If your account is provided by Revolut Bank UAB, please refer to the Revolut Bank UAB terms here.

Revolut Bank UAB Netherlands Branch

If you signed up to Revolut after the launch of our Netherlands branch, this version of our terms applies to you from 9 October 2023. If you have signed up to Revolut before that and received an email from us about the transfer to the Netherlands Branch, this version of our terms will apply to you from the date indicated in that email.
This version of our terms will apply from 29 August 2025. If you would like to see the previous version of these terms, please click here.

1. Why this information is important

This document sets out the terms and conditions for your Revolut Joint Account (your "**Joint Account**"). These terms and conditions (the "**Joint Account Terms**") along with the Personal Terms and the Fees page for Joint Accounts form the legal agreement between:

- you (the "**account holder**"),
- the person you open a Joint Account with (the "**other account holder**"), and
- us, Revolut Bank UAB.

The Joint Account is another type of current account. It is separate and in addition to your Personal account, but with many of the same features. Due to this, the Personal Terms also apply to your use of the Joint Account, and you must comply with the Personal Terms at all times when using your Joint Account. These Joint Account Terms refer to additional things that you need to know that are specific to your use of the Joint Account that are not covered in the Personal Terms.
Where there is any conflict between these Joint Account Terms and our Personal Terms in relation to your Joint Account, these Joint Account Terms will prevail. If you expect something to be covered in these Joint Account Terms but it is not, please check the Personal Terms instead.
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 and our incorporation and company documents on the Lithuanian Register of Legal Entities website here. Revolut Bank UAB has established a branch in the Netherlands, with establishment

number 000053153170 and whose address is at Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands (our "**Netherlands Branch**").
It's important for you to understand how your Joint Account works. You can ask for a copy of these terms and conditions through the Revolut app, at any time.
If you'd like more information you might find it helpful to read our FAQs but these FAQs don't form part of our agreement with you.

2. Can I open a Joint Account?

To apply for a Joint Account with someone else you must each satisfy the following:

- be 18 years or over;
- have an active Personal account with Revolut;
- pass our Know Your Customer ("**KYC**") checks in relation to that Personal account and the account must be in an active state (it is not suspended, closed, or restricted);
- live in the same country as the other applicant (we will use the residency address that your Personal account is registered with);
- be registered with the same Revolut entity or the same branch as the other applicant; and
- not be part of another Revolut Joint Account or have a pending invite for a Revolut Joint Account from someone else.

You and the other account holder must continue to satisfy these criteria or your Joint Account may be closed.
When you ask us to open a Joint Account for you, we or someone acting for us may separately ask you and the other account holder questions about yourselves and where the money you will put in your Joint Account comes from. We do this for a number of reasons, including to check your identity and to meet our other legal and regulatory requirements. The Customer Privacy Notice that applies to your Personal account and the Joint Account explains more about how we use your information for these and other purposes.
When we have the information we need, we will open a Joint Account for you and the person you applied with. The money in your Joint Account will be protected in the same way that the money in your Personal account is. Please refer to the "How is my money protected?" section of the Personal Terms and our FAQs for more information on how your funds are protected.
Once your Joint Account is open, you'll both be considered Joint Account holders with the same legal rights to your Joint Account. We've explained below what this means for both of you:

- Unless specific arrangements have been made between the Joint Account holders, the money in the Joint Account is not shared, but remains the money from whom it came (or

for whom it was deposited into the account).

- We will act on the instruction of one of you in relation to the Joint Account without the other account holder's permission unless we've become aware of a reason not to follow that approach (for example, if we've received a court order telling us to stop allowing any further payments out from your Joint Account or we have some other legal obligation to take a different approach, or if you are in a dispute (please see the "Disputes" section of these Terms)). This means one of you can withdraw all or some of the money from the Joint Account, make payments from your Joint Account and/or close the Joint Account - we won't need to check with the other account holder if they are happy for you to do these things first. For determining who owns the money on the Joint Account, we refer to the previous bullet.
- You will both be jointly responsible for things that happen in relation to your Joint Account. This means that you may be impacted by an action that the other account holder takes in relation to this Joint Account. For instance, if at any time either of you no longer satisfies the requirements of a Joint Account, you may both lose access to your Joint Account.
- Each of you is jointly and severally liable under these terms and for any instruction that we receive from either of you. This means we can ask one or both of you to pay us any money owed to us in connection with your Joint Account, and we can ask one or both of you to meet any obligations concerning your Joint Account.

The purpose of the Joint Account is to pool your resources together and manage a common budget.
Just so you know, you can't do any of the below:

- Open more than one Revolut Joint Account at the same time.
- Open a Joint Account with more than one other account holder.
- Use a Revolut Joint Account for business purposes.

Activating new features within your Joint Account

By opening a Joint Account, you may gain access to additional products and services available to Joint Account holders that may be governed by their own terms and conditions. By agreeing to these Joint Account Terms you agree that your other account holder may activate these Joint Account products and services and enter into such terms and conditions on your behalf. Where your other account holder does so, we will notify you by email.

Keep us in the loop about your Joint Account information

Please keep your details up to date and let us know immediately if any information you've given to us as a Joint Account holder changes. If you change your information on your Personal account (for example, if you update your address), it will be automatically reflected on your Joint Account and visible to the other account holder. You can't change the other account holder's information on their Personal account. To meet our legal and regulatory requirements we might sometimes need to ask you or the other Joint Account holder for more information about yourselves, or the other account holder, and where your money comes from. This is also in line with the Customer Privacy Notice that applies to your Personal account and the Joint Account. Please provide this information quickly so that there is no disruption to your Joint Account, or Personal account, or any other services you use.

3. Communicating with us

We'll communicate with you about your Joint Account in the same way that we do in relation to your Personal account. Please see the Personal Terms for more information. We will only share your personal data with the other account holder (where the other account holder isn't already able to access this information through your Joint Account) if there is a legal basis for sharing it. The same applies in reverse to the other account holder.
We will always process your personal data in compliance with the Customer Privacy Notice that applies to your Personal account and your Joint Account.

4. Adding money to my Joint Account

You can add money to your Joint Account using a card registered with us (we call this your "stored card"), or by bank transfer just as you can add money to your Personal account. Remember, whenever you add money to your Joint Account the other account holder will have the same access to it as you and will be able to withdraw it. If you don't want the other account holder to have access, add it to your Personal account instead.

Adding money via a stored card

Your stored card must be in your name - it can either be a card linked to your Revolut Personal account, or a card issued by another issuer. When you add a stored card, the other account holder will not be able to see those stored card details, use that stored card to add money to your Joint Account or remove it as a stored card from your Joint Account.

Adding money via bank transfer

When you add money by bank transfer, you must use the Joint Account details stated in the Revolut app. You have one account number and BIC for your main wallet in your base currency within your Joint Account, and the other account holder has access to those same details in their app.

Other currencies and sub-accounts

Just like your Personal account, you can hold other currencies in your Joint account. You and the other account holder will have access to the same account details for each currency sub-account. You can use the account details for your currency sub-accounts to receive payments in those currencies.
You can also open and close sub-accounts and transfer money between the various types of sub accounts. All the rules that apply to your main account also apply to your sub accounts – for example, they can be subject to garnishment. In certain circumstances we may have to close your sub-account. If we do, we will inform you in advance and you will be able to transfer or exchange any funds you hold in the sub account before it is closed. You authorise us to convert any remaining funds to your base currency and close your sub-account.

5. Making payments

You can send money to your or someone else's bank account just like you can with your Personal account, and you can use your Revolut Joint Account Card to make payments and withdraw cash.
You, and the other account holder are able to independently authorise payments (including card payments) on your Joint Account.
You will be issued with different card details to the other account holder. It's important that you use your own Joint Account card when making payments and that you do not share your PIN for that card with the other account holder or with anyone else - we want to keep your Joint Account safe in the same way we want to keep your Personal account safe.
If available in your country, you can give permission to a third party to set up a Direct Debit on your Joint Account without permission from the other account holder. You can limit the amount of the Direct Debit or how often it is paid, or cancel it.
For now, we do not offer payment link functionality for Joint Accounts but we will let you know if this feature becomes available.

Cancelling a payment or a currency exchange

If a payment is scheduled to be paid from your Joint Account in the future (like a recurring payment), you or the other account holder can cancel it using the Revolut app at any time before the end of the business day before it is due to be paid.
You can't cancel a payment after it is made. This means that you can't cancel any payment which you or the other account holder asks us to make instantly (like an Instant Transfer or a currency exchange).

If something goes wrong with a payment

You and the other account holder are expected to both comply with the Personal Terms at all times in relation to payments that were sent to the wrong account, weren't sent at all or were delayed. If something goes wrong with a payment, please reach out to Support as soon as you become aware of an issue.

What we'll do if we, or someone else, has made a mistake?

If a payment is mistakenly paid into your Revolut Joint Account, we can reverse the payment or put a hold on it. We can do this even if you or the other account holder have spent part of the payment. If the person who mistakenly made the payment makes a legal claim to recover the amount themselves, we may need to share information about both of you with them.

6. Adding payees

Your Joint Account does not have its own list of saved payees. You (and the other account holder) will be able to see and use payees you've added to your Personal account, but you won't be able to see or use each other's. However, once you make a payment, it will be visible to you both in the transaction history.

7. 'Open banking'

Where you authorise us to access an external account that you have (to either access your account information on your behalf so it is visible through your Revolut app, or to make a recurring payment from your external account into your Joint Account), only you will be able to see the transactions and balance of the external account and to revoke the consent for that Open Banking instruction. Equally, if the other Joint Account holder gives us an instruction to carry out Open Banking services in relation to their external account, only they can withdraw consent in relation to that instruction.

8. How do I get information on payments into and out of my Joint Account?

You and the other Joint Account holder can both check all payments into and out of your Joint Account through the Revolut app. You both can also download statements while your Joint Account remains open (these will be addressed to you and the other account holder). Don't worry though, when your account is closed, we will email you both your Joint Account statements so you have them for your records.

9. Disputes

Sometimes relationships may break down, and there may be a dispute over how much money each person is entitled to. If you or another party acting on your behalf (for example, a lawyer) tell us that there is a dispute between you and the other account holder, we will freeze your Joint Account and we will not allow any further outbound payments, including recurring payments, to take place (we will continue to allow inbound payments to be received). We will only allow you to return your Joint Account to an active state if we receive written permission from both of you to do so.

10. How do I close my Joint Account?

Once the balance of your Joint Account is zero (i.e. there is no money in your Joint Account and there is no negative balance) either one of you can request to close your Joint Account at any time through the Revolut app, by writing to us at our head office or by emailing us at support@revolut.com just like you can with your Personal account. We can act on this request without the consent of the other account holder.

How can you withdraw from the agreement?

Either one of the account holders can withdraw from this agreement and so end it within the first 14 days of opening the Joint Account 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 the agreement, make sure the balance of your Joint Account is zero.

When could we suspend or close your account?

We may close or suspend your account immediately, and end your access to our website, in exceptional circumstances. Exceptional circumstances include the following:

- if we have good reason to suspect that you or the other account holder are behaving fraudulently or otherwise criminally;
- if you or the other account holder haven't given us (or someone acting on our behalf) any information we need, or we have good reason to believe that information you or the other account holder have provided is incorrect or not true;
- if you or the other account holder have broken these terms and conditions in a serious or persistent way, and you or the other account holder haven't put the matter right within a reasonable time of us asking you or the other account holder to;
- if we have information that your or the other account holder’s use of the Revolut app is harmful to us or our software, systems or hardware;
- if we have good reason to believe that you or the other account holder continuing to use the Joint Account could damage our reputation or goodwill;
- if we have asked you or the other account holder to repay money you both owe us and you or the other account holder have not done so within a reasonable period of time;
- if you or the other account holder have been declared bankrupt or entered into debt restructuring or suspension of payment;
- if one account holder passess away;
- if we close your or the other account holder’s Personal account; or
- if we have to do so under any law, regulation, court order or ombudsman’s instructions.

We may also decide to close or suspend your account for other reasons. We would contact you and the other account holder through the Revolut app at least 2 (two) months before we do this.

When we close your Joint Account

You and the other account holder will still have to pay any charges you've run up in advance of when we were asked to close your Joint Account or when we decided to close your account without either of you asking to (for example, if you've asked for an extra Revolut Card).If we decide to close your Joint Account without either of you asking us to, we will give you both at least 2 (two) months to withdraw the money we hold for you (unless there are reasons preventing us from taking this approach). This means any ordinary payment limits, and fees, will also still apply. For example, any limits on the minimum value of payments that apply while your Joint Account is open will also apply when your Joint Account is closed.

After these 2 (two) months, you will no longer be entitled to any free payments that your plan entitled you to while your account was open. For any transfer you request, we charge our standard fee, subject to a minimum of €2. For example, if you request an international payment which you would have paid €5 for while your account was open then you will be charged €5, but if you request a local payment which would have been free while your account was open then you will pay €2. If your remaining balance is less than or equal to €2 at the beginning of the 2 (two) months period, or drops below it at any time during that period, the fee will be charged automatically and your account will be permanently closed after the period ends.

If you want us to send you money in a different currency than the currency we're holding for you, we will convert the currency using the rate that applies at the time, and take our usual fee, before sending the money to you.

If your Joint Account has been temporarily restricted, or there is an ongoing dispute between you and the other Joint Account holder (see the “Disputes” section of these Terms), we reserve the right to close your Joint Account ourselves but if you ask us to close it for you while a dispute is ongoing, we may not be able to close it until we have completed our enquiries.

11. What if one account holder passes away, becomes bankrupt or is no longer able to manage the Joint Account?

Upon the death of a Joint Account holder, the account will generally remain available for the surviving Account Holder(s). This is based on the independent authority to dispose of the funds (zelfstandige beschikkingsbevoegdheid) granted to each holder. We will deactivate access credentials (such as cards or digital access) issued specifically to the deceased. Access to the funds does not automatically imply full legal ownership of the entire balance. The surviving holder may be accountable to the legal heirs or tax authorities for the deceased's share of the balance.

We reserve the right to freeze the Joint Account if we receive formal notice of a dispute or conflicting instructions from the surviving Account Holder(s), legal heirs, or a notary. In such

cases, the account will remain frozen until we receive joint written instructions from all authorized parties or a final court order.
If both account holders pass away, when we receive death certificates for both account holders, we will freeze the account and await forms from the various personal representatives.
If either or both of you become bankrupt, we will require instructions from each one of you and/or the trustee of the bankrupt account holder administering your bankruptcy before we can make any payment out of the account.
If the other account holder is no longer in a position to make decisions in relation to the Joint Account due to their health or mental impairment for example, you can continue to hold the Joint Account and make actions on their behalf if you provide Support with a duly authorised Power of Attorney. If we receive a request to close the Joint Account from someone who has a duly authorised Power of Attorney for the other account holder, we will take action as long as the balance of the Joint Account has been returned to zero.
This section of the terms also applies in reverse - if unfortunately you yourself become unable to make decisions due to your health or mental capacity, or you pass away, the other account holder will need to refer to this section of the terms to understand what steps to take and how account closure works.

12. How you might owe us money

You cannot borrow money on your Joint Account. If your balance becomes negative, for example, because you do not have enough money to cover fees you owe us, you must top up your account immediately.
If you owe us money, we can take the amount you owe us from any amount we are due to pay to you. This means that we may, at any time and without notice to you, use the funds in any of your other accounts with us where the accounts are in your sole name (e.g. your Personal account) to pay off some or all of any amount you owe us on your Joint Account. We call this our right of set-off.
We will treat you both equally and will take the money from any amount we are due to pay you both regardless of whether that money comes from you or the other account holder, or was for the benefit of one of you instead of the other.
Just so you know, we will not use the money in your Joint Account to set-off an amount owed to us on another account you hold with us in your sole name, and the same applies to the other account holder. If you owe us money and you don't top up your Joint Account or repay us within seven days, we can recover the amount by:

- taking the amount you owe us from your stored card or the other account holder’s stored card;
- exercising our right of set-off in relation to your Joint Account (please read above in more detail); or

- taking other legal steps to recover the money you owe us, such as instructing lawyers or debt collectors.

If we take any (or all) of these steps, we might charge you our reasonable costs.

13. How to make a complaint about your Joint Account

You have the same rights to make a complaint in relation to your Joint Account as you do under the Personal Terms. Please see the “How to make a complaint” section of the Personal Terms or our Complaints Policy for more information. This means you can make a complaint yourself about your Joint Account, and we will treat it in the same way as we do under the Personal Terms but in relation to the account you hold with the other account holder.