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.