

Savings Account Terms

This page consists of two Parts:

- Part I: Revolut Bank UAB Hungarian Branch Savings Account Terms.
- Part II: Revolut Bank UAB Savings Account Terms.

Revolut Bank UAB will operationalise its Hungarian branch in 2026, called **Revolut Bank UAB Hungarian Branch**. The migration of the Hungarian customer portfolio is part of this process, from Revolut Bank UAB (Lithuanian entity) to the local branch, Revolut Bank UAB Hungarian Branch.

The terms and conditions in Part I will apply from the moment of the migration of the existing Hungarian customers of Revolut Bank UAB (Lithuanian entity) to the local branch, Revolut Bank UAB Hungarian Branch. It will also apply to new customers onboarded directly to Revolut Bank UAB Hungarian Branch.

Until the completion of this migration, the current terms of Revolut Bank UAB (Lithuanian entity), which are provided in Part II of this document, will continue to apply:

- to Hungarian customers whose contractual relationship which is subject to these terms predates **17 March 2026**;
- as well as to those who will open a contractual relationship subject to these terms after **17 March 2026** with Revolut Bank UAB, and until the migration is completed.

Once the migration is completed, Part I will apply to said Hungarian customers as well (i.e. Part I will replace Part II from the moment of the migration).

This version, containing Parts I and II, was published on **17 March 2026**.

Part I

Revolut Bank UAB Hungarian Branch Savings Account Terms

This version of the Terms will be effective from **17 March 2026**, except where indicated otherwise.

1. Why this information is important

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

This document, along with our Privacy Policy and any other terms and conditions that apply to our services, forms a legal agreement between:

- you, the Savings Account holder; and
- us, Revolut Bank UAB Hungarian Branch Office (a branch office incorporated in Hungary and registered with the Court of Registration of the Metropolitan Tribunal under company registration number 01-17-001372 and with the Hungarian National Bank (MNB) under number 28989691 and whose registered seat is at 8 Szervita tér, 1052 Budapest, Hungary, being the Hungarian branch of Revolut Bank UAB (a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania) (**Revolut Bank**).

We call this agreement the Savings Account 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 and conditions will apply.

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

You agree that these Savings Account Terms and any other communications between us, will be in Hungarian. We will try our best to respond to you in your preferred language, but we reserve the right to respond in Hungarian or in English.

You can access these Savings Account Terms along with Revolut Bank Privacy Policy, information on deposit insurance 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.

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. Revolut Bank UAB is licensed and regulated by the [Bank of Lithuania](#) and the [European Central Bank](#) as a credit institution. You can see Revolut Bank UAB's licence on the Bank of Lithuania website [here](#) dated 13 December 2021 and its 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).

Revolut Bank UAB Hungarian Branch Office is the Hungarian branch of Revolut Bank UAB, which has duly passported its Lithuanian licence referred to above to Hungary and which is under the supervision of the Hungarian National Bank (MNB).

2. What type of account is my Savings Account?

Your Savings account (the **Savings Account**) with us is a demand deposit account, and the money in it is held by us as a deposit. In these terms and conditions we may refer to it as the "Savings Account", or an "account". You can only open a Savings Account if you have opened a Revolut current account with us.

When you put money as a deposit into your Savings Account, 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 Savings Account is by having a current account with us in the way described in these Savings Account Terms.

Keep in mind that your Savings Account 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 Savings Account Terms.

You can open multiple Savings Accounts with Revolut, all of them under these Savings Account Terms, and you will only have to accept these terms the first time you open an Savings Account and that we will send those documents to you at that occasion on durable medium.

Each of these Savings Accounts can be terminated at any time by you. Opening a new Savings Account won't automatically close the existing Savings Account. In case you

terminate all of your Savings Accounts with Revolut, it will also lead to termination of your Savings Account relationship with Revolut. However, closing all your Savings Accounts does not mean that other accounts you have with Revolut (for example, your current account or a joint account) will also be terminated, unless we inform you otherwise.

You must not use your Savings Account for business purposes.

3. Can I open a Savings Account?

You can open a Savings Account only if you are a customer of Revolut Bank UAB Hungarian Branch and fulfil the other conditions under these Savings Account Terms.

By accepting these Savings Account Terms, you confirm that you have received, read and understood the standard information for deposit insurance of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga "Indėlių ir investicijų draudimas") which is also available [here](#).

When you ask us to open a Savings Account, we or our representatives may ask for information about you and where the money you will deposit into your Savings Account comes from. We do this for a number of reasons, including to check your identity, and to meet our legal and regulatory requirements. Make sure you have provided us with all the information we have requested from you (including your Hungarian tax residency and TIN number). When we have the information we need, we will open your Savings Account, and you can make a deposit into it. If you have already provided this information to one of our group entities when opening a current account, you acknowledge and agree that we may use and rely on that information for this purpose.

We would need you to be a Hungarian tax resident and provide your Hungarian TIN to support a Savings Account under Revolut Bank UAB Hungarian Branch. In case you do not submit requisite details per the product eligibility conditions until you are migrated to Revolut Bank UAB Hungarian Branch, we will close your Savings Account prior to said migration.

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

We can only provide Savings Account services to you once you have passed our internal checks, and not before. We will notify you via the Revolut app once this has happened and will let you know once your Savings Account is opened.

If any of your personal details change, you must notify us immediately. In case of product eligibility failure post Savings Account creation, Revolut reserves the right to close your Savings Account without any notice.

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 Savings Account

Add money at any time

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

These deposits can be made at any time. You can place your deposit *in the currency of the Savings Account*. The total amount of money you can add to your Savings Accounts (and cumulatively across all your savings with Revolut in the same currency)) is limited to 20,000,000 HUF for deposits in HUF or 100,000 EUR (*or currency equivalent*) for deposits in other currencies. The frequency of your additions is not limited. These limits may increase in future in which case they will be updated in the terms and conditions.

How soon will money be credited?

Your deposit will be credited to your Savings Account immediately after you transfer funds to your Savings Account.

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

We will pay interest daily on the balance of your Savings Account by the end of each day. Interest will be calculated at a yearly rate indicated in the Deposit Information Sheet attached as Schedule 1 (*Deposit Information Sheet*) to these terms and conditions and also available on the Revolut App and [here](#). The yearly rate may differ depending on the paid subscription plan you have with us.

The interest is calculated based on the actual number of days in a year, and the actual number of days in a month. The interest accrued will be subject to taxation and interest paid to you will be net of Hungarian withholding taxes as required under Hungarian tax laws. For more information, please refer to Section 21 of the Savings Account Terms. The interest will begin accruing immediately, and the first interest payment will be done on the next calendar day after you deposit funds from your current account to your Savings Account.

You'll earn interest on your balance in the Savings Account until the day you withdraw the funds from the Savings Account.

The interest will be calculated using the following formula:

Gross Interest = Closing balance in your Savings Account * Gross Interest Rate/ 365

Personal Income tax and social contribution tax (SZOCHO), in line with Hungarian tax regulations will be deducted on the interest accrued.

The minimum threshold for interest payable is 0.01 HUF (*or smallest denomination of the currency of the Savings Account*). If you earn less than this on a given day, no interest will be payable.

The calculation formula of the uniform deposit interest rate indicator (**EBKM**) applied under the individual deposit agreements is as follows:

(i) if the number of days remaining until the maturity of the deposit is less than 365

days, then
$$\text{Elhelyezett betét} = \sum_{i=1}^n \frac{(k + bv) i}{1 + r \times (i / 365)} ;$$
 or

(ii) if the number of days remaining until the maturity of the deposit is at least 365 days, and in the case of a sight deposit or a deposit fixed for an indefinite term, then

$$\text{Elhelyezett betét} = \sum_{i=1}^n \frac{(k + bv) i}{(1 + r)^{i/365}} ;$$

where:

n is: the number of interest payments;

r is: the EBKM percentage;

t_i is: the number of days remaining from the deposit fixing day until payment no. i ;
 $(k+bv)^i$ is: the amount of the interest earned and the deposit amount paid back at payment no. i .

However, EBKM shown on the Revolut app and Deposit Information Sheet has been calculated using the gross rate (i.e. a rate before the Hungarian withholding tax) and maturity period as 30 days. For instance, if a user deposits 100,000 HUF on Day 1 in a Savings Account providing gross interest at 2.5% p.a, then EBKM value will be 2.50%. The calculation method the above sample is as follows:

$$\text{EBKM} = ((100205.68 / 100000) - 1) * 12 = 2.50\%$$

6. How to make a withdrawal from my Savings Account?

We will return money to you from the Savings Account at your request. Withdrawal requests can be made by you at any time and in any amounts not exceeding the available balance of your Savings Account. When you withdraw the money from your Savings Account, 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 Savings Account which happens immediately after you transfer these funds from your current account to your Savings Account. When you are adding money to your Savings Account from your current account with us, the funds in your Savings Account are protected in a way described in our [Personal Terms](#) applicable to you.

Your eligible 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 or 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 control or use a Savings Account that's not yours;
- to allow anyone else to have access to or use Savings Account 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 Savings Account

The safety of your money is important to us, therefore we can prevent you from using your Savings Account. 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 Savings Account to meet our legal obligations arising from the laws of Hungary.

We'll tell you through the Revolut app before, or as soon as possible after, we have limited the use of your Savings Account. 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 Savings Account normally as soon as the reasons for the limit no longer exist.

11. When could you suspend or close my Savings Account?

We may close or suspend your Savings Account 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 current account with us is closed;
- if we have good reason to suspect that you are behaving fraudulently or otherwise criminally;
- if you've broken these Savings 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 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 bankrupt;

- if you die or a declaratory judgement of your death is pronounced; or
- if we have to do so under any law, regulation, court order or ombudsman's instructions.

We may also close your Savings Account 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 Savings Account in accordance with these terms and conditions. Upon closing your Savings Account, we will return any remaining balance in your Savings Account 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 Savings Account to your current account as well. In case of product eligibility failure post Savings Account creation, Revolut reserves the right to close your Savings Account without any notice. Any money in the Savings Account will be moved to your main account.

12. Are we responsible if something goes wrong with your Savings Account 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 Savings Account incoming money or debit from your Savings Account money being withdrawn because:

- of a legal or regulatory requirement; or
- 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 Savings Account 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;
- loss of goodwill or 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 Savings Account in exceptional cases

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

- if money was transferred to your Savings Account 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 Hungarian laws and other applicable

legislation.

14. When you might 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 Savings Account?

You can check all Savings Account inflows and outflows through the Revolut app. If you need to keep a copy of the information after your Savings Account is closed, you will need to download it. You can download information from the Revolut app while you are a customer or, if your Savings Account 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 or within thirty days of the termination of your Savings Vault Account containing the inflows and outflows on your Savings Vault Account for the previous 12 (twelve) months or less if your Savings Account was opened for less than 12 (twelve) months.

Communicating with you

We'll communicate with you through the Revolut app and it's free of charge. 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 Savings Account information. It is also how we will tell you if there is a security threat to your Savings Account. Make sure you regularly check the Revolut app for this information.

To help keep your Savings Account 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 and by way of applying your qualified electronic signature (QES) or, for account closing purposes, following two factor authentication (2FA) (as applicable) shall have the same legal validity as your signature on a written document. Your agreements concluded with us via the Revolut app by way of applying your qualified electronic signature (QES), including but not limited to these terms and conditions, shall be deemed to be written agreements concluded between you and us. Any other instructions to us for conducting operations and other actions submitted/executed from you through the Revolut app following two factor authentication (2FA) will be treated as submitted/executed by you and valid as actions performed by you.

We will communicate with you in Hungarian. Upon your request, we may agree on a different language of communication with you in individual cases.

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 Savings Account or our services is minimised.

16. Confidentiality

You understand and consent that due to the nature of the Revolut Bank services under this agreement, we may be required to disclose the following information about you:

- the fact that you are our customer;
- the services being provided to you;
- the balances available in your Savings Account;
- 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 Savings Account;
- 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 (i.e. as a client secret or bank secret).

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.

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 Hungarian laws and other applicable legislation 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. Handling your complaint is free of charge.

- Complaints about payment services: We will send our final, reasoned response within 15 business days of receiving your complaint.

- Other complaints: We will send our final, reasoned response within 30 calendar days of receiving your complaint.
- Exceptional circumstances: If, for reasons beyond our control, we are unable to respond within 15 business days, we will send an interim response explaining the reason for the delay and indicating a new deadline for the final response. This final deadline will not exceed 35 business days after the date the complaint was first submitted.
- If we reject your complaint, our final response will provide a detailed justification for our position. This response will also formally inform you of your right to appeal and provide the contact details for the Financial Arbitration Board (PBT) and the National Bank of Hungary (MNB).

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. You may also submit your complaint using [Hungarian National Bank's official complaint form](#). However, we will accept your complaint even if it is not submitted on this specific form. 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.

You can also submit your complaint orally:

- By phone: By contacting us at the number +36 (1) 234 4590 (your operator's standard rates apply). This channel is available exclusively for Revolut accounts registered with Revolut Bank UAB Magyarországi Fióktelepe. Our complaints analysts are available on Mondays from 8:00 AM to 8:00 PM, and on other business days from 8:00 AM to 4:00 PM.
- In-person: You can submit your complaint orally at a location designated by our partner, Telemedia. To find the location and opening hours, please see our [FAQs](#). At the location, a trained representative will register your complaint.
- You can also submit written complaints by post to our registered address.

What information do we need?

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. We will communicate with you in Hungarian, unless we mutually agree to use another language.

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 we do not respond within the legal timeframes, you can forward it to the following entities:

- **Financial Arbitration Board (Pénzügyi Békéltető Testület - PBT/FAB):** For disputes related to the formation, validity, legal effects, and termination of the contract, as well as breach of contract and its legal effects.
 - Address: H-1122 Budapest, Krisztina krt. 6.
 - Contacts: pbttitkarsag@mnb.hu
 - How to submit: You can submit a request by post to H-1525 Budapest, Pf. 172., in person at the Customer Service of the National Bank of Hungary (MNB) (H-1122 Budapest, Krisztina krt. 6.) or in any Government Window in Hungary. The Financial Arbitration Board does not accept complaints via e-mail. The request can also be submitted electronically via the [PBT online administration application](#) after KAÜ identification. The request must be submitted in writing using the prescribed form and by attaching to the request a written statement from us on the rejection of your complaint or, in lack of such a statement, any other written evidence available on the attempt of a settlement.

For any contractual dispute arising from online contracts, you may initiate the online dispute resolution process of the Financial Arbitration Board. In

order to do so, you must register on the [electronic service](#) operated by the European Commission.

- Note: You must first try to resolve the complaint with us. Revolut will inform you in its response to your complaint whether it has made a general submission declaration to the PBT.
- **National Bank of Hungary (Magyar Nemzeti Bank - MNB):** For violations of consumer protection provisions.
 - Address: H-1054 Budapest, Szabadság tér 8-9.
 - Contacts: +36 (80) 203 776
 - How to submit: You can submit a complaint by post to BKKP Postafiók: 777 1534 Budapest, Hungary, by phone at +36 80 203 776 (toll-free), or by email at ugyfelszolgalat@mnb.hu.

You can find more information about these procedures on their respective websites. The review of the complaint by these entities is generally free of charge.

You can also appeal to the competent courts in Hungary.

Cross-border dispute resolution

If your dispute is cross-border (e.g., you reside in another EEA country), you can use the FIN-Net network to find the appropriate dispute resolution entity in your country or contact the PBT for help.

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

You have the right to make a complaint with the Hungarian National Authority for Data Protection and Freedom of Information (Nemzeti Adatvédelmi és Információszabadság Hatóság - NAIH).

- Address: H-1055 Budapest, Falk Miksa utca 9-11.
- Contacts:
 - E-mail: privacy@naih.hu
 - Website: naih.hu

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

More information

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

19. We can change these Savings Account Terms

We'll only change the agreement for the following reasons:

- if we think it will make it easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us (including any statutory legislation and other legal means of state control, local legal acts and legal acts of the European Union, or a resolution, order, recommendation or guideline by a court, arbitration committee or administrative body which govern the agreement relationship between you and us under these terms and conditions, or any change in their official or court interpretation);
- to reflect changes in the cost of running our business (e.g. changes in the tax, capital or liquidity requirements that apply to us, in our operating costs, or to other factors which impact our costs); or
- to reflect changes in the amount of the fee for applicable mandatory deposit insurance;
- to reflect changes in financial market conditions and the macroeconomic events (e.g. interbank lending and deposit rates, the base rate of the Central Bank of Hungary and other national banks, the aggregate or service-related consumer price index, inflation, change in interests and yields defined by third-party and incurred by us in relation to our services provided to you, and other factors changing the markets in which we operate or our position within them);
- to reflect changes in service conditions of third-parties (e. g. outsourced party, agent) in connection with the services provided by us to you; or
- because we are changing or introducing new services or products that affect our existing services or products covered by these Savings Account Terms.

Telling you about changes

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.

If we add amendments affecting fees and costs, or if we change these terms in any other way we will give you at least 2 (two) month notice through the Revolut app and/or email before we make any change, unless otherwise provided by law. We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.

In the event of an unfavourable modification of interest, fees, costs and other agreement conditions you are entitled to close your account, and so terminate your agreement immediately without payment of any fees, upon the day before the amendment takes effect.

Fees and costs changes to you under these terms and conditions, including those

expressed in percentage and the minimums and maximum amount of fees expressed in percentage, shall be subject to change by the rate of inflation published by the Hungarian Central Statistical Office, as from the last day of the month following such publication. We may choose to make changes for inflation immediately, or defer them and apply them on a cumulative basis.

20. Changing the interest rate

We have the right to change the annual interest rate applicable to you. If the rate is decreased, then we'll let you know at least 2 (two) months before the change takes effect.

If the rate is increased, we can make the change immediately. We may notify you about it prior or after the change.

Remember, the yearly rate may differ depending on the paid subscription plan you have with us. If you change (upgrade or downgrade) your subscription, your yearly rate will either increase or decrease. We will not be responsible for any losses you incur if you downgrade your paid subscription.

21. Fees and Taxes

Revolut Bank does not charge any fees that apply to you for and in relation to Revolut Bank services under this agreement. This also means that you will not pay any fees for us in relation to using the Revolut App or any other means of distance communication for your Savings Account.

You note and accept that you have sole responsibility for the management of your legal obligations and tax affairs, including making any applicable filings and tax payments, and complying with any applicable laws and regulations. These may depend on your personal tax status and the tax rules and regulations in force that may change from time to time.. You should seek independent advice from a professionally qualified tax adviser if you have any questions in this regard.

In line with applicable Hungarian tax law, we are obliged to deduct and withhold a 15% for Personal Income Tax and a 13% for Social Contribution Tax (SZOCHO) from any interest credited to your Savings Account(s), For the avoidance of doubt we will not increase (gross up) any payment in respect of such deduction or withholding tax or otherwise compensate you for that deduction of withholding tax. We will deduct the relevant tax from your interest before the interest is paid out into your Savings Account.

In the case of very small saving account balances, and owing to the need to round withholding tax, there may be instances where the withholding tax percentage appears greater than the statutory rate.

22. How do I close my Savings Account?

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

You retain your right to close your Savings Account and so end this agreement, at any time and free of charge by letting us know, even after the 14 days period has passed. You can do this through the Revolut app or by emailing us at support@revolut.com.

What happens if my current account is closed?

Immediately after your Savings Account is closed, we will return any remaining balance, including accrued interest, to your current account held with us.

Your current account with us and your Savings Account are different accounts and it is impossible to subscribe for a Savings Account with us without subscribing for a current account. Closing the Savings Account will not automatically close the current account.

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

23. Legal bits and pieces

Data Protection

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

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.

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 Savings Account Terms to any third party.

We will only transfer any of your and our rights or obligations under these Savings Account Terms if this won't have a significant negative effect on your rights under these Savings Account 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 the Savings Account upon notification about the assignment, merger, reorganisation or any other similar notification.

Hungarian law applies

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

The Hungarian version of the agreement applies

If these Savings Account Terms are translated into another language, the translation is for reference only and the Hungarian version will apply. By entering into this agreement and accepting Revolut Bank's services, you confirm that you understand the Hungarian language and agree to communicate with Revolut Bank in Hungarian regarding this agreement. Upon your request, we may agree on a different language of communication with you in individual cases.

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 Hungary (or in the courts of any EEA country where you have a statutory right to bring legal action under these terms and conditions).

SCHEDULE 1

Deposit Information Sheet

Deposit Information Sheet

Unless otherwise specified, the current version of the terms and conditions is effective as of **17 March 2026**.

This document contains a summary of the most important features of the Savings Account demand deposit product.

| Product data | |
|--------------|---|
| Product | Savings Account |
| Bank | Revolut Bank UAB Hungarian Branch Office Address: 8 Szervita tér, 1052 Budapest, Hungary Company registration No: 01-17-001372 Hungarian National Bank registration No: 28989691, being the Hungarian Branch of:Revolut Bank UAB Address: Konstitucijos ave 21B, LT-08130, Vilnius, Lithuania Company No: 304580906 |
| Product type | Demand deposit |

| | |
|---------------------|--|
| Currency | <p>HUF</p> <p>Other currencies may also be available</p> |
| Term | <p>Indefinite. The account can be closed at any time.</p> |
| Deposit amount | <p>No minimum amount established.</p> <p>The total amount of money you can add to your Savings Accounts (and cumulatively across all your savings with Revolut in the same currency) is limited to 20,000,000 HUF for deposits in HUF or 100,000 EUR (or currency equivalent) for deposits in other currencies. .</p> <p>In case you have several accounts with Revolut Bank UAB Hungarian Branch Office and Revolut Bank UAB all your deposits held with Revolut Bank UAB Hungarian Branch Office and Revolut Bank UAB are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits. Please also note that some exceptions apply. More information can be found in the Deposit Insurance Information document.</p> |
| Deposit start date | <p>The date when the money is received in the Savings Account. This happens immediately after you deposit funds from your current account to the Savings Account.</p> |
| <p>Risks</p> | |

| | |
|--|---|
| <p>Risk in the event of insolvency of the bank</p> | <p>Deposits held with Revolut Bank UAB Hungarian Branch Office and Revolut Bank UAB are insured by the Lithuanian Public Institution "Deposit and Investment Insurance". Insurance coverage limit: up to EUR 100,000 for a single depositor for all their deposits held with Revolut Bank UAB Hungarian Branch Office and Revolut Bank UAB. In case you have several accounts with Revolut Bank UAB Hungarian Branch Office and Revolut Bank UAB all your deposits held with Revolut Bank UAB Hungarian Branch Office and Revolut Bank UAB are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits. Please also note that some exceptions apply. More information can be found in the Deposit Insurance Information document.</p> |
| <p>Interest</p> | |
| <p>Interest type</p> | <p>Variable.</p> |
| <p>Interest rate HUF</p> | <ul style="list-style-type: none"> ● Standard: 0.90% p.a. (net rate). ● Plus: 0.90% p.a. (net rate). ● Premium: 2.34% p.a. (net rate). ● Metal: 3.06% p.a. (net rate). ● Ultra: 3.42% p.a. (net rate). <p>Revolut is obliged under Hungarian tax regulations to deduct and withhold 15% personal income and 13% social contribution tax (SZOCHO) on interest.</p> |

| | |
|--------------------------|---|
| <p>EBKM HUF</p> | <ul style="list-style-type: none"> ● Standard: 1.25% ● Plus: 1.25% ● Premium: 3.25% ● Metal: 4.25% ● Ultra: 4.75% <p>Further information on the calculation of EBKM can be found in the Savings Account Terms.</p> |
| <p>Interest rate USD</p> | <ul style="list-style-type: none"> ● Standard: 2.16% p.a. (net rate). ● Plus: 2.16% p.a. (net rate). ● Premium: 2.34% p.a. (net rate). ● Metal: 2.70% p.a. (net rate). ● Ultra: 3.06% p.a. (net rate). <p>Revolut is obliged under Hungarian tax regulations to deduct 15% personal income tax and 13% social contribution tax (SZOCHO) on interest.</p> |
| <p>EBKM USD</p> | <ul style="list-style-type: none"> ● Standard: 3.00% ● Plus: 3.00% ● Premium: 3.25% ● Metal: 3.75% ● Ultra: 4.25% <p>Further information on the calculation of EBKM can be found in the Savings Account Terms.</p> |

| | |
|----------------------------------|--|
| Interest calculation and payment | <p>The interest is calculated based on the actual number of days in a year, and the actual number of days in a month.</p> <p>The interest is calculated daily on the balance of the Savings Account and paid daily to this account.</p> <p>The interest will begin accruing on the same calendar day after you deposit funds from your current account to your Savings Account.</p> <p>You'll earn interest on your balance in the Savings Account until the calendar day prior to you withdrawing the funds from the Savings Account.</p> |
| Interest rate change | <p>Revolut has the right to change the interest rate. If the rate is decreased, then we'll let you know at least 2 (two) months before the change is made.</p> <p>If the rate is increased, Revolut can make the change immediately. We may notify you about it prior or after the change.</p> |
| Costs | |
| Total costs | You can open the Savings Account and deposit and withdraw funds free of charge. |
| Availability | |
| During the term | You can deposit and withdraw funds from the Savings Account at any time from within the Revolut app. |
| Taxation | |

| | |
|-----------------------------------|---|
| Tax | <p>In line with applicable Hungarian tax law, we are obliged to make a 15% personal income tax deduction and a 13% social contribution tax (SZOCHO) deduction from any interest credited to your Savings Account, For the avoidance of doubt we will not increase any payment in respect of such deduction or withholding tax or otherwise compensate you for that deduction of withholding tax. We will deduct the relevant tax from your interest before the interest is paid out into your Savings Account.</p> <p>Further information regarding general conditions of this product can be found in the Savings Account Terms.</p> |
| Other deposit requirements | |
| Rejection of deposit | <p>Revolut reserves the right to reject deposits without giving any reasons.</p> <p>Further information regarding general conditions of this product can be found in the Savings Account Terms.</p> |

Part II

Revolut Bank UAB Savings Account Terms

Savings Account Terms

This version of the Terms will be effective from **18 May 2026** except where indicated otherwise. Please click [here](#) to see the previous terms that apply until **18 May 2026**.

1. Why this information is important

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

This document, along with our Privacy Policy and any other terms and conditions that apply to our services, forms a legal agreement between:

- you, the Savings Account holder; and
- us, Revolut Bank UAB (**Revolut Bank**).

We call this agreement the Savings Account 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 and conditions will apply.

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

You agree that these Savings Account Terms and any other communications between us, will be in English. We will try our best to respond to you in your preferred language, but we reserve the right to respond in English.

You can access these Savings Account Terms along with Revolut Bank Privacy Policy, information on deposit insurance 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.

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](#). 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).

2. What type of account is my Savings Account?

Your Savings account (the **Savings Account**) with us is a demand deposit account, and the money in it is held by us as a deposit. In these terms and conditions we may refer to it as the "Savings Account", or an "account". You can only open an account if you have opened a current account with us.

When you put money as a deposit into your Savings Account, 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 Savings Account is by having a current account with us in the way described in these Savings Account Terms.

Keep in mind that your Savings Account 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 Savings Account Terms.

You can open multiple Savings Accounts with Revolut. Each of these Savings Accounts can be terminated at any time by you. Opening a new Savings Account won't automatically close the existing Savings Account. In case you terminate all of your Savings Accounts with Revolut, it will also lead to termination of your Savings Account relationship with Revolut. However, closing all your Savings Accounts does not mean that other accounts you have with Revolut (for example, your current account or a joint account) will also be terminated, unless we inform you otherwise.

You must not use your Savings Account for business purposes.

3. Can I open a Savings Account?

You can open a Savings Account only if you are a customer of Revolut Bank UAB and fulfil the other conditions under these Savings Account Terms.

By accepting these Savings Account Terms, you confirm that you have received, read and understood the standard information for deposit insurance of the Public Institution "Deposit and Investment Insurance" (Viešoji įstaiga "Indėlių ir investicijų draudimas") which is also available

[here](#).

When you ask us to open a Savings Account, we or our representatives may ask for information about you and where the money you will deposit into your Savings Account comes from. We do this for a number of reasons, including to check your identity, and to meet our legal and regulatory requirements. Make sure you have provided us with all the information we have requested from you (including your Hungarian Tax residency and Hungarian TIN number). When we have the information we need, we will open your Savings Account, and you can make a deposit into it. If you have already provided this information to one of our group entities when opening a current account, you acknowledge and agree that we may use and rely on that information for this purpose.

We would need you to be a Hungarian tax resident and provide your Hungarian TIN to support a Savings Account under Revolut Bank UAB Hungarian Branch. In case you do not submit requisite details per the product eligibility conditions until you are migrated to Revolut Bank UAB Hungarian Branch, we will close your Savings Account prior to said migration.

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 will notify you via the Revolut app once this has happened and will let you know once your Savings Account is opened.

If any of your personal details change, you must notify us immediately. In case of product eligibility failure post Savings Account creation, Revolut reserves the right to close your Savings Account without any notice.

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 Savings Account

Add money at any time

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

These deposits can be made at any time. You can place your deposit *in the currency of the Savings Account*. The total amount of money you can add to your Savings Accounts (and cumulatively across all your savings with Revolut in the same currency)) is limited to 20,000,000 HUF for deposits in HUF or 100,000 EUR (*or currency equivalent*) for deposits in other currencies. The frequency of your additions is not limited. These limits may increase in future in which case they will be updated in the terms and conditions.

How soon will money be credited?

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

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

We will pay interest daily on the balance of your Savings Account by the end of each day. Interest will be calculated at a yearly rate indicated in the Deposit Information Sheet attached as Schedule 1 (*Deposit Information Sheet*) to these terms and conditions and also available on the Revolut App and [here](#). The yearly rate may differ depending on the paid subscription plan you have with us.

The interest is calculated based on the actual number of days in a year, and the actual number of days in a month. The interest accrued will be subject to taxation and interest paid to you will be net of Lithuanian withholding taxes as required under Lithuanian tax laws. For more information, please refer to Section 21 of the Savings Account Terms. The interest will begin accruing immediately, and the first interest payment will be done on the next calendar day after you deposit funds from your current account to your Savings Account.

You'll earn interest on your balance in the Savings Account until the day you withdraw the funds from the Savings Account.

The interest will be calculated using the following formula:

Gross Interest = Closing balance in your Savings Account * Gross Interest Rate/ 365

Personal Income tax, in line with Lithuanian tax regulations will be deducted on the interest accrued.

The minimum threshold for interest payable is 0.01 HUF (*or smallest denomination of the currency of the Savings Account*). If you earn less than this on a given day, no interest will be payable.

The calculation formula of the uniform deposit interest rate indicator (**EBKM**) applied under the individual deposit agreements is as follows:

(i) if the number of days remaining until the maturity of the deposit is less than 365 days, then

$$\text{Elhelyezett betét} = \sum_{i=1}^n \frac{(k + bv)_i}{1 + r \times (t_i / 365)}; \text{ or}$$

(ii) if the number of days remaining until the maturity of the deposit is at least 365 days, and in the case of a sight deposit or a deposit fixed for an indefinite term, then

$$\text{Elhelyezett betét} = \sum_{i=1}^n \frac{(k + bv)_i}{(1 + r)^{\lfloor t_i / 365 \rfloor}};$$

where:

n is: the number of interest payments;

r is: the EBKM percentage;

t_i is: the number of days remaining from the deposit fixing day until payment no. i; (k+bv)_i is: the amount of the interest earned and the deposit amount paid back at payment no. i.

However, EBKM shown on the Revolut app and Deposit Information Sheet has been calculated using the gross rate (i.e. a rate before the Lithuanian withholding tax) and maturity period as 30 days. For instance, if a user deposits 100,000 HUF on Day 1 in a Savings Account providing gross interest at 2.5% p.a, then EBKM value will be 2.50%. The calculation method the above sample is as follows:

$$\text{EBKM} = ((100205.68 / 100000) - 1) * 12 = 2.50\%$$

6. How to make a withdrawal from my Savings Account?

We will return money to you from the Savings Account at your request. Withdrawal requests can be made by you at any time and in any amounts not exceeding the available balance of your Savings Account. When you withdraw the money from your Savings Account, 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 Savings Account which happens immediately after you transfer these funds from your current account to your Savings Account. When you are adding

money to your Savings Account from your current account with us, the funds in your Savings Account are protected in a way described in our [Personal terms](#) applicable to you.

Your eligible 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 or 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 control or use a Savings Account that's not yours;
- to allow anyone else to have access to or use Savings Account 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 Savings Account

The safety of your money is important to us, therefore we can prevent you from using your Savings Account. 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 Savings Account to meet our legal obligations arising from the laws of the Republic of Lithuania.

We'll tell you through the Revolut app before, or as soon as possible after, we have limited the use of your Savings Account. 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 Savings Account normally as soon as the reasons for the limit no longer exist.

11. When could you suspend or close my Savings Account?

We may close or suspend your Savings Account 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 current account with us is closed;
- if we have good reason to suspect that you are behaving fraudulently or otherwise criminally;
- if you've broken these Savings 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 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 bankrupt;

- if you die or a declaratory judgement of your death is pronounced; or
- if we have to do so under any law, regulation, court order or ombudsman's instructions.

We may also close your Savings Account 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 Savings Account in accordance with these terms and conditions. Upon closing your Savings Account, we will return any remaining balance in your Savings Account 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 Savings Account to your current account as well. In case of product eligibility failure post Savings Account creation, Revolut reserves the right to close your Savings Account without any notice. Any money in the Savings Account will be moved to your main account.

12. Are we responsible if something goes wrong with your Savings Account 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 Savings Account incoming money or debit from your Savings Account money being withdrawn because:

- of a legal or regulatory requirement; or
- 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 Savings Account 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;
- loss of goodwill or 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 Savings Account in exceptional cases

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

- if money was transferred to your Savings Account 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 Lithuanian laws and other applicable legislation.

14. When you might 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 Savings Account?

You can check all Savings Account inflows and outflows through the Revolut app. If you need to

keep a copy of the information after your Savings Account is closed, you will need to download it. You can download information from the Revolut app while you are a customer or, if your Savings Account 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 or within thirty days of the termination of your Savings Account containing the inflows and outflows on your Savings Account for the previous 12 (twelve) months or less if your Savings Account was opened for less than 12 (twelve) months.

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

To help keep your Savings Account 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. Upon your request, we may agree on a different language of communication with you in individual cases.

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 Savings Account or our services is minimised.

16. Confidentiality

You understand and consent that due to the nature of the Revolut Bank services under this agreement, we may be required to disclose the following information about you:

- the fact that you are our customer;
- the services being provided to you;
- the balances available in your Savings Account;
- 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 Savings Account;
- 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 (i.e. as a client secret or bank secret).

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.

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 Lithuanian laws and other applicable legislation 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.

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. We will communicate with you in English, unless we tell you otherwise.

Irrespective of the above, you always have the right to approach the out of court dispute resolution authorities mentioned above 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, you can refer it to the Bank of Lithuania within 1 (one) year of the date you sent us your complaint. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Their address is: 4 Totoriu str, LT-01121 Vilnius/ Totorių g. 4, LT-01121 Vilnius, the Republic of Lithuania.

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

Please note that should you wish to have a possibility to apply to the Bank of Lithuania as to the out of court dispute resolution authority, then you shall make your complaint to us within 3 (three) months from the day that you found out or should have found out about the alleged violation of your rights or legitimate interests arising from the agreement with us.

Examination of the complaint at the Bank of Lithuania is free of charge.

The out of court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority.

Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania.

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

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You can file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found [here](#).

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

You have the right to make a complaint to the State Data Protection Inspectorate (SDPI), the Lithuanian supervisory authority for data protection issues.

Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt.

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

More information

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

19. We can change these Savings Account Terms

We'll only change the agreement for the following reasons:

- if we think it will make it easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us (including any statutory

legislation and other legal means of state control, local legal acts and legal acts of the European Union, or a resolution, order, recommendation or guideline by a court, arbitration committee or administrative body which govern the agreement relationship between you and us under these terms and conditions, or any change in their official or court interpretation);

- to reflect changes in the cost of running our business (e.g. changes in the tax, capital or liquidity requirements that apply to us, in our operating costs, or to other factors which impact our costs); or
- to reflect changes in the amount of the fee for applicable mandatory deposit insurance;
- to reflect changes in financial market conditions and the macroeconomic events (e.g. interbank lending and deposit rates, the base rate of the Central Bank of Hungary and other national banks, the aggregate or service-related consumer price index, inflation, change in interests and yields defined by third-party and incurred by us in relation to our services provided to you, and other factors changing the markets in which we operate or our position within them);
- to reflect changes in service conditions of third-parties (e. g. outsourced party, agent) in connection with the services provided by us to you; or
- because we are changing or introducing new services or products that affect our existing services or products covered by these Savings Account Terms.

Telling you about changes

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.

If we add amendments affecting fees and costs, or if we change these terms in any other way we will give you at least 2 (two) month notice through the Revolut app and/or email before we make any change, unless otherwise provided by law. We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.

In the event of an unfavourable modification of interest, fees, costs and other agreement conditions you are entitled to close your account, and so terminate your agreement immediately without payment of any fees, upon the day before the amendment takes effect.

Fees and costs changes to you under these terms and conditions, including those expressed in percentage and the minimums and maximum amount of fees expressed in percentage, shall be subject to change by the rate of inflation published by the Hungarian Central Statistical Office, as from the last day of the month following such publication. We may choose to make changes for inflation immediately, or defer them and apply them on a cumulative basis.

20. Changing the interest rate

We have the right to change the annual interest rate applicable to you. If the rate is decreased, then we'll let you know at least 2 (two) months before the change takes effect.

If the rate is increased, we can make the change immediately. We may notify you about it prior or after the change.

Remember, the yearly rate may differ depending on the paid subscription plan you have with us. If you change (upgrade or downgrade) your subscription, your yearly rate will either increase or decrease. We will not be responsible for any losses you incur if you downgrade your paid subscription.

21. Fees and Taxes

Revolut Bank does not charge any fees that apply to you for and in relation to Revolut Bank services under this agreement. This also means that you will not pay any fees for us in relation to using the Revolut App or any other means of distance communication for your Savings Account.

You note and accept that you have sole responsibility for the management of your legal obligations and tax affairs, including making any applicable filings and tax payments, and complying with any applicable laws and regulations. These may depend on your personal tax status and the tax rules and regulations in force that may change from time to time. In particular you will be responsible for deciding and making any tax related claims for reduction or exemption from withholding taxes. You should seek independent advice from a professionally qualified tax adviser if you have any questions in this regard.

In line with applicable Lithuanian tax law, we are obliged to make a 15% withholding tax deduction from any interest credited to your Savings Account(s). For the avoidance of doubt we will not increase (gross up) any payment in respect of such deduction or withholding tax or otherwise compensate you for that deduction of withholding tax. We will deduct the relevant tax from your interest before the interest is paid out into your Savings Account. In the case of very small saving account balances, and owing to the need to round withholding tax, there may be instances where the withholding tax percentage appears greater than the statutory rate.

22. How do I close my Savings Account?

You can withdraw from your Savings Account and so end this agreement within the first 14 days of opening it by letting us know through the Revolut app or by emailing us at support@revolut.com. You have a right to withdraw without paying any penalties and without

having to indicate any reason. In case of withdrawal from your Savings Account, we will return any remaining balance and the accrued interest to your current account.

You retain your right to close your Savings Account and so end this agreement, at any time and free of charge by letting us know, even after the 14 days period has passed. You can do this through the Revolut app or by emailing us at support@revolut.com.

What happens if my current account is closed?

Immediately after your Savings Account is closed, we will return any remaining balance and accrued interest to your current account held with us.

Your current account with us and your Savings Account are different accounts and it is impossible to subscribe for a Savings Account with us without subscribing for a current account. Closing the Savings Account will not automatically close the current account.

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

23. Legal bits and pieces

Data Protection

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

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.

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 Savings Account Terms to any third party.

We will only transfer any of your and our rights or obligations under these Savings Account Terms if this won't have a significant negative effect on your rights under these Savings Account 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 the Savings Account upon notification about the assignment, merger, reorganisation or any other similar notification.

Lithuanian law applies

The laws of the Republic of Lithuania govern your relationship with us. They also apply to this agreement. Despite this, you can still rely on the mandatory consumer protection rules of the European Economic Area Member State where you live.

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 Savings Account 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 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 Republic of Lithuania (or in the courts of any EU Member State where you reside).

SCHEDULE 1

Deposit Information Sheet

Deposit Information Sheet

Effective date: 18 May 2026.

This document contains a summary of the most important features of the Instant Access Savings demand deposit product.

| Product data | |
|--------------|--|
| Product | Instant Access Savings |
| Bank | Revolut Bank UAB Address: Konstitucijos ave 21B, LT-08130, Vilnius, Lithuania Company No: 304580906 |
| Product type | Demand deposit |
| Currency | HUF Other currencies may also be available |
| Term | Indefinite. The account can be closed at any time. |

| | |
|--------------------|---|
| Deposit amount | <p>No minimum amount established.</p> <p>The maximum amount that can be placed in all of your Instant Access Savings (and cumulatively across all your savings with Revolut, in the same currency) is 20,000,000 HUF or currency equivalent.</p> <p>In case you have several accounts with Revolut Bank UAB all your deposits held with Revolut Bank UAB are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits. Please also note that some exceptions apply. More information can be found in the Deposit Insurance Information document.</p> |
| Deposit start date | <p>The date when the money is received in the Instant Access Savings. This happens immediately after you deposit funds from your current account to the Instant Access Savings.</p> |
| Risks | |

| | |
|--|---|
| <p>Risk in the event of insolvency of the bank</p> | <p>Deposits held with Revolut Bank UAB are insured by the Lithuanian Public Institution "Deposit and Investment Insurance". Insurance coverage limit: up to EUR 100,000 for a single depositor for all their deposits held with Revolut Bank UAB. In case you have several accounts with Revolut Bank UAB all your deposits held with Revolut Bank UAB are aggregated and the insurance coverage limit of EUR 100,000 applies to the total amount of your deposits. Please also note that some exceptions apply. More information can be found in the Deposit Insurance Information document.</p> |
| <p>Interest</p> | |
| <p>Interest type</p> | <p>Variable.</p> |
| <p>Interest rate EUR</p> | <ul style="list-style-type: none"> • Standard: 1.06% p.a. (net rate). • Plus: 1.06% p.a. (net rate). • Premium: 2.76% p.a. (net rate). • Metal: 3.61% p.a. (net rate). • Ultra: 4.03% p.a. (net rate). <p>Revolut is obliged under Lithuanian tax regulations to deduct 15% of withholding tax on interest.</p> |

| | |
|--------------------------|--|
| <p>EBKM EUR</p> | <ul style="list-style-type: none"> • Standard: 1.25% • Plus: 1.25% • Premium: 3.25% • Metal: 4.25% • Ultra: 4.75% <p>Further information on the calculation of EBKM can be found in the Instant Access Savings Terms.</p> |
| <p>Interest rate USD</p> | <ul style="list-style-type: none"> • Standard: 2.55% p.a. (net rate). • Plus: 2.55% p.a. (net rate). • Premium: 2.76% p.a. (net rate). • Metal: 3.18% p.a. (net rate). • Ultra: 3.61% p.a. (net rate). <p>Revolut is obliged under Lithuanian tax regulations to deduct 15% of withholding tax on interest.</p> |
| <p>EBKM USD</p> | <ul style="list-style-type: none"> • Standard: 3.00% • Plus: 3.00% • Premium: 3.25% • Metal: 3.75% • Ultra: 4.25% <p>Further information on the calculation of EBKM can be found in the Instant Access Savings Terms.</p> |

| | |
|----------------------------------|--|
| Interest calculation and payment | <p>The interest is calculated based on the actual number of days in a year, and the actual number of days in a month.</p> <p>The interest is calculated daily on the balance of the Instant Access Savings and paid daily to this account.</p> <p>The interest will begin accruing on the same calendar day after you deposit funds from your current account to your Instant Access Savings.</p> <p>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.</p> |
| Interest rate change | <p>Revolut has the right to change the interest rate. If the rate is decreased, then we'll let you know at least 2 (two) months before the change is made.</p> <p>If the rate is increased, Revolut can make the change immediately. We may notify you about it prior or after the change.</p> |
| Costs | |
| Total costs | You can open the Instant Access Savings and deposit and withdraw funds free of charge. |
| Availability | |
| During the term | You can deposit and withdraw funds from the Instant Access Savings at any time from within the Revolut app. |

| | |
|-----------------------------------|--|
| Taxation | |
| Tax | <p>In line with applicable Lithuanian tax law, we are obliged to make a 15% withholding tax deduction from any interest credited to your Instant Access Savings, For the avoidance of doubt we will not increase any payment in respect of such deduction or withholding tax or otherwise compensate you for that deduction of withholding tax. We will deduct the relevant tax from your interest before the interest is paid out into your Instant Access Savings.</p> <p>Further information regarding general conditions of this product can be found in the Instant Access Savings Terms.</p> |
| Other deposit requirements | |
| Rejection of deposit | <p>Revolut reserves the right to reject deposits without giving any reasons.</p> <p>Further information regarding general conditions of this product can be found in the Instant Access Savings Terms.</p> |