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

- a Revolut customers 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.

Why this information is important?
These Terms, and any other terms and conditions that apply to our services, form a legal agreement between:

- you (as the Sender or the Recipient); and
- us, he Revolut entity which provides the Recipient's Revolut Personal Account. For customers residing in France: until 1 December 2026, the Revolut entity which provides your Revolut Personal Account is Revolut Bank UAB acting via its French Branch (SIREN 917 420 077); from 2 December 2026, it is Revolut Bank S.A. (SIREN 941 040 818).

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 - 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 registered office is at (Servcorp) 10 avenue Kléber, 75116 Paris, France (our "**French Branch**").
Revolut Bank S.A. is a société anonyme (French public limited company) with a share capital of €10,624,500, registered with the Paris Trade and Companies Register (RCS Paris) under SIREN number 941 040 818, whose registered office is at 10 avenue Kléber, 75116 Paris, France. Revolut Bank S.A. is a credit institution authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) and the European Central Bank (ECB), and is under the direct prudential supervision of the ECB.
We are subject to the banking and payments services regulations in France which regulate our activities and liability, provision of payment services, rights and obligations of our customers and applicable fees.

You must follow these Terms whenever a Sender gives a Recipient a Paid Plan Gift or a Receiver receives a Paid Plan Gift from a Sender. However, other terms and conditions may also apply to you (for example, the Personal Plan Terms). A Paid Plan Gift is not a regulated service, even though the underlying services that the Recipient receives may be regulated.

What is a Paid Plan?
Paid Plans are extra services that Revolut provides to its Plus, Premium, Metal and Ultra customers. See the Paid Plan terms and Fees pages for more detail.

Who can give a Paid Plan Gift?
The Sender must be a Revolut customer who has a Revolut Personal account with no restrictions.

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 with no restrictions. 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.

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 higher 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.

How much are Paid Plans 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.

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 Paid Plan.	The Recipient receives a Paid Plan Gift. The Paid Plan Gift is of a higher Paid Plan 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 Recipient will be issued with a refund for 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. **Claiming a new Paid Plan Gift makes you lose your current Paid Plan Gift.** Neither the Sender nor the Recipient will receive a refund for the

Recipient's current Paid Plan	Paid Plan sent to Recipient	How does the Paid Plan Gift work?
		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.**

If you were not already on a Standard plan before claiming your Paid Plan Gift, you can inform us at any point that you do not wish to go back to your former plan after your Paid Plan Gift expires (in this case, you will go back to a Standard plan). To do so, please reach out to Support via in-app chat. Once we have received your request, we will confirm by email that you will go back to a Standard plan after the expiration date. We will remind you by email one (1) month before the expiration of your Paid Plan Gift that you will go back to your former plan unless you inform us that, after the expiration date, you wish to either

- go back to a Standard plan (if you were not already on a Standard plan before claiming the Paid Plan Gift); or
- stay on the plan provided by your Paid Plan Gift.

Does the Recipient need to do anything?

The Recipient must claim the Paid Plan Gift to activate it. Upon receipt of a Paid Plan Gift, the Recipient will receive a push notification and the unclaimed Paid Plan Gift will also appear in-app.
The Recipient claims Paid Plan Gifts directly on the Revolut app.

How can the Sender cancel a Paid Plan Gift ?
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 account is 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.

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.

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 (here you will find how to do it). You may also consult your personal terms to obtain more information on the process (to file a complaint, you can always use this form or email us at formalcomplaints@revolut.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 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 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).

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 (free form or by using this withdrawal form).

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 theyour 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 a new Paid Plan or additional function that doesn't require to change these terms and conditions, we may do it immediately and let you know before you use it. If we make any other change, we will either:

- provide you with the newest version of the terms by e-mail at least 1 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; or
- if the change is not detrimental to you and if it does not alter the price, duration or characteristics of the services we provide to you, we may make the change immediately. The newest version of these terms will be provided to you by e-mail when the change is effective.

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 will apply. By entering into this agreement and 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.

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

Legal action under these terms and conditions can be brought in the courts of France (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).