

This page consists of two Parts:

**Part I:** Revolut Bank UAB Joint Account Fees.

**Part II:** Revolut Bank UAB branch in France Joint Account Fees.

If you are a customer of Revolut Bank UAB branch in France, **please scroll down to see the terms relevant for you.**

## Part I

### Revolut Bank UAB Joint Account Fees

This version of our terms will apply from 22 August 2023.

If you would like to see the previous version of these terms, please click [here](#).

#### Joint Account Card

Each Joint Account holder can order a standard card for your Joint Account.

##### **First Joint Account Card for each Joint Account Holder**

- Free (but a delivery fee applies).

##### **Replacement Joint Account Cards**

- €6 per replacement (a delivery fee applies).

##### **Delivery Charge for Joint Account Card**

- We'll show you what fee applies for delivery before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.

#### Other fees and limits

When you use your Joint Account, the fees and limits for your individual retail account apply to any services where a specific fee or limit is not stated on this page. For example:

- You will pay the same fees on your Joint Account and individual retail account for any payment, transaction, or conversion you make.
- Any conversion you make on your Joint Account will also count towards any fair usage or other limits you have on your individual retail account.
- Any fee ATM allowances you make on your Joint Account will also count towards the allowance you have on your individual retail account.

These fees and limits are specific to each individual Joint Account holder and are determined by their subscription plan they have chosen. This means each Joint Account holder may have different fees and limits. Except Metal cashback, Metal users can benefit from cashback on their eligible transactions. The cashback will be credited to their Cashback Metal pocket. To

receive cashback, you need to be a Metal user and to make an eligible transaction with your Joint card or Personal card. You cannot receive cashback for a transaction made by the other account holder from the Joint Account, even if they have a Metal Subscription.

Regarding the rest of benefits, for example, any insurance cover, or other benefits you receive on your retail account activity do not apply to your Joint Account activity.

Although the fees and limits for your individual retail account apply to your Joint Account, any benefits of your retail account do not. For example, any insurance cover, cashback, or other benefits you receive on your retail account activity do not apply to your Joint Account activity.

To view this in the regulator's standardised format please click [here](#). It also applies to your Joint Account.

A [glossary](#) of the terms used in this document is available free of charge.

## Part II

# Revolut Bank UAB branch in France Joint Account Fees

This version of our terms will apply from 22 August 2023.

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## Joint Account Card

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## Other fees and limits

When you use your Joint Account, the fees and limits for your individual retail account apply to any services where a specific fee or limit is not stated on this page. For example:

- You will pay the same fees on your Joint Account and individual retail account for any payment, transaction, or conversion you make.

- Any conversion you make on your Joint Account will also count towards any fair usage or other limits you have on your individual retail account.
- Any fee ATM allowances you make on your Joint Account will also count towards the allowance you have on your individual retail account.

These fees and limits are specific to each individual Joint Account holder and are determined by their subscription plan they have chosen. This means each Joint Account holder may have different fees and limits. For example, if you have a Metal plan and your partner has a Standard plan, you will have different fees and limits to your partner.

Although the fees and limits for your individual retail account apply to your Joint Account, any benefits of your retail account do not. Except Metal cashback, Metal users can benefit from cashback on their eligible transactions. The cashback will be credited to their Cashback Metal pocket. To receive cashback, you need to be a Metal user and to make an eligible transaction with your Joint card or Personal card. You cannot receive cashback for a transaction made by the other account holder from the Joint Account, even if they have a Metal Subscription.

Regarding the rest of benefits, for example, any insurance cover, or other benefits you receive on your retail account activity do not apply to your Joint Account activity.

To view this in the regulator's standardised format please click [here](#). It also applies to your Joint Account.

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## **Resolve a dispute**

If you want to talk to someone about a problem you're concerned about, please contact us through the Revolut app. We can usually fix issues quickly through the app. If you wish to submit a complaint to us, you can use our [online form](#) or you can email us at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com).

If your complaint relates to a payment service provided by our French branch, our final response to your complaint, or a letter explaining why the final response has not been finalized, will be provided to you within 15 working days of the filing of your complaint, and in exceptional circumstances, within 35 working days (and we will let you know if this is the case).

If your complaint relates to a service provided by our French branch which is not a payment service, our final response will be provided to you within two months from the date of receipt of the complaint. In the event of special circumstances, if the deadlines to which we have committed cannot be kept, we will keep you informed of the progress of the processing of your complaint.

If the answer that was brought to you by our complaints team did not lead to a solution that suits you or if you did not receive any answer within 35 days, you can contact, free of charge, the Ombudsman of the "Association Française des Sociétés Financières" ("**ASF**").

The Ombudsman can be contacted by any client who is a natural person and does not act for his professional needs. He will respond to you independently and fairly in accordance with the mediation charter available on his website.

The Ombudsman can be contacted online via the dedicated site or by post to the address below:

Monsieur le Médiateur de l'ASF  
75854 PARIS CEDEX 17

To find out more about the mediator, go to the [dedicated site](#).