

These Joint Account Terms are effective upon acceptance by the customer.

## Joint Account Terms and Conditions

### 1. Why this information is important

These Joint Account Terms and Conditions (hereinafter referred to as the "**Joint Account Terms**") set out the terms and conditions for your Revolut Joint Account (which we refer to as "**Your Joint Account**" or "**Joint Account**").

The Joint Account Terms together, with the [Personal Terms](#) and the [Fees Pages](#), constitute the legal agreement (hereinafter referred to as the "**Joint Account Agreement**") entered into by and between:

- you, as the account holder (hereinafter referred to as the "**account holder**"),
- the person with whom you open a joint Account (hereinafter referred to as the "**other account holder**"), and
- us, Revolut Bank UAB (a company registered in the Republic of Lithuania under number 304580906, with its registered office at Konstitucijos ave. 21B, 08130 Vilnius, Republic of Lithuania).

The Joint Account Agreement is indefinite. This means that it is valid and binding until you or we end it.

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](#). 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](#). 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](http://www.lb.lt), the Bank of Lithuania can be contacted at on telephone number +370 800 50 500). General enquiries can be directed to [support@revolut.com](mailto:support@revolut.com).

It is important that you know the rules governing your Joint Account. You can request a copy of these Joint Account Terms and other terms and conditions relating to the products and services you have at any time via the chat function in the Revolut app.

You can find more information about how we operate in the answers to [frequently asked questions](#) (which are for information purposes only and do not form part of the Joint Account Agreement between you and us).

Note, whenever these Joint Account Terms refer to a business day, it means a day on which banks are open both in the Republic of Lithuania and in the United Kingdom.

These Joint Account Terms also specify the terms and conditions for executing payment transactions understood as deposits, withdrawals or transfers of money from Your Joint Account, which in these Joint Account Terms may also be referred to as payments or transfers for simplicity's sake.

## 2. What is a Joint Account?

The Joint Account is a type of bank account that acts as a payment account, and the money held in it is a deposit. It is separate and additional to your Revolut account. To the extent not regulated in these Joint Account Terms, the provisions of the [Personal Terms](#) apply to the Joint Account. At all times when you use the Joint Account, you must comply with the provisions of these Joint Account Terms and the Personal Terms.

The purpose of the Joint Account is to combine the resources of each person and manage a joint budget.

These Joint Account Terms regulate additional issues related to the use of the Joint Account that are not covered by the Personal Terms. This means that to the extent not covered by these Joint Account Terms, the provisions of the Personal Terms shall apply accordingly. In the event of any discrepancy between these Joint Account Terms and our Personal Terms in relation to the Joint Account, these Joint Account Terms shall prevail. If these Joint Account Terms do not contain the information you are looking for, please refer to the Personal Terms.

## 3. How can I open a joint account?

If you want to open a Joint Account with another person, you must meet the following conditions:

- be 18 years or over;
- you have to know and comply with these Joint Account Terms and the Personal Terms;
- you must 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);
- must be registered with the same Revolut entity or branch as the other applicant and
- not be part of another Joint Account or have a pending invite for a Joint Account from someone else.

You and the other account holder must continue to satisfy these criteria or your Joint Account may be closed.

You can't:

- Use the Joint Account for business purposes;
- Open more than one Joint Account at the same time or
- Open the Joint account with more than one person.

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 other holder, unless this is prevented by applicable laws.

**Once you have opened a Joint Account, you and the other account holder will be deemed to be the holders of the Joint Account and will have legal rights to it.**

Here's what this means:

- Unless otherwise established by law, you both own an equal part of the money in the Joint Account even if one person adds more money to the Joint Account than the other.
- 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 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.
- 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.

### **Keep us in the loop about your Joint Account information**

If your contact details, which are in the Revolut app under Personal Data, change, please update them in the Revolut app or inform our customer service department of the change as soon as possible using the chat function in the Revolut app.

If you change information on your Personal Account (for example you change your address), this will automatically be reflected on your Joint Account and will be visible to the other account holder. You cannot change the other account holder's information on their Personal Account.

We might need more information about you or the other account holder (for example if your expenses increase) based on the provisions of law that bind us. Please provide us with such information promptly so that your ability to use your Revolut account or our other services is not disrupted.

## **4. Communicating with us**

We will communicate with you about your Joint Account in the same way as we do for your Personal Account. Please see the Personal Terms for more information. We will only share your personal data with the other account holder (in the event that the other account holder no longer has access to this information via your Joint Account) if there is a legal basis for doing so. The same applies in reverse to the other account holder. We will always process your personal data in accordance with the [Customer Privacy Notice](#) that applies to your Personal Account and Joint Account.

## 5. Adding money to your 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 Revolut 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**

Just like your Personal account, you can also 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.

## 6. 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 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 or other authorization details 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 money has been sent to your Joint Account because the person sending this payment has provided an incorrect account number, we will need to take action to recover this money. We will point you to an account to which you can return this money. If you do not return it, we will be obliged to share your personal details with the person sending the payment in order to enable that person to claim the money back from you.

## **7. 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.

## 8. '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.

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

Both you and the other Joint Account holder can 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.

## 10. Disputes

Sometimes relationships may break down, and there may be a dispute between account holders. If you or another party acting on your behalf 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 activate your Joint Account when we receive written permission from both of you to do so.

## 11. How do I close my Joint Account

Either one of the account holders can request to terminate the Joint Account, meaning withdraw from this Agreement with immediate effect. Each Joint Account holder can do this via the Revolut app, by writing to us at our registered office address or by sending an email to support@revolut.com, in the same way as for the Personal Account.

If the functionality of your Joint Account has been temporarily suspended, generally applicable law provisions may prevent us from closing it immediately.

### **How can you withdraw from the Agreement?**

Either one of the account holders can withdraw from the Joint Account Agreement and so end it without providing any reason within the first 14 days of opening the Joint Account by letting us know through the Revolut app or by emailing us at feedback@revolut.com.

You agree to start performing the Joint Account Agreement before the deadline for withdrawal from the Joint Account Agreement. You will not incur any costs in relation to such withdrawal, but if, before the expiry of these first 14 days, any activities have been performed under this Joint Account Agreement for which a fee is to be paid as indicated on the fees page, you will be obliged to pay this fee. In the event of cancellation, we will return to you, to the account you have indicated, all funds that are in your account on the expiry of this 14-day period.

### **When could we might block or close your Joint Account?**

We may block access to your Joint Account or one or more of its functions (i.e. temporarily restrict your ability to use them) if:

- we have reasonable and well documented grounds to suspect that you (or the other holder) have intentionally or with gross negligence used your Joint Account for purposes that do not comply with Polish or European laws that are directly applicable to you or the other holder; or
- we have reasonable and well documented grounds to suspect that you (or the other holder) are allowing or enabling others to access your Joint Account or Revolut app; or
- we have asked you or the other holder to provide us with information or documents that we are obliged to obtain under generally applicable law and we have not received them; or

- you or the other holder violate the provisions of these Joint Account Terms contained in Section 3; or
- you or the other holder cause an unauthorised payment transaction - intentionally or through gross negligence; or
- you or the other account holder is declared a bankrupt; or
- one of the account holders dies; or
- a dispute is filed in accordance with Section 10 of these Joint Account Terms; or
- we close your Personal Account or the Personal Account of the other account holder

We will unlock your access to your Joint Account as soon as the grounds for maintaining the lock no longer exist.

We may terminate the Joint Account Agreement, with two months' notice, for the following valid reasons:

- we have asked you or the other holder to provide us with information or documents that we are obliged to obtain under generally applicable law and this information has not been provided to us by you or the other holder despite our repeated request; or
- you or the other holder are in breach of the provisions of these Joint Account Terms or the Personal Terms even though we have asked you or the other holder, as applicable, to cease the breach indicating those provisions; or
- you or the other holder are using the Joint Account for business or professional purposes despite our request to stop; or
- no transactions have been made on the Joint Account for more than 24 consecutive months, except for charging transactions; or
- we have asked you or the other holder to repay your obligations to us in relation to these Joint Account Terms or the Personal Terms, but you or the other holder have failed to do so within the period set by us; or
- you or the other holder maintain a debit balance on the Joint Account for more than three months; or
- we cease to provide the services covered by the Joint Account Agreement; or
- we have reasonable and well documented grounds to suspect that you or the other holder intentionally or with gross negligence have used the Joint Account for

purposes that are contrary to Polish and European generally applicable laws that are directly applicable to you or the other holder respectively; or

- we have reasonable and well documented grounds to suspect that funds held on your Joint Account are derived from or connected with, criminal activity; or
- we become aware that you or the other holder have provided us with false information or withheld true information when opening a Joint Account, where the provision of true information would result in the Joint Account not being opened; or
- we are obliged to terminate the Joint Account Agreement by virtue of any mandatory provisions of law applicable to us or by virtue of a court ruling in a case involving us or by virtue of a recommendation of a state authority supervising our business; or
- we are unable to apply to you or the other joint account holder the financial security measures set out in anti-money laundering and anti-terrorist financing legislation; or
- there are grounds for termination of your Account Agreement or the other holder's Account Agreement in accordance with Section 22 of the Personal Terms.

### **Following the closure of the Joint Account**

The termination of the Joint Account Agreement will result in the closure of your Joint Account. You will not be able to use any services that were covered by the Joint Account Agreement. You can get more information from the Revolut app or by contacting us.

If we charged you an upfront fee prior to the termination of your Joint Account Agreement, we will refund this fee on a pro-rata basis for the duration of the Joint Account Agreement.

You and the other account holder will still have to pay any charges that have accrued up to the point at which we were asked to close your Joint Account or at which we decided to close your account without a request from either of you (e.g. if you had previously requested an additional Revolut card).

## **12. Changes in Joint Account Terms**

The provisions of the Personal Terms shall apply accordingly to the amendment of these Joint Account Terms. We therefore reserve the right to amend these Joint Account Terms during the term of the Account agreement for any valid reason set out in section 25 of the Personal Terms.

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

When we receive documents or information evidencing that one account holder has passed away, we will freeze the Joint Account until the other account holder or the rightful heir of the deceased account holder provides us with the information or documents necessary to establish ownership of the funds. In order to confirm this information, we may also request relevant documents or information from the competent public authorities. Once the funds have been allocated we will close the Joint Account. The right to the funds in the Joint Account upon the death of the other account holder shall, within the limits established by the Joint Account Agreement between us and generally applicable law, be subject to our right of set-off. If both account holders pass away, upon receipt of the death certificates of both account holders, we will freeze the account until we receive the relevant information or documents from the authorised representatives or legal successors of both account holders.

If one or both Joint Account holders are declared bankrupt, we will require the person or persons administering the bankruptcy estate to give us appropriate instructions before we can make any payment from the Joint Account.

If the other account holder is no longer legally able to make decisions concerning the Joint Account, e.g. due to loss of legal capacity you may continue to use the Joint Account and act on his/her behalf as long as you provide the customer service team with a document authorising you to represent the other account holder.

If we receive a request to close a Joint Account from a person who has the appropriate authority from the other account holder, we will carry it out.

**This section of the terms also applies in reverse:** if, unfortunately, you are unable to make decisions due to loss of legal capacity (and also in the event of your death), the other account holder will need to read this section to understand what steps they take and the procedure for closing the account.

### 14. How you might owe us money

Fees due to us as indicated on the Fees page will be charged to your Joint Account. You cannot borrow money from your Joint Account.

The Revolut card enables offline transactions, which are made without a connection to a bank. This means that their settlement may exceed the amount of funds available in your Joint Account.

If there is a negative balance on your Joint Account at the end of a business day, immediately bring the amount of money needed to eliminate this negative balance into your Joint Account. A negative balance on your Joint Account may occur as a result of an amount of money being withdrawn from your Joint Account that is greater than the amount of money you have held on your Joint Account, which may have occurred as a result of a withdrawal or payment from your Joint Account or as a result of charges being taken from your Joint Account. If money is added to your Joint Account where there is a negative balance, we will credit that money towards the repayment of that negative balance.

If you owe us money, we may deduct the amount due to us from any amount to be paid to you. This does not limit our right under applicable law to enforce payment of the amount owed to us, other than as described above.

We will treat both account holders equally and will take money from any amount we have to pay you, regardless of whether that money came from you or the other account holder, or for which holder it was intended. Please note that we will not use the money in your Joint Account to deduct an amount owed to us under another account you have with us in your name only. The same applies to the other account holder.

If you are experiencing financial difficulties, please contact us via chat on the app for support.

## 15. Raising complaints about Joint Accounts

You have the same rights to make a complaint in relation to your Joint Account as under the Personal Accounts Terms. Please see the 'Making a complaint' section in the Personal Terms or our [Complaints Policy](#) for more information. This means that you can make a complaint about your Joint Account yourself and we will treat it in the same way as a complaint under the Personal Terms, but in relation to an account you jointly hold with another account holder.

## 16. Some legal bits and pieces

### **Our agreement with you**

Only you and we have any rights under the Joint Account Agreement.

The Joint Account Agreement is personal to you and you cannot transfer any rights or obligations under it to another person.

**Lithuanian law applies**

The laws of the Republic of Lithuania apply to the Joint Account Agreement between you and us (and thus including these Personal Terms). Despite this, you are subject to the protection afforded to you under Polish laws that cannot be excluded by contract and intended to protect your interests.

**The Polish version of the Personal Terms applies**

If these Joint Account Terms are translated into another language, the translation is for reference only and the Polish version will apply.

**Our right to enforce the agreement**

If you breach the Joint Account Agreement between you and us and we do not enforce our rights or delay enforcing them, this will not prevent us from enforcing these or other rights at a later date to the extent that generally applicable law allows us to do so.

Likewise, if we breach the Joint Account Agreement between you and us and you fail to enforce your rights or delay enforcing them, this will not prevent you from enforcing these or other rights at a later date to the extent that generally applicable law allows you to do so.

**Taking legal action**

The competent court for disputes related to the Joint Account Agreement concluded between you and us is the Polish court of competent jurisdiction.