

Instant Access Savings Terms

This version of terms applies from 1 August 2025 unless indicated otherwise.

1. Why this information is important

This document sets out the terms and conditions for your Instant Access Savings product and its related services. It also sets out other important things that you need to know.

This document, along with our [Customer Privacy Notice](#) and any other terms and conditions that apply to our services, forms a legal agreement between:

- you, the Instant Access Savings holder; and
- us, Revolut Bank UAB, acting via our branch in Belgium (our “**Belgian branch**”).

We call this agreement the Instant Access Savings Terms (or “**Terms**”). This agreement is indefinite. It means that it is valid until you or we end it. If there is any inconsistency between the [Personal Terms](#) and these terms and conditions, these Terms will apply.

These Instant Access Savings Terms are entered into by means of distance communication.

We will try our best to respond to you in your preferred language, but we reserve the right to respond in English, unless we are required otherwise by law.

Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. 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](#) dated 13 December 2021 and our incorporation and company documents on the Lithuanian Register of Legal Entities website [here](#).

Revolut Bank UAB provides services in Belgium through its branch, Revolut Bank UAB – Belgian Branch, which is registered with the Crossroads Bank for Enterprises under number 0784.549.658 and whose registered office is at Silver Square, Sq. de Meeûs 35, 1000 Brussels, Belgium.

When providing services in Belgium, the Belgian Branch is subject to prudential supervision by the European Central Bank and the Bank of Lithuania, and to conduct supervision by the National Bank of Belgium.

You can access these Instant Access Savings Terms along with the [Deposit Insurance Information](#) of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga "Indėlių ir investicijų draudimas") and other terms and conditions that apply to our services in the Revolut app or on our website at any time. Moreover, we will send you the key documents via email when accepting these Terms.

2. What type of account is my Instant Access Savings?

Your Instant Access Savings (the **"Instant Access Savings"** or the "account") with us is an unregulated savings account.

Your Instant Access Savings is a demand deposit account of your Revolut main account, and the money in it is held by us as a deposit.

When you put money as a deposit into your Instant Access Savings, we accept the money, hold it for you, and undertake to return it to you upon your request. The only way you can put money into, or take money out from, your Instant Access Savings is by having a current account with us in the way described in these Instant Access Savings Terms.

Keep in mind that your Instant Access Savings is not a payment account and cannot be used for sending or receiving payments, and you can only place your deposit in the way described in these Terms. The Savings Account is a sub-account of your main Revolut current account. Hence, the Instant Access Savings does not have separate account details (e.g. IBAN).

You can open multiple Instant Access Savings with Revolut, all of them under these Instant Access Savings Terms (which means you will only have to accept these terms the first time you open an Instant Access Savings and that we will only send those documents to you at that occasion).

Each of these Instant Access Savings can be terminated at any time by you. Opening a new Instant Access Savings won't automatically close the existing one. In case you terminate all of your Instant Access Saving Accounts with Revolut, it will also lead to termination of your Saving Account relationship with Revolut. However, closing all

your Instant Access Saving Accounts does not mean that other accounts you have with Revolut (for example, your current account or a joint account) will also be terminated.

You must not use your Instant Access Savings for business purposes.

3. Can I open an Instant Access Savings?

You can open an Instant Access Savings only if you are a customer of the Belgian branch of Revolut Bank UAB and fulfil the other conditions under these Terms. By accepting these Terms, you confirm that you have received, read and understood:

- These Instant Access Savings Terms;
- The [Deposit information sheet](#); and
- The [standard information for deposit insurance](#) of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga "Indėlių ir investicijų draudimas").

When you ask us to open an Instant Access Savings, we may ask for information about you and where the money you will deposit into your Instant Access Savings comes from. We do this for a number of reasons, including to meet our legal and regulatory requirements. Make sure you have provided us with all the information we have requested from you. When we have the information we need, we will open your Instant Access Savings, and you can make a deposit into it. If you have already provided this information to one of our group entities when opening a personal account, you acknowledge and agree that we may use and rely on that information for this purpose. Revolut reserves the right to reject deposits without giving any reasons.

Our [Customer Privacy Notice](#) explains how we use your information for these and other purposes.

We can only provide services to you once you have passed our internal checks, and not before.

We may offer Instant Access Savings in certain EEA countries, and not others. We may not be able to open an Instant Access Savings to you if you reside in a country where the Instant Access Savings is not offered.

If any of your personal details change, you must notify us immediately.

When we refer to "email" we mean the email you provided to us during the onboarding process (unless you updated your email afterwards). It's important that you provide your primary email address and check it regularly. Should your email address change or should you have any trouble receiving or opening emails from us, you must notify us immediately. Otherwise, you agree that if an email has been delivered to your email address, you should have read it, even if you failed to do so for whatever reason.

4. How to make a deposit into my Instant Access Savings?

Add money at any time

Deposits to your Instant Access Savings can only be made by transferring funds from your current account held with us to your Instant Access Savings.

These deposits can be made at any time. The total amount of money you can add to your Instant Access Savings (regardless of how many Instant Access Savings you have) is limited to €100,000. The frequency of your additions is not limited.

How soon will money be credited?

Your deposit will be credited to your Instant Access Savings immediately after you transfer these funds from your current account to your Instant Access Savings.

5. Will you pay any interest on the Deposit held in my Instant Access Savings?

We will pay interest daily on the balance of your Instant Access Savings the next day.

Interest will be calculated at a yearly rate indicated in the Information Sheet document available on the Revolut app. Your yearly rate may differ depending on the membership you have with us. The interest will be calculated based on the number of actual days in a year, and the number of actual days in a month. The interest accrued will be subject to local taxation. For more information, please refer to Section 21 of these Instant Access Savings Terms. The interest will begin accruing immediately after you deposit funds from your personal account to your Instant Access Savings, and the first interest payment will be done on the next calendar day after you deposit funds from your personal account to your Instant Access Savings.

The interest will be calculated using the following formula:

- $\text{Gross Interest} = \text{Closing balance in your Instant Access Savings} * \text{Gross Interest Rate} / \text{Number of days in a year}.$

However, Revolut will withhold taxes, in line with Belgian tax regulations on the interest accrued and the daily interest payment that will happen in your Instant Access Savings will be net of tax withheld at source.

While interest accrues daily, the minimum threshold for interest to be paid to your Instant Access Savings is €0.01; this means that interest may not be paid to your Instant Access Savings every day. The accrued interest will be paid to your Instant Access Savings at the point that it reaches a minimum of €0.01.

You'll earn interest on your balance in the Instant Access Savings until the calendar day prior to you withdrawing the funds from the Instant Access Savings.

6. How to make a withdrawal from my Instant Access Savings?

We will return money to you from the Instant Access Savings at your request. Withdrawal requests can be made by you at any time and in any amounts not exceeding the available balance of your Instant Access Savings. When you withdraw the money from your Instant Access Savings, we will transfer the funds to your current account held with us.

7. How is my money protected?

Your money is protected once it reaches your Instant Access Savings account which happens immediately after you transfer these funds from your current account to your Instant Access Savings.

Your deposits are insured by the Lithuanian Deposit Insurance scheme (Public Institution Deposit and Investment Insurance) in accordance with the conditions established by the Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania which are available [here](#).

8. Keeping your security details safe

We do everything we can to keep your money safe. We ask you to do the same by keeping your security details safe. This means you should make sure they are kept secure, not accessible to other people, and not shared with anyone else.

Sometimes it's easy to forget to take the steps you should take to keep your money safe. Here are a couple of tips:

- make sure you don't leave the Revolut app open on an unlocked device; and
- keep your mobile device and your email account secure and don't let other people use them.

Contact us through the Revolut app as soon as possible if your security details could be used without your permission.

You can contact us in the following ways

- Tell us about lost or stolen security details:
- Send us a message through chat on the Revolut app.
- Email us at support@revolut.com.
- Call us to block a lost or stolen card on +370 5 214 3608 (your telecommunication service provider's standard rates apply)
- Our website: www.revolut.com

9. Are there any restrictions on using the Revolut app?

Please act reasonably and responsibly when using the Revolut app.

The Revolut app must not be used (directly or indirectly) as follows:

- for illegal purposes (for example, committing fraud);
- in a way that might harm our ability to provide our services;
- to abuse our products, services or customer support. This includes activities that may compromise the integrity of our services or threaten the security and well-being of Revolut and its customers;
- to control or use a Instant Access Savings that's not yours;
- to allow anyone else to have access to or use Instant Access Savings or the Revolut app; or
- for business purposes.

Please also act in a respectful way towards us and our support staff – we're here to help you.

10. When we might prevent you from using your Instant Access Savings

The safety of your money is important to us, therefore we can prevent you from using your Instant Access Savings. For example, we will deny the repayment of any deposit and will not credit any additional deposit if we're reasonably concerned about its security or that it might be used fraudulently or without your permission.

We might also have to prevent you from using your Instant Access Savings to meet our legal obligations arising from the applicable laws.

We'll tell you through the Revolut app before, or as soon as possible after, we have limited the use of your Instant Access Savings. We'll also let you know why we've done it (unless it would reduce your or our security or it would be unlawful). We will let you use your Instant Access Savings normally as soon as the reasons for the limit no longer exist.

11. When could you suspend or close my Instant Access Savings?

We may close or suspend your Instant Access Savings immediately (including the access to the services provided by the other Revolut entities) and end your access to the Revolut app, in exceptional circumstances. Exceptional circumstances include the following:

- if your personal account with us is closed;
- if we have good reason to suspect that you are behaving fraudulently or otherwise criminally;
- if you haven't given us (or someone acting on our behalf) any information we need, or we have good reason to believe that information you have provided is incorrect or not true;
- if you've broken these Terms in a serious or persistent way and you haven't put the matter right within a reasonable time of us asking you to;
- If you abuse our products, services or customer support, or other perform activities which threaten the security and well-being of Revolut and its customers;
- if we have information that your use of the Revolut app is harmful to us or our software, systems or hardware, or our reputation or goodwill;
- if you've been declared insolvent;
- if you die or a declaratory judgement of your death is pronounced;
- if we have to do so under any law, regulation, court order or ombudsman's instructions; or

- if you fail eligibility conditions for the savings product.

We may also close your Instant Access Savings in case we change our business model and we no longer offer a demand deposit product in a specific geography. If we do so, we will inform you in advance of closing your Instant Access Savings in accordance with these Terms.

Upon closing your Instant Access Savings, we will return any remaining balance in your Instant Access Savings to your current account held with us. We will consider that you gave us consent and authorised us to execute this transaction. We may allow you to make a withdrawal directly from your Instant Access Savings to your main account as well.

12. Are we responsible if something goes wrong with your Instant Access Savings or the Revolut app?

We'll do as much as reasonably possible to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we can't promise that this will always be the case or that the services will be free from faults. We also may rely on some third parties to provide services to you, which can disrupt our services. We'll always do our best to solve any problems with our services, no matter what the cause.

We will not be responsible for losses resulting from us failing to meet our obligations to timely credit into your Instant Access Savings incoming money or debit from your Instant Access Savings money being withdrawn because:

- of a legal or regulatory requirement;
- unforeseeable events outside our control, which were unavoidable at the time;
- of criminal or any other illegal actions of third parties resulting in damage to you or any other person (unless specified in these terms and conditions directly); or
- of the blocking of your Instant Access Savings when implementing legal requirements, including those in relation to anti-money laundering and counter-terrorist financing.

We will only be responsible for foreseeable losses

If we break this agreement, we will be responsible for any loss that we could have foreseen at the time we entered into the agreement, also for the loss that results from our fraud or gross negligence.

We won't be responsible to you for any of the following, whether direct or indirect, that arises in connection with this agreement:

- loss of income or profit;
- damage to your reputation;
- loss of business contracts or opportunities;
- loss of anticipated savings; or
- consequential loss.

Nothing in this agreement removes or limits our liability for death or personal injury resulting from our negligence or from fraud or fraudulent claims and statements.

13. Our right to withdraw money from your Instant Access Savings in exceptional cases

We have a right to withdraw money from your Instant Access Savings without your instruction in the following cases:

- if money was transferred to your Instant Access Savings without any legal basis (i.e. due to fraud, mistakes or technical errors);
- when we, as a service provider, are required by applicable laws, to withhold and pay to competent authorities taxes that apply to you in your capacity as a depositor; or
- in other cases, as established by the applicable laws.

14. When might you be responsible for our losses?

You may be responsible to us for certain losses.

If you have broken this agreement and this has caused us to suffer a loss, the following will apply:

- you will be responsible for any foreseeable losses we suffer as a result of your action (we will try to keep the losses to a minimum); and
- you will also be responsible for any reasonable legal costs that arise as a result of our losses.

15. How do I get information about transactions for my Instant Access Savings?

You can check all Instant Access Savings inflows and outflows through the Revolut app. If you need to keep a copy of the information after your Instant Access Savings is closed, you will need to download it. You can download information from the Revolut app while you are a customer by going to Profile > Documents & Statements > Savings/ Savings & Funds or, if your Instant Access Savings is closed, you can contact us at support@revolut.com and we will provide you with such information.

Periodic information

We will send you a separate notice once a year and within thirty days of the termination of your Instant Access Savings containing the inflows and outflows on your Instant Access Savings for the previous 12 (twelve) months (or less if your Instant Access Savings was opened for less than 12 (twelve) months) along with the rest of the documents required by law.

Communicating with you

We'll communicate with you through the Revolut app. Other Revolut group entities may also communicate with you via the Revolut app if this is agreed with you and that entity.

This is how we will provide Instant Access Savings information. It is also how we will tell you if there is a security threat to your Instant Access Savings. Make sure you regularly check the Revolut app for this information.

To help keep your Instant Access Savings safe, download the latest software for your mobile device and the latest version of the Revolut app as soon as they are available. We may also communicate with you by text message (SMS) or email, so you should regularly check your text messages and email account.

Your consents, approvals, acceptances and other statements given using the Revolut app shall have the same legal validity as your signature on a written document. Your agreements concluded with us via the Revolut app shall be deemed to be written agreements concluded between you and us. Any instructions to us for conducting operations and other actions submitted/executed from you through the Revolut app will be treated as submitted/executed by you and valid as actions performed by you. We will usually communicate with you in English, unless we are required by law to do it in a local language.

Keep us in the loop

Please keep your details up to date and let us know immediately if any information you've given us changes. If we discover that any of your information is incorrect, we may update it or ask you to provide further information.

To meet our legal and regulatory requirements we might need to ask for more information about you (for example, if your deposit inflow or outflow increases). Please provide this information quickly so that disruption to your Instant Access Savings or our services is minimised.

16. Data Protection and Confidentiality

We need to collect information about you to provide you with the services under the agreement. For more information about how we use your personal information, see our [Customer Privacy Notice](#).

By entering into the agreement you acknowledge that we will gather and store your personal information for the purpose of providing our services to you. This doesn't affect any rights and obligations you or we have under data protection law.

You can withdraw your permission by closing your account, which will end the agreement between you and us. If you do this, we'll stop using your information for the purpose of providing our services, but we may need to keep your information for other legal reasons.

Confidentiality

By entering into this agreement you give us permission to disclose to other entities within the Revolut group (including Revolut Ltd), third parties that provide services to us (or to other entities within the Revolut group), and subcontractors of such third parties, the following information:

- the fact that you are our customer;
- the services being provided to you;
- your Instant Access Savings number;
- the balances available in your Instant Access Savings;
- operations performed or being performed on your behalf;
- your debt obligations towards us;
- the circumstances of us providing financial services to you;
- the terms and conditions of the agreements on the basis of which we provide you with services;
- the fact of the termination of this agreement and of the closing of your Instant Access Savings;
- your financial situation and assets; and

- your activities, plans, debt obligations to or transactions with other persons.

Your commercial or professional secrets are all treated as confidential information pursuant to the applicable laws.

You understand and consent that the people we may disclose that information to are:

- Any affiliate of Revolut Bank. This includes, but is not limited to Revolut Ltd (a company incorporated in England and Wales with company number 08804411 and firm reference number 900562, whose registered office is at 7 Westferry Circus, Canary Wharf, London, E14 4HD, United Kingdom) (Revolut Ltd).
- Revolut Bank's representatives and other parties directly or indirectly involved in the provision of Revolut Bank services under this agreement to you or in the preparation of the provision of such service to you, and their subcontractors (for example, correspondent banks, financial institutions, insurance companies, financial intermediaries, brokers, participants of, or parties to, payment, clearing or settlement systems, exchanges and other) if, due to the specifics of such services, it is necessary to disclose such data.
- Third parties that provide services to Revolut Bank (supplementing the provision of our financial services), and subcontractors of such third parties, provided that third parties and their subcontractors were engaged in compliance with all regulatory requirements applicable to such outsourcing.
- Any authorities and supervisors that have a valid legal ground to request us to disclose certain information with them. We are required to do so as to ensure we remain compliant with the applicable rules and regulations.
- Any recipient, or category of recipient, listed in Section 11 of our [Customer Privacy Notice](#).

The above information may be disclosed to other Revolut group members where:

- it is necessary for the performance of financial accounting, audit or risk assessment;
- we use common information systems or technical equipment (servers);
- it is necessary for the provision of services you have requested; or
- it is necessary to develop or improve the services we provide across the Revolut group.

During the communication and exchange of information between you and us by means of telecommunications or electronic communication, confidential information

(including information constituting client secrets or bank secrets) may become available to third parties without our will or knowledge. If this happens, we are not liable for any such disclosure of the information and you shall assess this risk prior to entering into this agreement with us.

Required disclosures of information

We will disclose your information where required or permitted to do so by law or to exercise or enforce our rights, or the rights of our customers.

17. Our intellectual property

All the intellectual property in our products (for example, the content in the Revolut app and on our website, our logo) is owned by Revolut Ltd and is being used by us and other Revolut group companies. You must not use this intellectual property as your own, except to enjoy our products. You also must not reverse-engineer any of our products (that is, reproduce them after a detailed examination of their construction or composition).

18. How to make a complaint?

If you're unhappy with our service, we'll try to put things right

We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint has been made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).

How to make a complaint

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the chat available on the Revolut app. The in-app chat is our customer support tool, and our answers to the queries made by you through the in-app chat are not subject to the complaint handling time frames indicated above. We can usually settle matters quickly through the app. You'll probably need to give us the information below.

If you wish to make a formal complaint, you can do that using this [form](#). You can also email us at formalcomplaints@revolut.com. 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 kindly request that you do not send any complaints to our office address in Belgium. For prompt resolution of any concerns or issues, please reach out to us through our designated complaint channels mentioned above.

You'll need to tell us:

- your name and surname;
- the phone number and email address associated with your account;
- what the issue is;
- when the problem arose; and
- how you'd like us to put the matter right.

We'll look into your complaint and respond to you by email.

Irrespective of the above, you always have the right to approach the out of court dispute resolution authorities mentioned below in relation to any complaint about our service. You also have the right to apply to any competent court if you think we have breached the law.

Out of court dispute resolution authority for complaints related to financial services

If you are unhappy with how we have dealt with your complaint or if there is no response within 35 business days upon your submission of the complaint, you can refer to the Ombudsman in financial conflict, also named the Ombudsfin. Please note that the Ombudsman is only a mediator dealing with disputes between consumers and financial service providers that can issue non-binding opinions, but does not act as an out of court dispute resolution authority.

Please note that there are several conditions you have to meet, among others:

- Complaints are only admissible if the complainant has first made a complaint with Revolut;
- This is a written procedure: complaints may only be made by mail, e-mail or the online complaint form. You have to send copies of the correspondence and of all useful documents;
- This must deal with a complaint concerning a financial institution which is affiliated with the mediation service (all Febelfin members). A list can be found on the Ombudsman's website;
- The request is made before the expiry of the one-year period from the date on which the dispute was submitted to the company concerned.

If you meet the requirements and are ready to follow the procedure, you can contact the Ombudsman:

Ombudsman in financial conflicts

North Gate II, Boulevard du Roi Albert II 8 box 1,
1000 Brussels

Tel.: +32 2 545 77 70

Fax: +32 2 545 77 79

E-mail: ombudsman@ombfin.be

Website: <http://www.ombudsfin.be>

You can find more information on the following [website](#).

Out of court dispute resolution authority for complaints related to the processing of personal data

Data Protection-related complaints may be addressed to the Belgian Data Protection Authority:

Rue de la Presse 35

1000 Brussels

Tel.: +32 2 274 48 00

Fax: +32 2 274 48 35

Email: contact@apd-gba.be

Website: <https://www.autoriteprotectiondonnees.be>

More information

Click [here](#) for more information about our complaints handling procedure.

19. We can change these Instant Access Savings Terms

We may occasionally change these Terms. If we do so, we will give you at least 1 (one) month written notice before the change is effective.

We'll assume you're happy with this change unless you tell us that you want to close your account immediately before the change comes into effect.

If we add a new product or service that doesn't change the agreement we may add the product or service immediately and let you know before you use it.

20. Changing the interest rate

We may change the annual interest rate applicable to your Instant Access Savings.

We can make this change immediately, and will let you know as soon as possible, prior

or after the change. You will still have the option to close your Instant Access Savings immediately.

Remember, the interest rate may differ depending on the paid membership you have with us. If you change (upgrade or downgrade) your membership, your interest rate will either increase or decrease. We will try to give you notice about the change before you change your membership but we will not be responsible for any losses you incur if we don't.

21. Fees and Taxes

We do not charge any fees that apply to you for and in relation to this agreement. This also means that you will not pay any fees to us in relation to using the Revolut app or any other means of distance communication for your Instant Access Savings.

You acknowledge and agree that you are solely responsible for complying with all applicable legal and tax obligations, including the filing of any applicable filings and tax payment, and for complying with any applicable laws and regulations, which may change from time to time.

Note that the withholding tax may differ from the final taxation applicable, that shall be determined by you according to the applicable regulations. You should seek independent advice from a professionally qualified tax adviser if you have any questions in this regard.

Belgian Withholding Tax

In line with applicable Belgian tax law, we will deduct and pay to the tax authorities the withholding tax due from any interest credited to your Instant Access Savings. Thus, the amounts received in your Instant Access Savings will be net from withholding tax. Note that the tax withholding rate will be applicable according to the regulations in place on the date of payment, so it may change at any time.

We will deduct the relevant withholding tax from your interest before the interest is paid out into your Instant Access Savings. We withhold tax from your interest payments only when the withholding tax applicable is €0.01 or greater. In cases where the tax liability is less than €0.01, we continue to accrue it until it reaches €0.01, at which point it is deducted from your next interest payment. To see the tax withheld on your aggregate interest payments, you can refer to your aggregate savings statements.

In cases where Revolut paid members an interest and tax was not withheld owing to rounding rules (only) or it not being min €0.01, Revolut will take up the cost and make

the differential treatment to the Belgian tax authority, such that the withholding tax paid to the Belgian tax authority is in line with the percentage set by Belgian law.

Under the Belgian tax legislation, the information related to the interests paid to your account can be requested by the Belgian tax authorities.

22. How do I close my Instant Access Savings?

Right of withdrawal

You have the right to withdraw your Instant Access Savings within a period of 14 calendar days from the day you entered into this agreement, without penalty and without giving reasons. You can do this through the Revolut app or by emailing us at support@revolut.com.

Right of termination

You may terminate your Instant Access Savings at any time subject to a notice period of 1 (one) month from the date of notification. You can do this through the Revolut app or by emailing us at support@revolut.com.

We may also terminate your Instant Access Savings subject to 2 (two) months' notice, barring force majeure.

Return of balances

Immediately after your Instant Access Savings is terminated or closed, we will return the remaining balance and accrued interest to your main account with us.

What happens to my current account?

Closing the Instant Access Savings will not automatically close the main current account.

If your main current account is closed, we will have to close your Instant Access Savings as well.

23. Legal bits and pieces

Permission for us to process your personal information

To provide services under the agreement we need to collect information about you. Under data protection law, we are what is known as the 'data controller' of your personal information. For more information about how we use your personal information, see our [Privacy Policy](#).

By entering into the agreement you are giving us permission to gather, process and store your personal information for the purpose of providing our services to you. This doesn't affect any rights and obligations you or we have under data protection law. You can withdraw your permission by closing your Instant Access Savings, which will end the agreement between you and us. If you do this, we'll stop using your information for the purpose of providing our services, but we may need to keep your information for other legal reasons.

Our contract with you

Only you and we have any rights under the agreement.

The agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else, without our consent.

Our right to transfer and assign

You agree and permit us to merge, reorganise, spin-off, transform or execute any other form of reorganisation or restructuring of our company or business and/or transfer or assign all of our rights and obligations under these Instant Access Savings Terms to any third party.

We will only transfer any of your and our rights or obligations under these Instant Access Savings Terms if this won't have a significant negative effect on your rights under these Terms or we need to do so to keep to any legal or regulatory requirement, or it is done as a result of implementation of reorganisation (or a similar process). You will be able to terminate your Instant Access Savings upon notification about the assignment, merger, reorganisation or any other similar notification.

Belgian law applies

The laws of Belgium govern your relationship with us. They also apply to this agreement.

Place of conclusion of this agreement

This agreement is deemed to be concluded in the place where you live at the moment of conclusion.

The English version of the agreement applies

If these Instant Access Savings Terms are translated into another language, the translation is for reference only and the English version will apply. By entering into this agreement and accepting Revolut Bank's services, you confirm that you understand the English language and agree to communicate with Revolut Bank in Dutch, French or English regarding this agreement.

Our right to enforce the agreement

If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date.

Taking legal action against us

Legal action under these terms and conditions can only be brought in the courts of the Kingdom of Belgium.