We would like to inform you that the Terms and Conditions for Daily Returns have been modified. You were notified of these modifications on July 31, 2026. The new terms will take effect on July 31, 2026.

Terms and Conditions for Daily Returns

The following terms and conditions (the **“Terms and** Conditions”) are offered by Revolut Bank, S.A., a full-service bank (“Revolut”) to enable Revolut Customers to access preferential interest rates that are higher than those set forth in the applicable terms and conditions for the sections titled “Daily Interest” (**“Daily** Returns”) of the Revolut Account and the Revolut Joint Account.

For the purposes of these Terms and Conditions, such preferential rates of return shall be collectively and interchangeably referred to as the **“Benefit**.”

By making deposits into the Daily Returns sections of your Revolut Account and/or Revolut Joint Account, or by maintaining a balance in those sections at the start of the Benefit’s term, you accept these Terms and Conditions. Consequently, the corresponding interest rate will apply to the balances held in those Daily Returns sections, and this rate will be available in your Revolut App.

1. Eligibility

The Benefit applies to Revolut customers who maintain an active Revolut Account and meet any of the following criteria (the **“Eligibility** Criteria”) for a period of 30 calendar days. Once any of these criteria are met, the customer will have access to the Benefit for the following 30 calendar days.

Eligibility Criteria

1. Be subscribed to the Ultra Plan;
2. Be subscribed to the Metal Plan;
3. Be subscribed to the Premium Plan;
4. Be subscribed to the Plus Plan (once it becomes available);
5. If you have the Standard Plan, complete the following activities:
    a. Make 4 eligible transactions with your Revolut Debit Card or Revolut Credit Card, for a minimum amount of $50.00 (fifty pesos 00/100 M.N.) each, during the Promotion period and its subsequent renewals; that is, the 4 transactions made using one of your Revolut Cards must be completed within a period of 30 calendar days; and
    b. Add and keep your Revolut Debit Card or Revolut Credit Card in a digital wallet (Google Wallet or Apple Pay).

Notwithstanding the foregoing, during the first 30 calendar days following the opening of the Revolut Account, the Customer will have access to the Benefit without first having to meet the Eligibility Criteria. To retain the Benefit once that period has ended, the Customer must meet any of the Eligibility Criteria.

Eligible transactions are defined as purchases made with your personal Revolut Debit and Credit Cards; that is, purchases made with your Revolut Debit Card linked to your Revolut Joint Account are not included. Purchases at casinos, for gambling, and for marketing services are also not eligible.

If the Customer fails to meet one of the Eligibility Criteria, they will lose the Benefit. However, they may regain access to it once they again meet any of these criteria.

2. Benefit Description

2.1 Daily Returns from Your Revolut Account

The preferential interest rates that Revolut will offer as part of the Benefit are as follows and depend on the amount invested:

1. A fixed annual interest rate of 15.00% on funds held as a balance in the section titled “Daily Returns,” ranging from $0.01 (zero pesos 01/100 M.N.) to $25,000.00 pesos (twenty-five thousand pesos 00/100 M.N.).
2. A fixed annual interest rate higher than the one indicated on your account summary, which will depend on the Revolut Plan you have subscribed to—namely, the Standard, Plus, Premium, Metal, and Ultra Plans; which will apply to balances in your “Daily Earnings” section ranging from $25,000.01 pesos (twenty-five thousand pesos 01/100 M.N.) to $1,000,000.00 pesos (one million pesos 00/100 M.N.).
   a. Fixed annual interest rate applicable to the Standard Plan: 7.00%
   b. Fixed annual interest rate applicable to the Plus Plan: 7.00%
   c. Fixed annual interest rate applicable to the Premium Plan: 7.30%
   d. Fixed annual interest rate applicable to the Metal Plan: 7.50%
   e. Fixed annual interest rate applicable to the Ultra Plan: 7.80%
3. A fixed annual interest rate higher than the one indicated on your account summary page, which will depend on the Revolut Plan you have signed up for—namely, the Standard, Plus, Premium, Metal, and Ultra Plans; which will apply to balances in your “Daily Earnings” section starting at 1,000,000.01 pesos (one million pesos 01/100 M.N.) and above.
   a. Fixed annual interest rate applicable to the Standard Plan: 4.50%
   b. Fixed annual interest rate applicable to the Plus Plan: 4.50%
   c. Fixed annual interest rate applicable to the Premium Plan: 4.80%
   d. Fixed annual interest rate applicable to the Metal Plan: 5.00%
   e. Fixed annual interest rate applicable to the Ultra Plan: 5.30%

2.2 Daily Earnings from Your Joint Account

The preferential interest rates that Revolut will offer as part of the benefit on your Daily Earnings deposited into your Revolut Joint Account will be as follows. These rates depend on the amount invested and are subject to both account holders having the same plan:

1. A fixed annual interest rate higher than the one indicated on your account summary, which will depend on the Revolut Plan both Customers have subscribed to, namely the Standard, Plus, Premium, Metal, and Ultra Plans; which will apply to balances in your "Daily Earnings" section ranging from $0.01 (zero pesos 01/100 M.N.) to $1,000,000.00 pesos (one million pesos 00/100 M.N.).
    a. Fixed annual interest rate applicable to the Standard Plan: 7.00%
    b. Fixed annual interest rate applicable to the Plus Plan: 7.00%
    c. Fixed annual interest rate applicable to the Premium Plan: 7.30%
    d. Fixed annual interest rate applicable to the Metal Plan: 7.50%
    e. Fixed annual interest rate applicable to the Ultra Plan: 7.80%
2. If customers do not have the same Plan, the interest rate applicable to the lowest Plan they hold will apply, in accordance with the provisions of Section 3.5.9 of the Revolut Account Agreement (the "Agreement").

For easy reference and greater clarity, the applicable rates will be available in the Revolut App, under the "Information" section, and will apply exclusively to the balance held in the corresponding "Daily Earnings" sections during the term of the Benefit. They may also be found in Annexes 1 and 2 of these Terms and Conditions.

The returns generated will be paid in accordance with the provisions of the Agreement.

For example, assuming you have a Metal Plan with $1,300,000.00 pesos in your Daily Earnings, your weighted rate would be…

- **Rate applicable from $0.01 to $25,000.00 pesos:** 15.00% = T_1
- **Rate applicable from $25,000.01 to $1,000,000.00 pesos:** 7.50% = T_2
- **Rate applicable to amounts of $1,000,000.01 and above:** 5.00% = T_3
- **Amount Saved at Rate T_1:** $25,000.00 pesos
- **Amount saved at T_2:** $975,000.00 pesos
- **Amount saved at T_3:** $300,000.00 pesos
- **Total Amount Saved:** $25,000.00 pesos + $975,000.00 pesos + $300,000.00 pesos = $1,300,000.00 pesos
- **Weighted Rate Formula** = T_1× (Amount Saved at T_1/ Total Amount Saved) + T_2× (Amount Saved at T_2/ Total Amount Saved) + T_3× (Amount Saved at T_3/ Total Amount Saved)

Using the figures applicable to this example, the weighted rate is calculated as follows:

- **Weighted Rate =** 15.00% × ($25,000.00 / $1,300,000.00) + 7.50% × ($975,000.00 / $1,300,000.00) + 5.00% × ($300,000.00 / $1,300,000.00) = **7.07%**

3. Restrictions

The continuation of the Benefit is subject to there being no changes in financial or market conditions that affect the applicable interest rates.

Should such circumstances arise, Revolut may modify the corresponding rates, subject to prior notice to the customer in accordance with the “Modification and Termination” section of these Terms and Conditions. The applicable interest rate will be available in your Revolut App under the “Information” section.

4. Term

The Benefit will be effective as of July 31, 2026.

At the end of this period, it may be automatically renewed for successive one-month periods until Revolut provides notice of termination, which will be given in accordance with the provisions of the following section.

5. Modification and Termination

Revolut reserves the right to discontinue, extend, modify, terminate, cancel, or temporarily or permanently suspend the Benefit upon prior notice sent to the email address you previously registered in your Revolut Account.

6. General Provisions

For any matters not covered in these Terms and Conditions, the provisions of the Agreement available at the following link shall apply: https://www.revolut.com/es-MX/legal/terms/.

This Benefit applies to the “Daily Earnings” feature available in the Revolut Account and Revolut Joint Account, which is a product offered by Revolut Bank, S.A., a full-service bank, with its registered office at Calle Varsovia 36, 6th Floor, Office 603-W, Colonia Juárez, Cuauhtémoc Borough, ZIP Code 06600, Mexico City, Mexico.

See account opening requirements at https://www.revolut.com/es-MX/legal/requisitosdecontratacion/ and fees for our products and services at https://www.revolut.com/es-MX/legal/comisionesrevolut/.

The Revolut Account and Revolut Joint Account are products guaranteed by the IPAB up to 400,000 Investment Units (UDIs) per person, per bankwww.gob.mx/ipab .

Appendix 1

Fixed Annual Interest Rates and Total Annual Return (“TAR”) on Your Daily Earnings from Your Revolut Account

Fixed Annual Interest Rate	Amount to Invest in Your Daily Earnings	Plan Type	Nominal GAT and Real GAT
15.00%	From $0.01 (zero pesos 01/100 M.N.) to $25,000 pesos (twenty-five thousand pesos 00/100 M.N.).	- Standard Plan - Plus Plan - Premium Plan - Metal Plan - Ultra Plan	GAT nominal 16.18% and actual GAT 11.98%[1]
7.00%	From $25,000.01 pesos (twenty-five thousand pesos 01/100 M.N.) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Standard Plan	Nominal GAT 7.25% and real GAT 3.37%[2]
7.00%	From $25,000.01 pesos (twenty-five thousand pesos 01/100 M.N.) to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Plus Plan	GAT nominal 12.39% and effective GAT 8.33%[3]
7.30%	From $25,000.01 pesos (twenty-five thousand pesos 01/100 M.N.) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Premium Plan	Nominal GAT 9.03% and Real GAT 5.09%[4]
7.50%	From $25,000.01 pesos (twenty-five thousand pesos 01/100 M.N.) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Metal Plan	Nominal GAT -0.57% and real GAT -4.17%[5]
7.80%	From $25,000.01 pesos (twenty-five thousand pesos 01/100 M.N.) to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Ultra Plan	Nominal GAT -41.37% and real GAT -43.49%[6]
4.50%	From $1,000,000.01 pesos (one million pesos 01/100 M.N.) and up.	- Standard Plan	Nominal GAT 4.60% and real GAT 0.82%[7]

4.50%	From 1,000,000.01 pesos (one million pesos 01/100 M.N.) and up.	- Plus Plan	Nominal GAT 7.38% and effective GAT 3.50%[8]
4.80%	From 1,000,000.01 pesos (one million pesos 01/100 M.N.) and up.	- Premium Plan	Nominal GAT 7.61% and actual GAT 3.72%[9]
5.00%	From 1,000,000.01 pesos (one million pesos 01/100 M.N.) and up.	- Metal Plan	Nominal GAT 7.58% and actual GAT 3.69%[10]
5.30%	From 1,000,000.01 pesos (one million pesos 01/100 M.N.) and up.	- Ultra Plan	Nominal APR 6.51% and effective APR 2.66%[11]

1. Fixed annual interest rate applicable to the first $25,000 Mexican pesos
Nominal GAT 16.18% and real GAT 11.98%. The real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount $0.01 up to $25,000.00. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of return of 15.00% before taxes. Applies to all Revolut Plans.

2. Fixed annual interest rate applicable to the Standard Plan for amounts from $25,000.01 to $1,000,000.00
Nominal GAT 7.25% and Real GAT 3.37%. The Real GAT is the return you would receive after adjusting for estimated inflation. Minimum amount: $25,000.01 up to $1,000,000.00. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.00% before taxes. The Standard Plan is free of charge.

3. Fixed annual interest rate applicable to the Plus Plan for amounts from $25,000.01 to $1,000,000.00
Nominal GAT 12.39% and Real GAT 8.33%. The Real GAT is the return you would receive after adjusting for estimated inflation. Minimum amount: $25,000.01 to $1,000,000.00. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.00% before taxes. The Plus Plan has an annual cost of
$948 plus VAT.

4. Fixed annual interest rate applicable to the Premium Plan for amounts from $25,000.01 to $1,000,000.00
Nominal GAT 9.03% and Real GAT 5.09%. The Real GAT is the return you would receive after adjusting for estimated inflation. Minimum amount: $25,000.01 up to $1,000,000.00. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.30% before taxes. The Premium Plan has an annual cost of
$1,788 plus VAT.

5. Fixed annual interest rate applicable to the Metal Plan from $25,000.01 to $1,000,000.00
Nominal GAT -0.57% and Real GAT -4.17%. The Real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount: $25,000.01 up to $1,000,000.00. Calculated as of April 30, 2026; effective from April 30, 2026, until

notice of termination by Revolut. Fixed annual rate of 7.50% before taxes. The Metal Plan has an annual cost of
$4,188 plus VAT.
Yes, it looks unusual because we're including the total cost of the Metal Plan in the GAT calculation. The Metal Plan is a package that provides additional benefits. Excluding the cost of the Metal Plan, the nominal GAT would be 7.79% and the real GAT 3.89%.

6. Fixed annual interest rate applicable to the Ultra Plan from $25,000.01 to $1,000,000.00
Nominal APR -41.37% and Real APR -43.49%. The Real APR is the return you would earn after adjusting for estimated inflation. Minimum amount: $25,000.01 up to $1,000,000.00. Calculated on April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.80% before taxes. The Ultra Plan has an annual cost of
$17,988 plus VAT.
Yes, it looks unusual because we're including the total cost of the Ultra Plan in the GAT calculation. The Ultra Plan is a package that provides additional benefits. Excluding the cost of the Ultra Plan, the Nominal GAT would be 8.11% and the Real GAT 4.20%.

7. Fixed annual interest rate applicable to the Standard Plan starting at $1,000,000.01
Nominal GAT 4.60% and Real GAT 0.82%. The Real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount: $1,000,000.01 and up. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 4.50% before taxes. The Standard Plan is free of charge.

8. Fixed annual interest rate applicable to the Plus Plan for amounts of $1,000,000.01 and above
Nominal GAT 7.38% and Real GAT 3.50%. The Real GAT is the return you would receive after adjusting for estimated inflation. Minimum amount: $1,000,000.01 and above. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 4.50% before taxes. The Plus Plan has an annual fee of $948 plus VAT.

9. Fixed annual interest rate applicable to the Premium Plan for amounts of $1,000,000.01 or more
Nominal GAT 7.61% and Real GAT 3.72%. The Real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount: $1,000,000.01 or more. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 4.80% before taxes. The Premium Plan has an annual cost of $1,788 plus VAT.

10. Fixed annual interest rate applicable to the Metal Plan starting at $1,000,000.01
Nominal GAT 7.58% and Real GAT 3.69%. The Real GAT is the return you would receive after adjusting for estimated inflation. Minimum amount: $1,000,000.01 and above. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 5.00% before taxes. The Metal Plan has an annual cost of $4,188 plus VAT.

11. Fixed annual interest rate applicable to the Ultra Plan starting at $1,000,000.01
Nominal GAT 6.51% and Real GAT 2.66%. The Real GAT is the return you would receive after adjusting for estimated inflation. Minimum amount: $1,000,000.01 and above. Calculated as of April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 5.30% before taxes. The Ultra Plan has an annual cost of $17,988 plus VAT.

Appendix 2

Fixed Annual Interest Rates and Total Annual Return (“TAR”) on Your Daily Earnings from Your Joint Account

Fixed Annual Interest Rate	Amount to Invest in Your Daily Returns	Plan Type	Nominal GAT and Real GAT
7.00%	From $0.01 (one cent) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Standard Plan	Nominal GAT 7.25% and Real GAT 3.37%[1]
7.00%	From $0.01 (one cent) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Plus Plan	GAT nominal -9,479,992.75% and real GAT -9,137,346.02%[2]
7.30%	From $0.01 (one cent) to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Premium Plan	GAT nominal -17,879,992.43% andGAT actual -17,233,731.26%[3]
7.50%	From $0.01 (one cent) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Metal Plan	GAT nominal -41,879,992.21% andGAT actual -40,366,261.17%[4]
7.80%	From $0.01 (one cent) up to $1,000,000 pesos (one million pesos 00/100 M.N.).	- Ultra Plan	GAT nominal -179,879,991.89% and GAT -173,378,309.05%[5]

The promotional interest rate of 15% (applicable to the first $25,000.00 MXN) is a benefit that applies solely and exclusively to the balance held in your individual Revolut Account. Funds deposited in any section of your Shared Account are not eligible for this promotional rate and will earn interest starting at $0.01 MXN according to the standard rate corresponding to the user’s plan, as shown in the table above.

1. Fixed annual interest rate applicable to the Standard Plan from $0.01 to $1,000,000.00
Nominal APR 7.25% and Real APR 3.37%. The Real APR is the return you would earn after adjusting for estimated inflation. Minimum amount: $0.01 up to $1,000,000.00. Calculated on April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.00% before taxes. The Standard Plan is free of charge.

2. Fixed annual interest rate applicable to the Plus Plan from $0.01 to $1,000,000.00
Nominal GAT -9,479,992.75% and Real GAT -9,137,346.02%. The Real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount: $0.01 to $1,000,000.00. Calculated on April 30, 2026, effective from April 30, 2026, and

until notice of termination by Revolut. Fixed annual rate of 7.00% before taxes. The Plus Plan has an annual cost of $948 plus VAT.
Yes, it looks unusual because we are including the total cost of the Plus Plan in the GAT calculation. The Plus Plan is a package that provides additional benefits. Excluding the cost of the Plus Plan, the Nominal GAT would be 7.25% and the Real GAT 3.37%.

3. Fixed annual interest rate applicable to the Premium Plan from $0.01 to $1,000,000.00
Nominal GAT -17,879,992.43% and Real GAT -17,233,731.26%. The Real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount: $0.01 up to $1,000,000.00. Calculated on April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.30% before taxes. The Premium Plan has an annual cost of $1,788 plus VAT.
Yes, it looks strange because we're including the total cost of the Premium Plan in the GAT calculation. The Premium Plan is a package that provides additional benefits. Excluding the cost of the Premium Plan, the Nominal GAT would be 7.57% and the Real GAT 3.68%.

4. Fixed annual interest rate applicable to the Metal Plan from $0.01 to $1,000,000.00
Nominal APR -41,879,992.21% and Real APR -40,366,261.17%. The Real APR is the return you would earn after adjusting for estimated inflation. Minimum amount: $0.01 to $1,000,000.00. Calculated on April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.50% before taxes. The Metal Plan has an annual cost of $4,188 plus VAT.
Yes, it looks unusual because we're including the total cost of the Metal Plan in the GAT calculation. The Metal Plan is a package that provides additional benefits. Excluding the cost of the Metal Plan, the Nominal GAT would be 7.79% and the Real GAT 3.89%.

5. Fixed annual interest rate applicable to the Ultra Plan from $0.01 to $1,000,000.00
Nominal GAT -179,879,991.89% and Real GAT -173,378,309.05%. The Real GAT is the return you would earn after adjusting for estimated inflation. Minimum amount $0.01 up to $1,000,000.00. Calculated on April 30, 2026; effective from April 30, 2026, until notice of termination by Revolut. Fixed annual rate of 7.80% before taxes. The Ultra Plan has an annual cost of $17,988 plus VAT.
Yes, it looks unusual because we are including the total cost of the Ultra Plan in the GAT calculation. The Ultra Plan is a package designed to provide additional benefits. Excluding the cost of the Ultra Plan, the Nominal GAT would be 8.11% and the Real GAT 4.20%.

Last updated: July 31, 2026.