

REVOLUT MARKETS AGREEMENT

Your acceptance of the following terms and conditions, as well as your request for services through our channels, will be considered a request made by you that must be accepted and approved by us in order to be carried out. If the service is performed, it means that we have accepted your request in accordance with these applicable terms and conditions. If we do not perform the service immediately, we may need to conduct additional verifications to confirm that we will fulfill your request.

Your Revolut Account or your Revolut Multi-Currency Card, which will be used to provide the funds needed to carry out the Revolut Market service, will be subject to the obligations and rights set forth in this agreement. These terms and conditions will always be available in your app for you to review at any time.

These terms and conditions will always be available in the Documentation section of the “Revolut App.” Additionally, if you would like more information, you may find it helpful to read our answers to Frequently Asked Questions, which are also available in the “Revolut App” and on the .

Definitions

For the purposes of this Agreement, the terms listed below shall have the following meanings, whether in the singular or plural. If any definitions are not listed in these terms, they may be found in the Revolut app:

“Clarifications”

A request submitted by Customers to Revolut seeking an explanation regarding the transactions or services offered or contracted through the Revolut App.

“Appendix of Legal Provisions”

This is the annex to this Agreement containing the text of the regulatory provisions referred to in this Agreement, as well as an illustrative list of laws, regulations, decrees, or general provisions enacted by any government authority and in effect at the relevant time, which are relevant and applicable to the banking transactions and services covered by this Agreement and to which the parties to this Agreement are subject.

“Revolut App”

This is the mobile app that Revolut makes available to you for both iOS and Android devices. Through this app, you can sign up and use the Mobile Banking service and your Revolut Account.

“Customer” or “You”

Means the person who enters into this Agreement with Revolut for the services described herein by providing your consent through the Revolut App.

“Agreement”

This refers to the set of terms and conditions contained in this Agreement that govern the provision of Revolut’s banking operations and services to Customers, as documented in this Agreement.

“AgreementRevolut Singapore”

The agreement entered into between you and Revolut Singapore for the provision of the Revolut Singapore Account, which allows you to buy or sell securities and/or fractions of securities listed on the U.S. stock market.

“Revolut Account”		An account opened with Revolut that will be used to determine purchasing power and to send and receive funds related to transactions involving your Revolut Singapore Product.
“Singapore Investment Account”	Si	Your overseas product with Revolut Singapore, which is governed by its own terms and conditions and contract, through which the custody of Transaction Instructions will be carried out.
“Investment Services”	”	General Provisions applicable to Financial Institutions and other entities that provide Investment Services.
“Trade Transactions”	of	A non-advisory investment service involving the receipt of instructions, transmission, and execution of orders relating to one or more securities or derivative financial instruments, whereby Revolut is obligated to execute the transaction exactly on the same terms as instructed by the customer.
“Authentication”	A	These are the mechanisms used by Revolut to verify your identity, which may include: a) information known to you and validated by us through questionnaires; b) information that only you can create and know, such as your Password and PIN; c) information contained in, received by, or generated by the Revolut App that only you possess, such as dynamic passwords; d) biometric information such as fingerprints, facial features, hand geometry, or iris or retina patterns; and e) chip cards with features that prevent duplication.
“Claim Form”	CI	Means the form for submitting Clarifications, Inquiries, Claims, and Complaints available in the Web App.
“Geolocation”		Refers to the geographic coordinates of latitude and longitude where your Access Device is located.
“Investment Services Guide”		This is the document in a standardized format and plain language that describes the services Revolut may offer, as well as the features and differences between each service, in compliance with Article 24 of the Investment Services Regulations.
“Instruction”		This refers to any Order you give to Revolut via the Revolut App to request the execution of transactions, and, if permitted by Revolut, may include orders placed by phone, email, or any other means we make available for you to contact us.
“Means Access”	of	These are the instruments that Revolut offers to customers who open a Revolut Account, through which you can access the funds in your Revolut Account, such as Cards, direct deposit, transfers, and direct debits.
“Revolut Markets”		This is the non-advisory investment service for executing Transactions, which is the subject of this Agreement.
“Transactions”		Orders to buy and sell securities and fractions of securities in accordance with the Trade Execution service.
“Order”		Refers to your instruction(s) given to Revolut for subsequent transmission to Revolut Singapore to buy or sell securities, in accordance with the Revolut Markets service.

“Revolut”	Means Revolut Bank S.A., a full-service bank, which offers the investment service through Trade Execution.
“Revolut Singapore”	Means the entity with which the securities custody agreement is entered into, which may include, but is not limited to, Revolut Securities Singapore Pte. Ltd.
“Banking in Revolut”	Refers to the product offered by Revolut and linked to your Revolut Account, through which charges for Transactions will be processed.
“Token”	This is a single-use, multi-factor authentication mechanism generated on your Access Device that, without being visible to you, allows you to verify your Access Device.

TERMS AND CONDITIONS OF THE REVOLUT MARKETS SERVICE

3.1. Power of Attorney.

You hereby grant Revolut a general mandate in the form of a commercial agency agreement (hereinafter the “Mandate”), as provided for in Article 46, Section XV of the Credit Institutions Act, to issue orders on your behalf and for your account to Revolut Singapore, under the non-advisory investment service through the Execution of Transactions.

3.2. Investment Services Guide

Revolut undertakes to provide an Investment Services Guide prior to the contracting of investment services.

The Investment Services Guide will be provided and made available to the Customer before the Customer contracts any investment services through the Revolut App.

3.3. Consent and Instruction

By using the Revolut Markets service, you consent to Revolut instructing Revolut Singapore to execute the trades you request on your behalf and for your account. Through this service, Revolut will receive and transmit the instructions for each trade to Revolut Singapore and to the broker used by Revolut Singapore, who will be responsible for accepting and processing such orders on the U.S. securities market.

To submit a trade execution instruction, check the status of your instruction, or make any other inquiry or request, you must use your authentication factors, which are:

1. Log in to your Revolut app using your registered device, plus
2. Your password or biometric data

Subsequently, for the Trade Execution Instruction, a second authentication factor will be required, which may be a dynamic code or biometric.

To use this Revolut Markets service, you must accept the following three terms: the Revolut Account Terms, the Multi-Currency Card Terms, and these Terms, and you must successfully open and maintain an account with both Revolut and Revolut Securities. Once you’ve completed these steps, you’ll be able to place trade orders in the Revolut app.

3.4. Transactions in Your Revolut Account

Revolut will only receive your Trading Instruction through a debit or credit to your Revolut Account and/or your Revolut Foreign Currency Bank Card. Your Revolut Singapore Account is a separate and independent product operated and provided by Revolut Singapore; therefore, if you decide to execute a trade through Revolut, you acknowledge and agree that Revolut Singapore is the entity that will execute and settle your Trade Orders.

3.5. Revolut Markets Service Debits and Credits

To instruct the execution of transactions consisting of purchases from Revolut, you must have sufficient liquid funds in your Revolut Account and/or your Revolut Multi-Currency Bank Card. These funds will be used to execute the transactions through Revolut Singapore, using the appropriate currencies as needed.

When you execute trades involving sales, the proceeds will be settled into your Singapore Investment Account and, in turn, credited to your Foreign Currency Bank Card; if the funds cause you to exceed the \$10,000 USD limit on your Foreign Currency Bank Card, they will be deposited into your Revolut Account in Mexican pesos, applying the exchange rate indicated in the Revolut App when you request the transaction.

3.6. Scope of Revolut Markets Services

Any request you submit to Revolut to execute transactions will at all times fall under the non-advisory investment service for Transaction Execution; therefore:

- Please be advised that the requested transactions do not stem from a recommendation as defined in Article 5 of the Investment Services Regulations; the differences between Trade Execution and advisory investment services are expressly noted; you have been made aware of the risks inherent in this type of non-advisory investment service; and therefore, you are responsible for verifying that the trades align with your investment objectives and for assessing their inherent risks.
- Consequently, since Mercados Revolut operates through the execution of trades, you, as a customer, have the autonomy and responsibility to request the execution of trades without Revolut or Revolut Singapore providing you with personalized and individualized advice, recommendations, or guidance.
- It is expressly noted that: (1) the requested trades **do NOT stem from a recommendation in accordance with Article 5 of the Provisions**; (2) the Client is made aware of the risks inherent in this type of non-advisory investment service; (3) the Customer is responsible for verifying that the securities are consistent with their investment objectives and for assessing their inherent risks; and (4) there are clear differences between Trade Execution and advisory investment services, the former being a non-advisory service where the Customer makes investment decisions independently without receiving personalized recommendations from Revolut.

Accordingly, in each Instruction you provide to execute Transactions, you reaffirm the contents of this clause and acknowledge that the Transactions are carried out under the Transaction Execution service.

3.7. Fees

The Revolut Markets Service has no fees. Should Revolut decide to charge fees, you will be notified of such fees via the email address you have on file 30 days prior to the charge.

Revolut Singapore may charge fees at its discretion for providing its services; these fees will be disclosed when you request the service. Such fees are the responsibility of Revolut Singapore; therefore, Revolut is not liable for them, and they are separate from the fees set forth in this Agreement. You can view Revolut Singapore's fees [here](#).

3.8. Exchange Rate

Before a Transaction is executed, you will be shown the amount to be paid or received, including the applicable exchange rate, if any. By confirming the execution of the Transaction, you accept that exchange rate.

3.9. Days and Hours

Due to circumstances beyond the control of Revolut or Revolut Singapore, the market information provided in the app may be delayed relative to real-time prices. In such cases, we will endeavor to indicate the delay. This does not affect the final price displayed at the time you confirm an Instruction, as that will be the price used for executing transactions.

Transactions through the Trade Execution service will be executed on business days and during business hours for both Revolut and Revolut Singapore. Please note that this may mean the Revolut Markets service is not available on non-business days for Revolut, even if the

U.S. stock markets are open. You can check the trading hours via the Revolut app.

3.10. Market Data

The market data provided may contain delays, omissions, or inaccuracies. Neither Revolut nor Revolut Singapore guarantees the accuracy or continuous availability of this data.

The service is provided on a best-efforts basis, without any guarantee that the systems will operate uninterrupted or error-free.

3.11. Singapore Investment Account Liability

It is important to remember that the features of your Revolut Account and your Singapore Investment Account are different and are described in this document.

Revolut Singapore operates under its own policies and terms of service and is subject to the relevant regulations set forth in the Revolut Singapore Agreement, which may include the rejection of certain transactions or the imposition of restrictions on the use of your account. Revolut will notify you of such situations whenever possible.

All corporate and economic rights associated with the securities and/or fractions of securities in your Singapore Investment Account will be governed by Revolut Singapore's policies and the provisions of the relevant issuers.

3.12. Independence of Services

The execution of transactions you request from Revolut will be forwarded to Revolut Singapore; therefore, if you so request, you must open your Singapore Investment Account to carry out the transactions, as this product and service are independent and offered by Revolut Singapore.

If Revolut Singapore decides to close your account in accordance with its policies or applicable regulations, it may sell the securities and/or fractions of securities and transfer the resulting cash to your Revolut Account.

3.13. Account Statement

Revolut will send a consolidated account statement to your previously registered email address, which will contain relevant information regarding the successful execution of your Transactions by Revolut Singapore.

GENERAL PROVISIONS

4.1. Clarifications, Inquiries, Complaints, and Claims

You may submit Clarifications, Inquiries, Complaints, and Claims via the Claims Form.

To initiate any of the above processes, you must provide the following information via the claims form available in the Revolut app:

- Full name;
- Phone number and email address associated with your Revolut Account;
- Description of the problem; and
- Proposed solutions.

Clarifications, complaints, or claims will be resolved within 45 days.

4.2. Help

You can contact Revolut at any time through the Revolut App 24 (twenty-four) hours a day, seven days a week.

Revolut will contact you through the Revolut app or via the email address you provided during the registration process.

Additionally, for your inquiries, Revolut provides links to its official social media accounts on its website.

4.3. Amendments to the Agreement

Revolut may amend this Agreement at any time with 30 calendar days' notice. We may amend these terms for the following reasons:

- If we believe they will be easier to understand or more useful to you;
- To reflect how our products and services work, especially if the change is necessary due to a change in how any financial service or its technology is provided;
- To reflect legal or regulatory requirements that apply to us;
- Because we are changing or introducing new services or products that affect our existing services or products covered by these terms.

In the event of a modification, Revolut will notify you via the email address you have registered with us. You may terminate this agreement if you do not agree with the modifications proposed by Revolut within 30 (thirty) calendar days following the notice described in the first paragraph of this Clause, without incurring any charges, fees, and/or penalties as a result.

4.4. Liability of the Parties

You will be liable to Revolut for any misuse of the contracted services and may be subject to the sanctions and, where applicable, penalties established by applicable regulations.

In the event of any failure, error, delay, or interruption in the services attributable to Revolut, you shall have the right to claim damages resulting from such events; Revolut shall be obligated to compensate you for such damages if its liability is established.

We will not be liable for losses arising from our failure to fulfill our obligations to debit or credit your Revolut Account or from your use of the Revolut Markets service, because:

- You have breached the Agreement and such breach prevents us from fulfilling those obligations;
- There is a legal or regulatory requirement that justifies it; or
- Unforeseeable events beyond our control and that are unavoidable have occurred;
- There is a fortuitous event or force majeure

4.5. Taxes

You will be solely responsible for your own tax reporting and compliance obligations. For the avoidance of doubt, neither Revolut nor Revolut Singapore will withhold any taxes in Mexico, except where required by applicable regulations; for any reference, you may consult your account statement as referred to in Section 3.13.

4.6. Termination

You may request termination of this Agreement at any time by simply submitting a notice through the Revolut App, requesting termination of the product and stating the reason, and you must sell the positions from the Transactions. Revolut may sell the positions on your behalf if you so desire, specifying the timeframe within which the sales will be completed; such timeframe shall not exceed 5 (five) business days. The service will be terminated no later than the following business day, and confirmation of the termination will be sent to the email address you have on file with us.

4.7. Act of God or Force Majeure

Neither party shall be obligated to fulfill its obligations when it is materially unable to do so due to a proven case of unforeseeable circumstances or force majeure.

4.8. Restriction, Suspension, or Closure of Transactions and Orders

Revolut may reject, refuse to accept, suspend, restrict, impose conditions on, or temporarily suspend the receipt, transmission, or execution of Transactions and/or buy or sell Orders through the Revolut App, provided there is an objective and justified cause, including, but not limited to:

- a) as a measure to prevent potential identifiable harm to Revolut;
- b) in compliance with applicable regulations, requirements, instructions, resolutions, or determinations of a competent authority, or with obligations regarding anti-money laundering, counter-terrorism financing, fraud prevention, sanctions, or risk management;
- c) restrictions, suspensions, rejections, or limitations imposed by Revolut Singapore, by the broker it uses, by the issuer, by the relevant stock exchange or securities market, or due to the closure, suspension, or unavailability of such markets;
- d) extraordinary market conditions;
- e) operational, technical, information security, maintenance, or service continuity reasons, as well as failures, interruptions, or contingencies in Revolut's own systems or those of third parties;
- f) act of God or force majeure, as defined in Clause 4.7.

Any restriction, suspension, or closure pursuant to this Clause shall be proportionate and shall remain in effect only for as long as necessary to address the cause that gave rise to it; once such cause ceases, Revolut will resume the receipt and execution of Transactions and Orders. Revolut will inform you of the measure and, to the extent legally and operationally possible, provide reasonable advance notice via the email address you have on file; if the cause prevents prior notice, notification will be provided as soon as possible.

This authority shall not affect Transactions or Orders that have already been executed, nor the ownership of the securities and/or fractions of securities you hold, nor your right to sell your positions and dispose of the resulting proceeds, nor your right to terminate this Agreement in accordance with Section 4.6.

4.9. Jurisdiction and Competent Courts

This document shall be governed by and interpreted in accordance with the laws of the United Mexican States. For the interpretation and enforcement of this document, the parties submit to the jurisdiction of the courts of Mexico City, waiving any jurisdiction to which they might be entitled by reason of their present or future domicile.

Notwithstanding the foregoing, the Revolut Singapore Account provided by Revolut Singapore is governed by the laws of Singapore.

4.10. Consent and Execution

To enter into this Agreement, you grant your acceptance and express consent thereto. Such consent must be provided via the electronic means made available to you by Revolut through one of the remote identification and authentication processes provided for by applicable regulations and implemented by Revolut through the Revolut App or any other mechanism that Revolut may establish in the future, in accordance with applicable regulations.

Once we approve any of your requests, your product or service will be activated and will become operational, and we will display the products and services you have contracted for in your Revolut App.