1. Why this information is important

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

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

- you, the Joint Instant Access Savings holder; and
- us, Revolut Bank UAB acting via its branch in France (Revolut Bank).

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 (located Totorių g. 4, LT-01121 Vilnius- registry number 188607684 - contact: info@lb.lt or+370 5 251 2763 for international callers) 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 France, with company number 917 420 077 and whose address is at 10 avenue Kléber 75116 Paris, France. The French branch of Revolut Bank UAB is supervised by ACPR located at: 4 Place de Budapest CS 92459, 75436 Paris (https://acpr.banque-france.fr/en).

Any reference to ‘you’ or ‘your’ in these terms includes each Joint Account Savings holder together and separately. We call this agreement the Joint Instant Access Savings Terms. This agreement is indefinite. It means that it is valid until you or we end it. If there is any inconsistency between the Joint Account terms and these terms and conditions, these terms and conditions will apply.

These Joint Instant Access Savings Terms are entered into by means of distance communication. You agree that these Instant Access Savings Terms and any other communications between us, will be in English or French.

You can access these Instant Access Savings Terms along with Revolut Bank Privacy Policy, standard information for 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. Moreover, we will send you the key documents via email when accepting these Terms.

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

Your Joint Instant Access Savings account (the **JointInstant Access Savings**) with us is a demand deposit account, and the money in it is held by us as a deposit.

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

Keep in mind that your Joint Instant Access Savings is not a payment account and cannot be used for sending or receiving payments, and you can only place your money in the way described in these Joint Instant Access Savings Terms.

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

Each of these Joint Instant Access Savings can be terminated at any time by you. Opening a new Joint Instant Access Savings won’t automatically close the existing Joint Instant Access Savings. In case you terminate all of your Joint Instant Access Savings with Revolut, it will also lead to termination of your Joint Instant Access Savings relationship with Revolut. However, closing all your Joint Instant Access Savings does not mean by itself that other accounts you have with Revolut (for example, your Joint Account) will also be terminated.

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

3. Can I open an Joint Instant Access Savings?

You can open a Joint Instant Access Savings only if you are a customer of the French branch of Revolut Bank UAB and fulfil the other conditions under these Joint Instant Access Savings Terms.

By accepting these Joint Instant Access Savings 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 Joint Instant Access Savings, we or our representatives may ask for information about you and where the money you will deposit into your Joint Instant Access Savings 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. When we have the information we need, we will open your Joint Instant Access Savings, and you can make a deposit into it. If you have already provided this information to one of our group entities when opening a current account, you acknowledge and agree that we may use and rely on that information for this purpose.

Our Customer Privacy Policy 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 Joint Instant Access Savings is opened.

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

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

It's important that you provide your primary email address and check it regularly (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.

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

Add money at any time
Deposits to your Joint Instant Access Savings can only be made by either of the Joint Instant Access Savings holders transferring funds from your Joint Account. The frequency of your deposits are not limited. These deposits can be made at any time. You can place your deposit in Euro only.

The total amount of money you can add to your Joint Instant Access Savings (and cumulatively across all your savings with Revolut) is limited to €100,000.

How soon will money be credited?
Your deposit will be credited to your Joint Instant Access Savings immediately after you transfer these funds from your Joint Account to your Joint Instant Access Savings.

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

We will pay interest daily on the balance of your Joint Instant Access Savings at the end of each day.

Interest will be calculated at a yearly rate indicated in the Deposit Information Sheet document available on the Revolut App. Your yearly rate may differ depending on the subscription plan you have with us. The lowest plan rate will apply if Joint Instant Access account holders are on different subscription plans.

The interest will be calculated based on the number of actual days in a year, and the actual number of days in a month. The interest accrued will be subject to local taxation. For more information, please refer to Section 21 of these Joint Instant Access Savings Terms.

The interest will begin accruing immediately after you deposit funds from your Joint Account to your Joint Instant Access Savings, and the first interest payment will be done on the next calendar day after you deposit funds from your personal account to your Joint Instant Access Savings.

The interest will be calculated using the following formula:
Gross Interest = Closing balance in your Joint Instant Access Savings * Gross Interest Rate/ Number of days in a year

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

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

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

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

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

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

7. How is my money protected?

Your money is protected once it reaches your Joint Instant Access Savings which happens immediately after you transfer these funds from your personal account to your Joint Instant Access Savings. When you are adding money to your Joint Instant Access Savings from your Joint Account with us, the funds in your Joint Instant

Access Savings are protected in a way described in our Joint Account 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.

Here are a couple of tips for steps you should take to keep your money safe:

- 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 feedback@revolut.com.
- Call us to block a lost or stolen card on +370 5 214 3608 (your telecommunication service provider's standard rates apply)
- Our website: www.revolut.com

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

Please act reasonably and responsibly when using the Revolut app. The Revolut app must not be used (directly or indirectly) as follows:

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

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

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

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

We might also have to prevent you from using your Joint Instant Access Savings to meet our legal obligations.

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

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

We may close your Joint Instant Access Savings and will let you know at least 2 months before we do this, unless we decide to close your account immediately (see below).

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

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

Upon closing your Joint Instant Access Savings, we will return any remaining balance in your Joint Instant Access Savings to your personal 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 Joint Instant Access Savings to your Joint Account as well.

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

We'll do as much as reasonably possible to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we 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 Joint Instant Access Savings incoming money or debit from your Joint Instant Access Savings money being withdrawn because of:

- a legal or regulatory requirement;
- unforeseeable events outside our control, which were unavoidable at the time;
- 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
- the blocking of your Joint Instant Access Savings when implementing legal requirements, including those in relation to anti-money laundering and counter-terrorist financing.

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

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 Joint Instant Access Savings in exceptional cases

You authorise us to withdraw money from your Joint Instant Access Savings without your instruction in the following cases:

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

You can check all Joint Instant Access Savings inflows and outflows through the Revolut app and generate a corresponding statement. If you need to keep a copy of the information after your Joint Instant Access Savings is closed, you will need to download it. You can download information from the Revolut app while you are a customer or, if your Joint Instant Access Savings is closed, you can contact us at feedback@revolut.com and we will provide you with such information.

Periodic information

- We will prepare and make available to you a statement with the movements in your Joint Instant Access Savings. You can download it from the App at any time choosing the period of time you want to consult, including all your movements and interest liquidations.
- We will provide you with a separate notice once a year and within thirty days of the termination of your Joint Instant Access Savings containing the inflows and outflows on your Joint Instant Access Savings for the previous 12 (twelve) months or less if your Joint Instant Access Savings 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 Joint Instant Access Savings information. It is also how we will tell you if there is a security threat to your Joint Instant Access Savings. Make sure you regularly check the Revolut app for this information.

To help keep your Joint Instant Access Savings safe, download the latest software for your mobile device and the latest version of the Revolut app as soon as they are available.

We may also communicate with you by text message (SMS) or email, so you should regularly check your text messages and email account.

Your consents, approvals, acceptances and other statements given using the Revolut app shall have the same legal validity as your signature on a written document. Your agreements concluded with us via the Revolut app shall be deemed to be written agreements concluded between you and us. Any instructions to us for conducting operations and other actions submitted/executed from you through the Revolut app will be treated as submitted/executed by you and valid as actions performed by you.

We will usually communicate with you in French.

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 Joint Instant Access Savings or our services is minimised.

16. Data Protection and Confidentiality

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

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

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

Confidentiality

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

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

You understand and consent that the people we may disclose that information to are: Any affiliate of Revolut Bank. This includes, but is not limited to Revolut Ltd (a company incorporated in England and Wales with company number 08804411 and firm reference number 900562, whose registered office is at 7 Westferry Circus, Canary Wharf, London, E14 4HD, United Kingdom) (Revolut Ltd).

- Revolut Bank's representatives and other parties directly or indirectly involved in the provision of Revolut Bank services under this agreement to you or in the preparation of the provision of such service to you, and their subcontractors (for example, correspondent banks, financial institutions, insurance companies, financial intermediaries, brokers, participants of, or parties to, payment, clearing or settlement systems, exchanges and other) if, due to the specifics of such services, it is necessary to disclose such data.

- Third parties that provide services to Revolut Bank (supplementing the provision of our financial services), and subcontractors of such third parties, provided that third parties and their subcontractors were engaged in compliance with all regulatory requirements applicable to such outsourcing.
- Any authorities and supervisors that have a valid legal ground to request us to disclose certain information with them. We are required to do so as to ensure we remain compliant with the applicable rules and regulations
- Any recipient, or category of recipient, listed in Section 11 of our Customer Privacy Notice.

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

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

Required disclosures of information

We will disclose your information where required or permitted to do so by French 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.

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 below. 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. 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). We will communicate with you in English or in French.

If you are unhappy with the outcome of your complaint, you can refer the matter to the Médiateur de l'Association française des Sociétés Financières (ASF) once you have been through our internal Revolut complaints process (details below).

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

The Médiateur de l’ASF can be reached through its website (see link above) or by mail at the following address: Monsieur le Médiateur de l’ASF 75854 PARIS CEDEX 17. If you need more information on the Médiateur de l’ASF, please refer to its website. Alternatively, you can also submit a complaint to the European Commission’s online dispute resolution platform.

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.

Irrespective of the above, you always have the right to apply to any competent court if you think we have breached the law.

More information
Click here for more information about our complaints handling procedure.

This section applies from 18 February 2025

19. We can change these Joint Instant Access Savings Terms

We may occasionally change these terms. If we do so, we will provide you with the newest version of the terms by e-mail at least 2 month before the change is effective and assume you’re happy with this change unless you tell us that you want to close your account before it comes into effect.

20. Changing the interest rate

We may change the annual interest rate applicable to your Joint Instant Access Savings. We can make this change immediately, and will let you know as soon as possible. You will still have the option to close your Joint Instant Access Savings immediately.

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.

The lowest plan rate will apply if Joint Instant Access account holders are on different subscription plans.

If one of the Joint Instant Savings account holders changes (upgrades or downgrades) the subscription, the yearly rate may change too accordingly. We will not be responsible for any losses you incur if you or other Joint Instant Access Savings account holder downgrade the paid subscription and that would result in a lower interest rate being applied.

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 Joint Instant Access Savings. For more information, see our Fee Information Document.

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.

Prélèvement Forfaitaire Unique
Joint Instant Access Savings are provided in France only to French Tax residents.

Interest is subject to the Prélèvement Forfaitaire Unique which is made of the two following taxes:

- Income tax or Prélèvement Forfaitaire Non Libératoire at the rate in force on the date of the interest payment ; and
- Social security contributions at the rate in force on the date of the interest payment.

Revolut will withhold taxes every time we pay interest on your account. These taxes are reported and remitted to the French Tax authorities (50% per Joint Instant Access Savings holders), that ultimately determine your final tax liability.

Under certain conditions, you may be eligible to apply for a tax exemption on Income tax or *Prélèvement Forfaitaire Non Libératoire* (more details here). This waiver will apply to all interests from Joint Instant Access Savings to the extent both holders are eligible. You can apply whenever you want after opening your Joint Instant Access Savings. Any tax paid before submission will be refunded by Revolut for the validity of the statement. By default it is valid for the current tax year (i.e. from January 1st to December 31st).

In case you are subject to a specific social regime that levies you to pay any Generalised Social Contribution (CSG) and Social Debt Repayment Contribution (CRDS) to the French tax authorities, you may be eligible to apply for a tax exemption on Social surtaxes, more details here. As above, this exemption will apply to all interest from Joint Instant Access Savings to the extent both holders are eligible in the same way.

Each year, Revolut will provide you with an annual tax statement, IFU '*Imprimé Fiscal Unique*' showing the interest declared and the corresponding amounts withheld to the French tax authorities.

22. How do I close my Joint Instant Access Savings?

Any of the Joint Instant Access Savings account holders can withdraw from this agreement and so end it within the first 14 days of opening a Joint Instant Access Savings - or from the date of receipt of the contractual conditions on a durable medium, whichever is later -by letting us know (you can use this standard withdrawal form) 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 we will return any remaining balance to you no later than 30 days following reception of your withdrawal request.

Any of the Joint Instant Access Savings account holders also has a right to close the Joint Instant Access Savings 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 feedback@revolut.com.

What happens if my personal account is closed?
Immediately after your Joint Instant Access Savings is closed, we will return any remaining balance and accrued interest to your Joint Account held with us.

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

If your Joint Account is closed, we will have to close your Joint Instant Access Savings as well.

23. Legal bits and pieces

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

By entering into the agreement you are giving us permission to gather, process and store your personal information for the purpose of providing our services to you. This doesn't affect any rights and obligations you or we have under data protection law.

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

Our contract with you
Only you and we have any rights under the agreement. The agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else without our consent.

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

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

French law applies
This agreement is governed by French law. However, you can always rely on the mandatory consumer protection rules of the EEA country where you live.

The French version of the agreement applies
If these terms and conditions are translated into another language, the translation is for reference only and the French version applies. By entering into this agreement and accepting Revolut Bank's services, you confirm that you understand the French language and agree to communicate with Revolut Bank in French regarding this agreement.

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

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
Disputes of any kind relating to the validity, interpretation or performance of these terms and conditions must be brought in the courts of France (or in the courts of any EU Member State where you reside).