be reimbursed, on the one hand, up to EUR 30,000 for their passbook accounts and, on the other hand, up to EUR 90,000 for their current account.

Certain exceptional deposits (sums arising from a real estate transaction relating to a residential property belonging to the depositor; sums constituting capital compensation for damage suffered by the depositor; sums constituting the capital

payment of a retirement benefit or an inheritance) benefit from an increase of the guarantee above EUR 100,000, for a limited period following their receipt (for further details, see the website of the Fonds de garantie des dépôts et de résolution).

(3) Reimbursement:

The Fonds de garantie des dépôts et de résolution makes the reimbursement available to depositors and beneficiaries of the guarantee, for the deposits covered by it, within seven working days from the date on which the Autorité de Contrôle Prudentiel et de Résolution establishes the unavailability of the deposits of the member institution, pursuant to the first paragraph of I of Article L. 312-5 of the French Monetary and Financial Code.

This period applies to reimbursements that do not involve any particular processing or any additional information necessary to determine the reimbursable amount or to identify the depositor. If particular processing or additional information is necessary, the reimbursement is paid as soon as possible.

The funds are made available, at the choice of the Fonds de garantie des dépôts et de résolution: either by sending a cheque-letter by registered post with acknowledgement of receipt; or by posting the necessary information on a secure online space, opened specifically for this purpose by the Fund and accessible from its official website (see above), to enable the beneficiary to indicate the new bank account to which they wish the reimbursement to be paid by transfer.

(4) Other important information:

The general principle is that all customers, whether individuals or businesses, whether their accounts are opened on a personal or professional basis, are covered by the FGDR. The exceptions applicable to certain deposits or certain products are indicated on the FGDR website.

Your credit institution informs you on request whether or not its products are guaranteed. If a deposit is guaranteed, the credit institution also confirms this on the account statement sent periodically and at least once a year.

(5) Acknowledgement of receipt:

Where this form is attached or incorporated into the general terms or the specific terms of the draft contract or agreement, receipt is acknowledged upon signature of the agreement.

Receipt is not acknowledged upon the annual dispatch of the form after the conclusion of the contract or agreement.

For more information, you may also consult the explanatory leaflet provided by the FGDR via [this link](#).