Information Sheet on Revolut Pro Current Account

This information sheet is valid for Revolut Pro and is effective from 11 February 2025.

Name of the account provider: Revolut Bank UAB - Italian branch
Via Dante 7, 20123, Milano
https://www.revolut.com/it-IT/
Listed in the Bank of Italy register of banks with code 3669
National identification number: 12372510961
Parent company - Revolut Bank UAB
Konstitucijos ave. 21B, 08130 Vilnius, Republic of Lithuania
Telephone: +370 800 50 500

a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119. We are licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution. You can see our licence on the Bank of Lithuania website here and our incorporation and company documents on the Lithuanian Register of Legal Entities website here. The Bank of Lithuania is the central bank and the financial supervisory authority of the Republic of Lithuania whose address is Gedimino ave. 6, 01103 Vilnius, the Republic of Lithuania, registry number 188607684 (further information on the Bank of Lithuania can be obtained on its website at www.lb.lt, the Bank of Lithuania can be contacted at on telephone number +370 800 50 500).

What is Revolut PRO Account:

Revolut Pro account is a type of current account reserved for Revolut users who already have a Revolut current account (standard or paid plan).

The fees applicable to Revolut Pro depend on the type of account the customer has in place (Standard, Plus, Premium, Metal, Ultra) This information sheet summarises the fees applicable to Revolut retail accounts and then lists those applicable to the services offered by Revolut Pro.

Please note that Revolut standard and paid plans are different types of bundled accounts to which different fees are applied. Revolut paid plans are different packages of services to which different conditions apply. It is always possible to switch from a package to another but the current account may only be linked to a single package only.

Please see the information sheet for your current account for further information.

The Practical Guide to Current Accounts, which provides guidance in choosing an account, is available at www.bancaditalia.it and on Revolut website.

You must use Revolut Pro only for business purposes. Normally you must be 18 or over to open a Revolut Account.

Moreover, opening more than one Revolut personal account for your own individual use is not permitted.

Main Economic Conditions:

The expense items shown in the table below are inclusive of any penalties, tax charges and book-entry fees and represent, to a good approximation, the bulk of the total costs incurred by an average consumer holding a current account. This means that the statement does not include all cost items. Some of the excluded items may be important in relation to both the individual account and the operations of the individual customer.
It is always advisable to periodically check whether the current account purchased is still the most suitable for one's needs. For this, it is useful to carefully examine the list of expenses incurred during the year, set out in the account statement, and compare it with the indicative costs for typical customers indicated by the bank in the Fee Information Document.

The fees that apply for using your Revolut Pro account are the same as the fees that apply for using your Personal account. These fees will depend on what type of Personal account you have

<table>
<tr><td colspan="4">REVOLUT CURRENT ACCOUNT - STATEMENT OF MAIN CONDITIONS</td></tr>
<tr><td></td><td></td><td>Account opening fees</td><td>€0</td></tr>
<tr><td rowspan="2">FIXED COSTS</td><td rowspan="2">keeping</td><td>Annual fee for maintaining the account</td><td>**Standard** - €0

Plus - €3.99 a month or €40.00 a year.

Premium - €9.99 a month or €100 a year.

Metal - €15.99 a month or €155 a year.

Ultra - €55 a month or €540 a year.

To maintain account fees below it has to be added the stamp duty amount equal to €34.20 per year according to the applicable regulation in force. Stamp duty obligation is waived for those consumers who opened a basic account having provided a valid ISEE declaration under the amount provided by law.</td></tr>
<tr><td>Number of operations included in the annual fee</td><td>Unlimited</td></tr>
</table>

	Liquidity Management	Annual fee for counting interest and fees	€0
	Payment services	Add money (deposit)	**For all plans:** Stored card: free. If you add money with a card that has not been issued within the EEA (e.g. a US-based card) or you add money with a commercial card then we may charge a small fee just to cover our costs. Bank transfer: free. Paysafe cash top-up: 1.5 % per transaction. Limits apply. Please see the limits here.
		Issuance of a national debit card	N/A

		Issuance of an international debit card (Visa or Mastercard)	**Standard** First Revolut Card Free (but a delivery fee applies). Replacement Revolut Cards €6 per replacement (but a delivery fee applies). Custom Card (design your own card in the Revolut App) This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. You will need to pay a fee to ship a Custom Card (we will tell you the fee in the App). If you need to replace a Custom Card, the same fee applies. Special Edition Card Price per card varies depending on the edition (a delivery fee applies). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again. **Plus** First Revolut Plus Card Free. Your first card can be a Plus or Standard one (but remember, you may have to pay a card delivery fee and €9.99 for the Plus card itself if you cancel your subscription within 10 months of signing up and a Plus card has been sent as set out in the Paid Plan Terms). Second Revolut Plus card Also free. Your second card can be a Plus or Standard one. Additional Revolut Cards Your first two cards are free as a Plus customer (as set out above). You also get one free replacement every subsequent year. Other than this, we charge €10 or currency equivalent per card. Custom Card (design your own card in the Revolut App) This feature is subject to card stock availability. We'll tell you what fee applies

			before you order your card in the App. Standard delivery of a Custom Card is free but you will need to pay a fee to ship a Custom Card by express delivery (we will tell you the fee in the App). If you need to replace a Custom Card, the same fees will apply. Special Edition Card Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again. **Premium** First Premium Revolut Card Free. Your first card can be a Premium or Standard one (but remember, you may have to pay a card delivery fee and €9.99 for the Premium card itself if you cancel your subscription within 10 months of signing up and a Premium card has been sent as set out in the Paid Plan Terms). Second Revolut Premium card Also free. Your second card can be a Premium or Standard one. If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee. Additional Revolut Cards Your first two cards are free as a Premium customer (as set out above). You also get one free replacement every subsequent year. After this, we charge €10 per additional card. Custom Card (design your own card in the Revolut App) This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Express delivery of a Custom Card is free. If you need to replace a Custom Card, the same fees will apply. Special Edition Card

			Price per card varies depending on the edition (a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again. **Metal** First Revolut Metal card Free. Your first card can be a Metal Premium or Standard one (but remember, you may have to pay a card delivery fee and €39.99 for the Metal card itself if you cancel your subscription within 10 months of signing up and a Metal card has been sent as set out in the Paid Plan Terms). Second Revolut Metal card Also free. Your second card can be a Metal, Premium or Standard one (unless your first card was Metal - you only get one free Metal card). If you cancel your subscription within 14 days of ordering a second card, you may have to pay a card delivery fee. Additional Revolut Cards Your first two cards are free as a Metal customer (as set out above). After this, we charge €40 per additional Metal card (or €10 per additional non Metal card). Custom Card (design your own card in the Revolut App) This feature is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Express delivery of a Custom Card is free. If you need to replace a Custom Card, the same fee applies. Special Edition Card Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the card is still on offer, you will need to pay the same fee again.

			Ultra First Revolut card Free. Your first free card can be an Ultra, Premium or Standard one (but remember, you may have to pay a card delivery fee and €49.99 for the Ultra card itself if you cancel your subscription within 10 months of signing up and a Ultra card has been sent as set out in the Paid Plan Terms). You may also order a Metal card but you will have to pay €40 if you wish to do so. Second Revolut card Also free. Your second card can be an Ultra, Premium or Standard one (unless your first card was an Ultra as you only have one Ultra card at any one time). If you cancel your subscription within 10 months of signing up, you may have to pay a card delivery fee and €49.99 for the Ultra card itself. You may also order a Metal card if you do not already have one, but you will have to pay €40 if you wish to do so. Additional Revolut Cards Your first two cards are free as an Ultra customer (as set out above), except for Metal cards which are only available for a fee. After this, we will charge €50 per additional Ultra card (or €40 for a Metal card and €10 for any other additional card). Custom Card (design your own card in the Revolut App) This feature does not apply to Ultra cards, and is subject to card stock availability. We'll tell you what fee applies before you order your card in the App. Express delivery of a Custom Card is free. If you need to replace a Custom Card, the same fee applies. Special Edition Card Price per card varies depending on the edition (and a delivery fee applies - we'll tell you what fee applies before you order your card in the App). If you need to replace a Special Edition Card and the

			card is still on offer, you will need to pay the same fee again.
		Issuance of a virtual debit card (Visa or Mastercard)	€0
		Issuance of a single-use virtual debit card (Visa or Mastercard)	€0
		Express delivery for Revolut cards	Free (but remember, you may have to pay this back if you cancel your plan within 14 days of ordering the card).
		Issuance of a credit card	Not available
		Issuing check forms	Not available
	Home Banking	Annual fee for internet banking	€0
VARIABLE COSTS	Liquidity management	Sending account statement - Online via App: - By post:	- €0 - If you wish to receive the document by ordinary post, we'll show you what fee applies for delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.
		Documentation related to individual operations (via app)	€0
	Payment services	ATM cash withdrawal at other bank/intermediary	**Standard** Up to 5 free ATM withdrawals or the first €200 fee free per rolling month, 2% fee after that, at a €1 minimum fee per withdrawal **Plus** First €200 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal **Premium** First €400 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal **Metal** First €800 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal **Ultra**

			First €2,000 per rolling month fee free, 2% fee after that, at a €1 minimum fee per withdrawal
		Instant Transfers to other Revolut Users	€0
		Credit Transfer - SEPA	€0
		Instant Credit Transfer - SEPA	€0
		Credit Transfer - Extra SEPA	Transfers in the local currency of the recipient country: ● Variable fee, depending on currency. Variables are described here. Min €0.3, Max €600. Transfers in currencies other than the local currency of the recipient country: ● Flat minimum fee, depending on currency described here.
		Pay All Fees feature	When you make an international payment, intermediary banks may deduct fees from the amount you sent. Our “Pay All Fees” feature allows you to pay a flat upfront fee which guarantees that the recipient receives the full amount. This will be charged instead of the standard international payment fee. The amount of the fee depends on your base currency. It can change from time to time, but you will always see the current fee in the app before you agree to the transfer. You can see our current fees and the routes where this feature is available on our pricing page here.
		Permanent transfer order	€0
		Direct Debit	€0
		Card transfers	A fee applies for card transfers. This means payment directed to a supported non-Revolut card number, made using the Revolut app. This fee will be calculated in real time and shown to you in the app before you confirm the payment. The exact fee will depend on the transaction itself (for example, on

			how much you are sending and where to). You can also see our live fees here.
		Reload prepaid card	Not available
		Receiving payments in EUR	€0
		Receiving cross border payments	€0 When receiving non-EUR payments or payments from outside of EEA area, the Payer's bank and intermediary service providers may charge additional fees
		Cash deposit	Not available
		Exchange	Whenever you make an exchange using Revolut within your plan's exchange limit: You get the Revolut exchange rate; We add an exchange fee (if one applies); and Where possible, we will tell you the total cost before you make the exchange. This pricing applies to exchanges in money currencies. We've explained it in more detail below. The only time you will pay more is if you exceed your plan's exchange limit. If you exceed this limit, you will be charged a fair usage fee on the additional amount. These limits are: **Standard** Exchange limit of EUR 1,000 per month. Fair usage fee of 1% applies to any additional exchange. **Plus** Exchange limit of EUR 3,000 per month. Fair usage fee of 0.5% applies to any additional exchange. **Premium, Metal and Ultra**: No exchange limit. No fair usage fee. Where possible, the rate, any fee and the total cost will be shown to you in the app before you make an exchange. You'll be able to take a look, compare it against our competitors, and decide if you like the total cost or not - we think you will like it. The only exception, where

			it is not possible to show you the total cost in advance, is when you make a card purchase that requires an exchange to take place in real time (for example, you make a purchase in USD, but you do not have a USD balance, meaning we need to perform the conversion in real time for you). However, after the transaction, you will be able to view the breakdown of the total cost within the app.
		Exchanging money currencies	Whenever you make a money currency exchange using Revolut, we use our Revolut exchange rate, add a fee (if one applies), and where possible show you the total cost. We use our own Revolut exchange rate for money currency exchanges. This rate is set by us. It is a variable exchange rate and is constantly changing. This means that the money currency buy and sell rates are determined based on data feeds from a range of independent sources, as well as the amount of the transaction. You can view the currency exchange rate on our website or in-app. Exchange rates will be the same whether it's done as an in-app exchange, an exchange for a transfer, or an exchange for a payment. The fee we charge (if one applies) is an exchange fee. This is a variable fee (which means it is constantly changing) depending on the parameters of your exchange (like what you are exchanging and when). You can see what this fee is in the app. No fees apply if you make a money currency exchange on weekdays (between 6pm New York time on Sunday and 5pm New York time on Friday) and you are within your plan's exchange limit. If you make an exchange on weekends (between 5pm New York time on Friday and 6pm New York time on Sunday) a 1% fee applies. This fee is applied regardless of your plan. You can also see what this fee is in the app. Remember, your money currency exchanges count towards your exchange fair usage limit if you are a Standard or

			Plus customer (but not if you're a Premium, Metal or Ultra customer). Please see our FAQs for more information about the money currency exchange, Revolut exchange rate and exchange fee.

STATEMENT OF MAIN CONDITIONS		
AVAILABILITY AMOUNTS PAID	Cash/cashier's checks same bank	Not available
	Bank checks same branch	Not available
	Bank checks other branch	Not available
	Bank drafts other institutions/money orders Bank of Italy	Not available
	Bank checks other institutions	Not available
	Money orders and postal checks	Not available

OTHER CONDITIONS FOR REVOLUT PRO
If you have a Revolut Pro account, the below fees apply in relation to your use of your Revolut Pro account and any services available to you as a Revolut Pro customer like the payment processing product. Please see the Revolut Pro Account terms (which we call the "Pro Terms") and the Payment Processing Services Agreement (which we call the "Payment Processing Terms") for more information about the services these fees relate to. Revolut Pro Payment Processing Fees If you use our payment processing product as a Revolut Pro customer, the below fees will apply to your use of those services. Our fees for online payments include a percentage fee and a fixed fee. Please see the Payment Processing Terms for more information on the services which these fees relate to, and our approach to blending fees. The following fees will apply (we call these the "Revolut Pro Payment Processing Fees"):

Payment Type	**Fee**
Online payments	
Visa/MasterCard payments using EEA consumer cards	1% + 0.20 €
Visa/MasterCard/American Express payments using any other cards	2.8% + 0.20 €

American Express payments using EEA consumer cards	1.7% + 0.20 €
Revolut Pay (Account to account)	1% + 0.20 €

In person card payments	
Visa/MasterCard payments using EEA consumer cards	1.5%
Visa/MasterCard payments using any other cards	1.5%
American Express payments using EEA consumer cards	1.7%
American Express payments using any other cards	1.7%

Merchant Chargebacks

If one of your customers disputes a transaction, they can raise a 'chargeback' request. For example, they may do so if they allege a transaction was fraudulent or a product was counterfeit or not delivered. If the chargeback is successful, the transaction will be refunded, but you'll be charged a chargeback fee. The chargeback fee depends on the currency of the original transaction, as set out below. You may be able to challenge the chargeback request.

There is more information about disputes and chargebacks in our Payment Processing Services Agreement.

The amount of the chargeback fee depends on the currency of the original transaction. If you provide evidence that the transaction has been legitimate and you delivered products or services according to the agreement with the customer, the issuer bank might revert the chargeback and you will also get the chargeback fee reverted back to your Revolut Pro account. Please see the details about chargeback fee amounts below:

AED	70
AUD	30
BGN	35
CAD	25

CHF	20
CZK	470
DKK	130
EUR	15
GBP	15
HKD	150
HRK	130
HUF	6000
ILS	70
JPY	2000
MXN	450
NOK	200
NZD	30
PLN	80
QAR	70
RON	85
RUB	1400
SAR	70
SEK	200
SGD	30
THB	600
TRY	130

USD	20
ZAR	350

Withdrawal and complaints

Withdrawal

The agreement for Revolut Pro Account is indefinite. It means that it is valid until you or we end it.

You can withdraw from this agreement and so end it within the first 14 days of opening a Revolut Pro account by letting us know through the Revolut app or by emailing us at feedback@revolut.com. You have a right to withdraw without paying any penalties and without having to indicate any reason. In case of withdrawal from the agreement we will return any remaining balance to you.

You can close your account, and so end the agreement, at any time by letting us know. You can do this through the Revolut app, by writing to us at our head office or by emailing us at feedback@revolut.com. There is no charge or fee to close your account.

You will still have to pay any charges you've run up (for example, if you've asked for an extra Revolut Card). We may also charge you any cancellation fees that apply to other agreements you've entered into with us (for example, if you cancel your Plus, Premium, Metal or Ultra subscription; Paid Plan terms and conditions can be found here).

We may also close the account, but we will give you at least two months' notice through the Revolut app, by text message or by email, except for the cases where we have a right to close the account with immediate effect as per our Personal terms.

If your account has been temporarily restricted, we may not be able to close your account until we have completed our enquiries.

Maximum period for closing the contractual relationship

We have maximum 6 business days for closing the contract relationship.

Maximum statutory time limit for transferring the payment account

We have maximum 12 business days for transferring the Revolut Account.

How to make a complaint

If you wish to make a formal complaint, you can do that using this form. You can also send an email us at formalcomplaints@revolut.com or a certified email revolut.italy.pec.complaints@legalmail.it . You can also send your complaint by ordinary post to our branch address: via Dante 7, 20123 - Milano. If you express your wish to complain when communicating with us, we will provide you with a complaint form, or may submit the formal complaint form for you and have our agents analyse your case as a formal complaint.

We will answer within 60 calendar days if your complaint relates to banking products. If the complaint relates to payment services as per EU Directive 2015/2366(PSD2), we will answer within 15 business days from the complaint receipt. In exceptional cases, if it is not possible to answer within 15 business days, we will send an interim answer with reasons on response delay and an indication of the final response date. In any case the deadline for sending the final answer will not exceed 35 business days.

If you are unhappy with our answer or if you do not receive any answer from us, you can, before resorting to the competent judicial authority, refer:

• to the Arbitro Bancario Finanziario (ABF). For more information about the ABF you can visit the website www.arbitrobancariofinanziario.it;

• to another specialized body, enrolled in the register held by the Ministry of Justice and available on the website www.giustizia.it.

Glossary

Term	Definition
Annual fee	The annual cost for the management of the account
Maintaining the account	The account provider manages the account opened in the customer's name
Sending account statement	The sending of the account statement by law or on client request
Documentation on single operations	Document delivery concerning the operations made by the clients
Issuing a debit card	The account service provider issues a debit card linked to the customer’s account. Every payment initiated by use of the debit card is immediately debited from customer’s account
Issuing a credit card	The account service provider issues a payment card linked to the customer's payment account. The amount of payments made with the card during the agreed period shall be debited from the customer's account in full or in part on the specified day. The credit agreement concluded between the account service provider and the customer determines whether the customer will pay interest on the borrowed amount.

Chargeback	Charge that is returned to a payment card after a customer successfully disputes an item on their account transactions report
Cash withdrawal	The customer takes out cash from their account.
Recharge of a pre-paid card	Credit a certain amount on a pre – paid card
Cash deposit	The customer deposits cash to their account.
Issuing of checks	The issuing of a checkbook.
Instant credit transfer	Account service provider transfers funds from the customer's account to another account as instructed by the customer
SEPA credit transfer	Account service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to EUR payments made to the accounts opened in countries belonging to SEPA area.
ExtraNon SEPA credit transfer	Account service provider transfers funds from the customer's account to another account as instructed by the customer. Applicable to nonEUR payments or to payments made to the accounts opened in countries that do not belong to SEPA area.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Bank overdraft	The sums of money used by the customer, or otherwise charged to the customer, in excess of the overdraft ("overdraft usage"); the sums of money used by the customer, or otherwise charged to the customer, in the absence of an overdraft, in excess of the customer's balance ("overdraft in the absence of an overdraft").
Direct debit	The customer gives another person (payee) the right to instruct the account service provider to transfer money from the customer's account to the payee's account. The account service provider transfers the money to the payee on the day or days agreed between the customer and the payee. The amount may vary.
Automatic payment of E-Invoices	The account service provider, in accordance to the instructions given by the customer in advance, pays the electronic invoice of the payee submitted via the payer's online banking system.
Administration of EUR incoming payments	Account service provider administers the incoming EUR payments from the accounts opened in countries belonging to SEPA area.
Administration of cross	Account service provider administers the incoming non-EUR

border incoming payments	payments or payments from the accounts opened in countries that do not belong to SEPA area