These terms ("Terms") set out the terms and conditions that apply to:

- Revolut customer who wants to give (the "Sender") an annual subscription to a
  paid plan ("Paid Plan") to another Revolut user (the "Recipient") as a gift (a "Paid
  Plan Gift"); and
- the Recipient of the Paid Plan Gift.

### 1. Why this information is important

These Terms, and any other terms and conditions that apply to our services, form a legal agreement between:

- you (either as the Sender or the Recipient); and
- the Revolut entity which provides the Recipient's Revolut Personal Account (see the Schedule).

You must follow these Terms whenever you send or receive a Paid Plan Gift in your capacity as a Sender or Recipient. However, other terms and conditions may also apply to you (for example, the Personal Plan Terms). Offering a Paid Plan Gift is not a regulated service, even though the underlying services that the Recipient receives may be regulated.

### 2. What is a Paid Plan?

Paid Plans are extra services we provide to our Plus, Premium, Metal and Ultra customers. See the Paid Plan terms and Fees pages for more detail.

## 3. Who can give a Paid Plan Gift?

The Sender must be a Revolut customer who has a Revolut Personal account with no restrictions and to whom the respective Revolut entity has made the Paid Plan Gift feature available.

# 4. To whom can a Sender give a Paid Plan Gift?

The Recipient of the Paid Plan Gift must be a Revolut customer with a Personal account to whom Revolut has made the Paid Plan Gift feature available. The Recipient must also satisfy the following requirements:

- 1. The Recipient must make their Revolut plan visible to their friends by turning on the "Show my plan" toggle under their privacy settings on their Revolut app.
- 2. The Recipient must be a trusted contact of the Sender. This means that:
- The Sender and the Recipient have each other's contact numbers saved in the contacts list of their own mobile devices; and
- The Sender and the Recipient have made one or more payments to one another through the Revolut App.

### 5. Which Paid Plans can a Sender give as a Paid Plan Gift?

The Sender can only give a Recipient a Paid Plan that is available in the Recipient's location.

The Sender can only give a Recipient a Paid Plan that is the same or of a higher value than the Recipient's current plan, for example, if a Recipient currently has a subscription to Metal, the Sender can only give that Recipient a Paid Plan Gift of a Metal or an Ultra plan.

The Sender can give up to 50 Paid Plan Gifts per week.

#### 6. How much are Paid Plan Gifts?

The price of the Paid Plan Gift will be based on the subscription fee of the Paid Plan in the location of the Sender's Revolut entity. The Sender can check the subscription fee of Paid Plans on the Revolut Fees pages. We will also show the Sender the price in the Revolut app before he sends the gift.

### 7. How do Paid Plan Gifts work?

We have set out some scenarios to explain how Paid Plan Gifts work.

Recipient's current Paid Plan	Paid Plan sent to Recipient	How does the Paid Plan Gift work?
The Recipient has an annual subscription to a	The Recipient receives a Paid Plan Gift. The Paid	The Recipient will be issued with a refund for

Recipient's current Paid Plan	Paid Plan sent to Recipient	How does the Paid Plan Gift work?
Paid Plan.	Plan Gift is of a higher value than the Recipient's current subscription (for example, the Recipient is currently subscribed to a Metal plan and receives a Paid Plan Gift to Ultra).	the remaining time of the annual Paid Plan to which the Recipient currently subscribes. The Recipient's new Paid Plan for the higher Paid Plan will commence.
The Recipient has an annual subscription to a Paid Plan.	The Recipient receives a Paid Plan Gift. The Paid Plan Gift is for the same Paid Plan as the Recipient's current subscription.	The Recipient will not receive a refund. The term of the Paid Plan Gift will run subsequent to the Recipient's current subscription.
The Recipient has a monthly subscription to a Paid Plan.	The Recipient receives a Paid Plan Gift.	The Recipient will receive a refund for the remaining time of the monthly Paid Plan to which the Recipient currently subscribes. The Recipient's new Paid Plan Gift will commence.
The Recipient has a Paid Plan Gift active.	The Recipient receives a new Paid Plan Gift.	The new Paid Plan Gift will commence on activation. Neither the Sender nor the Recipient will receive a refund for the remaining term of the existing active Paid Plan Gift.

We have set out some scenarios below to explain what happens when your Paid Plan Gift expires.

Recipient's Paid Plan before the Paid Plan Gift	What happens at the end of the Paid Plan Gift's term?
The Recipient had a subscription to a lower Paid Plan or a Standard plan.	We will ask you whether you would like to remain on the Paid Plan that you received as a Paid Plan Gift a month before your Paid Plan Gift ends.  If you choose to stay on that Paid Plan, you will need to pay for it yourself. You can choose to do this monthly or annually.  If you do not choose, at the end of your Paid Plan Gift, your subscription will revert to what it was before the Paid Plan Gift commenced.
The Recipient had a monthly/annual subscription to the same Paid Plan.	At the end of your Paid Plan Gift, your subscription will revert to what it was before the Paid Plan Gift commenced.

## 8. Does the Recipient need to do anything?

The Recipient must claim the Paid Plan Gift to activate it by following our instructions. We will send these to the Recipient alongside their Paid Plan Gift.

### 9. How can the Sender cancel a Paid Plan Gift?

In addition to the statutory right of withdrawal detailed further below, the Sender can cancel a Paid Plan Gift at any time before the Recipient has claimed it by pressing the cancel button in the Revolut chat with the Recipient. We will then issue a refund to the Sender.

Once a Recipient has claimed a Paid Plan Gift, a Sender cannot cancel the Paid Plan Gift to obtain a refund.

We will cancel a Paid Plan Gift and issue a refund to a Sender:

 If the Sender or the Recipient's Personal account gets locked, restricted or offboarded. • If the Recipient upgrades to a Paid Plan which is higher than the Paid Plan Gift sent to that Recipient before accepting the Paid Plan Gift.

### 10. Does the Paid Plan Gift expire?

The Recipient will have 1 (one) year from the date on which the Sender purchases the Paid Plan Gift to claim it. If the Recipient does not claim the Paid Plan Gift within this time, we will issue a refund to the Sender.

### 11. Legal Bits and Pieces

### Do you process personal data?

Revolut processes your personal data to provide this service to you. We may need to share your data with another Revolut entity to do so. For more information about how Revolut processes your personal data, please see our Customer Privacy Notice.

### How can I complain?

If you're not happy with the service you've received in relation to Paid Plan Gifts, we'll do our best to make things right where it's within our control. Please reach out to Support and let them know you want to make a complaint. We'll look into your complaint and try to resolve things via email as soon as we can. However, as this is not a regulated service, your complaint cannot be treated as a regulated financial services complaint for such cases here you will find how to do it. Please see specific complaints mechanism, as available in accordance with the laws of the Recipient's country at the Schedule.

### How can the Sender withdraw from the agreement?

The Sender has the right to cancel any Paid Plan Gift free-of-charge and for any reason within 14 days from the day the Paid Plan Gift is debited from your Revolut account. This is called your right to withdraw. The Sender may exercise this right to withdraw by letting us know through the Revolut app or by emailing us at support@revolut.com.

If the Sender exercises this right to withdraw in the conditions described in the above paragraph, we will refund any amount you paid under these Terms.

However, by accepting these Terms, the Sender agrees that, once the Paid Plan Gift is claimed by the Recipient, the services provided under these Terms are fully provided to the Sender. This means that the Sender will no longer be able to exercise your right to withdraw from the moment the Paid Plan Gift is claimed by the Recipient.

### No withdrawal right for the Recipient

The Recipient does not have a right to withdraw in connection with the Paid Plan Gift, only the Sender is entitled to this right. The right of withdrawal at section 14 of the Paid Plan Terms is not applicable to Paid Plan Gifts.

### Changes of these Terms

If we add functionality to this feature or make any other changes which are beneficial to you, we will do so immediately. For any other changes, we have set out how we will give notice to you below:

- **Recipient**: We will only give you notice if we make changes which are detrimental to you under clauses 7, 8 and 10 of these Terms. We will give you 30 days' notice in such cases.
- **Sender**: We will give you 30 days' notice of any detrimental changes to these Terms until the Paid Plan Gift has been activated by the Recipient. If you do not agree with these changes, you can cancel the Paid Plan Gift by pressing the cancel button in the Revolut chat with the Recipient or exercise your right to withdraw. Once the Paid Plan Gift has been activated, we will only give you 30 days' notice if we make a detrimental change to you at clause 9.

## **Schedule**

Please see below for the information of each Revolut group entity or branch office, and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to these Terms, along with local mandatory mentions or relevant information.

Note that you can always rely on mandatory consumer protection laws of the country in which you live.

Revolut Group entity/branch	Entity information	Important legal information for each entity
Revolut Ltd	7 Westferry Circus, London, E14 4HD	English law applies. The courts of England and Wales have exclusive jurisdiction over any disputes.
Revolut Bank UAB	Revolut Bank UAB is a bank incorporated and licensed in the Republic	The laws of the Republic of Lithuania apply to these terms and

Revolut Group entity/branch	Entity information	Important legal information for each entity
	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.	conditions and the agreement.  Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.  The courts of Lithuania or the competent courts of the EEA country where you reside, or Switzerland.
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law applies. The competent courts of Ireland have jurisdiction. If you're unhappy with our service you can submit a complaint, here you will find how to do it.
Revolut Bank UAB acting via its branch in France	Revolut Bank UAB has established a branch in France, with company number 917 420 077 and whose registered office is at (Servcorp) 10	Right to withdrawal You have the right to cancel any Paid Plan Gift free-of-charge and for any reason within 14 days from the day the Paid Plan Gift is debited

Revolut Group entity/branch	Entity information	Important legal information for each entity
	avenue Kléber, 75116 Paris, France.	from your Revolut account. This is called your right to withdraw. You may exercise your right to withdraw by letting us know through the Revolut app or by emailing us at support@revolut.com (free form or by using this withdrawal form). If you exercise your right to withdraw in the conditions described in the above paragraph, we will refund any amount you paid under these Terms. However, by accepting these Terms, you agree that, once the Paid Plan Gift is claimed by the Recipient, the services provided under these Terms are fully provided to you. This means that you will no longer be able to exercise your right to withdraw from the moment the Paid Plan Gift is claimed by the Recipient. Language The French version of these Terms applies. By entering into this agreement and

Revolut Group entity/branch	Entity information	Important legal information for each entity
		accepting Revolut
		services, you confirm
		that you understand
		French language and
		agree to communicate
		with Revolut in French or
		English language as far
		as the legal relations
		arising under this
		agreement are
		concerned including with
		respect to submitting
		and resolving any
		complaints.
		Applicable law
		French law
		File a complaint
		If you wish to make a
		formal complaint, please
		consult your personal
		terms to obtain more
		information on the
		process (you can always
		use this form or email us
		at
		formalcomplaints@revol
		ut.com).
		If you are unhappy with
		how we have dealt with
		your complaint, you can
		refer it free of charge to
		the Médiateur de
		l'Association française
		des Sociétés Financières
		(ASF). The Médiateur de
		l'ASF can be reached
		through its website (see

Revolut Group entity/branch	Entity information	Important legal information for each entity
		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 or to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country (the list of such authorities can be found here).  Competent court The competent court in France
Revolut Bank UAB, Sucursal en España	With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583. Its address is at Príncipe de Vergara 132, 4th floor, 28002, Madrid (Spain).	Spanish law applies. The competent court in Spain has jurisdiction. If you're unhappy with our service you can submit a complaint, here you will find how to do it.

Revolut Group entity/branch	Entity information	Important legal information for each entity
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law applies. The competent court of the Netherlands has jurisdiction. If you're unhappy with our service you can submit a complaint, here you will find how to do it.
Revolut Bank UAB - Succursale Italiana	Via Filippo Sassetti 32 - 20124 Milano	Lithuanian Law applies. The competent court in Italy has jurisdiction. If you're unhappy with our service you can submit a complaint, here you will find how to do it.
Revolut Bank UAB acting via its branch in Belgium	Address: Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium VAT: BE MI-2657147 Telephone number: +370 5 214 3608 Email: support@revolut.com Website: https://www.revolut.com/ en-BE/	Belgian law applies. The competent court of Belgium has jurisdiction. If you're unhappy with our service you can submit a complaint, here you will find how to do it.