

Revolut

Service category	The name of the service as used by Revolut Bank UAB Vilnius, Bucharest Branch.	Definition
1. Maintaining the account	Maintaining the account	The account provider manages the account for the purpose of its use by the client.
2. Issuing a debit card	Issuing a debit card	The account provider issues a payment card associated with the client's account. The amount of each transaction made with the card is deducted either in full or partially from the client's account.
3. Issuing a credit card	N/A	The account provider issues a payment card connected to the client's payment account. The total amount of transactions made with the card over an agreed period is deducted either in full or partially from the client's payment account on an agreed date. A credit agreement between the provider and the client specifies whether the client must pay interest on the loan.
4. Account overraft	Account overdraft	The account provider and the client agree in advance that the client can borrow money when there are no funds left in the account. The agreement establishes the maximum amount that can be borrowed and whether there are fees and interest that the client must pay.
5. Credit transfer	Credit transfer	The account provider transfers money, based on an instruction given by the client, from the client's account to another account.
5.1. SEPA credit transfer	SEPA transfer	The account provider transfers money, based on an instruction given by the client, from the client's account to another account. This applies to EUR

		payments made between accounts opened in countries that are part of the SEPA area.
5.2. Non-SEPA credit transfer	Non-SEPA transfer	The account provider transfers money, based on an instruction given by the client, from the client's account to another account. This applies to payments in currencies other than EUR or payments made to accounts opened in countries that are not part of the SEPA area.
6. Scheduled payment orders	Scheduled payments	The account provider makes regular transfers, based on an instruction given by the client, of a fixed amount of money from the client's account to another account.
7. Direct debit	Direct debit	The client authorizes another person (the recipient) to give an instruction to the account provider to transfer money from the client's account to that recipient. The account provider then transfers the money to the recipient on a date or dates agreed upon by the client and the recipient. The amount may vary.
8. Cash withdrawal	Cash withdrawal	The customer takes out cash from their account.
9. Cash deposit	Cash deposit	The customer deposits cash to their account.
10. Receiving amounts from an account opened with another service provider	Receiving amounts from an account opened with another service provider	The account provider collects money for a bank client from an account opened with another payment service provider, based on instructions from the latter.
11. Internet banking	N/A	The provider offers a service through which account information can be accessed, account statements can be viewed, transfers can be initiated, direct debit mandates can be set up, etc., via the internet.
12. Mobile banking	The Revolut App	The provider offers a service, via the personal phone, through which account information can be accessed,

		account statements can be viewed, transfers can be initiated, direct debit mandates can be set up, etc.
13.Replacement of token device	N/A	The provider issues another token device in case of loss/damage/theft of the initial token device.

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