Terms and Conditions – Revolut Gift Plan

These terms and conditions (the "Terms") set forth the rules governing the promotion consisting of gifting a Revolut Plan to another Revolut customer (the **"Revolut Gift** Plan") offered by Revolut Bank, S.A., Institución de Banca Múltiple ("Revolut" or "we"), and apply to:

(A) the Revolut customer who wishes to gift an annual subscription to a Revolut Plan (the **"Revolut** Plan") to another Revolut user (the "Gifter"); and

(B) the Revolut customer who receives the Gifted Revolut Plan (the "Recipient").

These Terms set forth the rules for a supplementary promotional offer and do not modify or replace the agreements or terms and conditions governing the relationship between the Recipient and Revolut with respect to their Revolut Account or Revolut Plan; therefore, capitalized terms not defined herein shall have the same meaning as assigned to them in such documents.

1. WHY IS THIS INFORMATION IMPORTANT?

1.1. These Terms, together with the other terms and conditions applicable to our services, form part of the framework governing the Revolut Gift Plan. You (whether as a Sender or a Recipient) must comply with these Terms whenever you send or receive a Revolut Gift Plan.

1.2. Other terms and conditions may also apply to you (for example, the terms of the Revolut Plans governing your Revolut Account).

1.3. This promotion and its advertising are subject to Mexican regulations applicable to credit institutions.

2. WHAT IS A REVOLUT PLAN?

2.1. A Revolut Plan is Revolut's loyalty program, which includes the Plus, Premium, Metal, and Ultra Plans. The features, fees, and prices of each Revolut Plan are available for customers to view in the Revolut app and on the Revolut website at https://www.revolut.com/es-MX/

3. WHO CAN GIVE A REVOLUT PLAN GIFT?

(a) The Sender must be a Revolut customer who:

(i) holds an unrestricted Revolut Account; and

(ii) has a Revolut Plan Gift enabled by Revolut.

4. TO WHOM CAN A REVOLUT GIFT PLAN BE GIVEN?

4.1. The Recipient must be a Revolut customer who holds a Revolut Account, for whom Revolut has enabled the Revolut Gift Plan feature, and must also meet the following requirements:

(a) enable the visibility of their plan to their contacts using the "Show my plan" option in the Revolut app's privacy settings; and

(b) be a trusted contact of the Sender, which means that:

(i) the Sender and the Recipient each have the other's contact number saved in their mobile device's contact list; and

(ii) the Sender and the Recipient have made one or more payments to each other through the Revolut app.

5. WHICH REVOLUT PLANS CAN BE GIVEN AS GIFTS?

5.1. The Sender can only gift a Revolut Plan to other Revolut customers.

5.2. The Sender can only gift a Revolut Plan of equal or greater value than the Revolut Plan the Recipient currently has. For example, if the Recipient has a Metal subscription, the Sender can only gift them a Revolut Metal or Ultra Plan.

5.3. The Sender may give up to 50 (fifty) Revolut Plan Gifts per week.

6. PRICE OF THE GIFTED REVOLUT PLAN

6.1. The price of the Revolut Plan Gift will be determined based on the Revolut Plan subscription fee.

6.2. Revolut will display the applicable price to the Sender in the Revolut app before the Sender sends the gift. The Sender can view the subscription fees for Revolut Plans on the Revolut website at https://www.revolut.com/es-MX/.

6.3. The applicable amount, the currency charged, and, if applicable, any applicable taxes will be clearly displayed to the Sender in the app before confirming the purchase of the Revolut Gift Plan.

7. HOW DOES THE REVOLUT GIFT PLAN WORK?

7.1. The following describes how the Revolut Gift Plan works depending on the Recipient's status at the time of receipt:

Recipient's Current Revolut Plan	Revolut Plan sent to the Recipient	How the Revolut Gift Plan Works
The recipient has an annual subscription to a Revolut plan.	The Recipient receives a Revolut Gift Plan of a higher tier than their current subscription (for example, they have Metal and receive an Ultra Revolut Gift Plan).	The Recipient will receive a refund for the remaining time on their current annual Revolut Plan, and the new, higher-value Revolut Plan will begin.
The recipient has an annual subscription to a Revolut plan.	The Recipient receives a Revolut Gift Plan equal to their current subscription.	The Recipient will not receive a refund. The Revolut Gift Plan will begin immediately after the Recipient's current subscription ends.
The Recipient has a monthly subscription to a Revolut Plan.	The Recipient receives a Revolut Gift Plan.	The Recipient will receive a refund for the remaining time on their current monthly Revolut Plan and will begin the new Revolut Gift Plan.
The Recipient has an active Revolut Gift Plan.	The Recipient receives a new Revolut Gift Plan.	The new Revolut Gift Plan will begin upon activation. Neither the Sender nor the Recipient will receive a refund for the

Recipient's current Revolut Plan	Revolut Plan sent to the Recipient	How the Revolut Gift Plan Works
		remaining balance from the previous active Revolut Gift Plan.

7.2. The following describes what happens when the Revolut Gift Plan expires:

Recipient's Plan Prior to the Revolut Gift Plan	What Happens When the Revolut Gift Plan Expires
The Recipient had a subscription to a lower-tier Revolut Plan or a Standard Plan.	One month before the Revolut Gift Plan ends, we'll ask if they'd like to stay on the Revolut Plan they received as a gift. If they choose to stay, they'll need to pay for it themselves, either monthly or annually. If they don't make a choice, their subscription will revert to the one they had before the Revolut Gift Plan began when the Revolut Gift Plan ends.
The Recipient had a monthly or annual subscription to the same Revolut Plan.	At the end of the Revolut Gift Plan, your subscription will revert to the one you had before the Revolut Gift Plan began; if there is a charge for the Revolut Plan, your prior consent must be obtained.

8. WHAT SHOULD THE RECIPIENT DO?

8.1. The Recipient must claim the Revolut Gift Plan to activate it, following the instructions Revolut will provide along with the Revolut Gift Plan.

9. CANCELLATION OF THE REVOLUT GIFT PLAN BY THE SENDER

9.1. In addition to the cancellation and refund process set forth in Section 16, the Sender may cancel a Revolut Gift Plan at any time before the Recipient claims it by clicking the "Cancel" button in the Revolut chat with the Recipient. In such a case, we will issue the corresponding refund to the Sender.

9.2. Once the Recipient has claimed the Revolut Gift Plan, the Sender may cancel it to obtain a refund in accordance with the provisions of Section 16.4.

9.3. Revolut will cancel the Revolut Gift Plan and issue a refund to the Sender in the following cases:

(a) if the Sender's or Recipient's Revolut Account is closed; or

(b) if the Recipient signs up for a Revolut Plan with a higher value than the Revolut Gift Plan sent to them, before claiming said Revolut Gift Plan.

10. VALIDITY OF THE REVOLUT GIFT PLAN

10.1. The Recipient will have 1 (one) year, starting from the date the Sender purchases the Revolut Gift Plan, to claim it.

10.2. If the Recipient does not claim the Revolut Gift Plan within that period, Revolut will issue a refund to the Sender.

10.3. The validity period of this promotion is as stated by Revolut in the Revolut app and in its advertising. Customers who meet the applicable requirements will be entitled to participate during the promotion's validity period or while supplies last, in accordance with Article 23 of the Law on Transparency and Regulation of Financial Services.

11. PROCESSING OF PERSONAL DATA

11.1. Revolut processes your personal data to provide this service and may share it with another entity within the Revolut group for that purpose, in accordance with the Federal Law on the Protection of Personal Data Held by Private Parties and its applicable regulations.

11.2. For more information on the processing of your personal data, including the purposes, transfers, and the means to exercise your rights, please refer to Revolut's Privacy Notice available in the Revolut app and at https://www.revolut.com/es-MX/legal/privacy/.

12. CANCELLATION AND REFUNDS

12.1. The Sender may cancel any Revolut Gift Plan free of charge and for any reason at any time before the Recipient claims the Revolut Gift Plan, by following the procedure set forth in the Revolut app.

12.2. Once the Recipient has claimed the Revolut Gift Plan, the Sender may not cancel it or obtain any refund, except in the cases expressly provided for in these Terms, when the cancellation or refund results from an error attributable to Revolut, or when required by applicable law.

12.3. In the event of cancellation pursuant to this clause, Revolut will refund the Sender any amount paid for the canceled Revolut Gift Plan.

12.4. In the event that the Customer (Sender or Recipient) exercises the right to terminate the applicable Revolut Plan, Revolut will refund to the Sender the remaining portion of the Revolut Plan fee calculated as follows:

(a) (i) the number of days between the date of termination of the contract (excluding that day) and the date corresponding to the end of the period for which the respective Revolut Plan fee was charged (including that day) shall be divided by (ii) the total number of days in that period, including the first and last days of that period; and

(b) The result obtained from the calculation set forth in subsection (a) above shall be multiplied by the amount of the Revolut Plan fee that has been charged.

As an exception to the provisions of this section, Revolut shall not be obligated to refund the remaining portion of the aforementioned Revolut Plan fee if the number of days corresponding to subparagraph (i) of paragraph (a) of the preceding paragraph is equal to or less than thirty.

13. CHANGES TO THESE TERMS

13.1. If we add features to this promotion or make changes that benefit you, we will apply them immediately. For any other changes, we will provide notice as follows:

(a) To the Recipient: We will only provide notice 30 (thirty) calendar days in advance when making changes that are detrimental to you; and

(b) To the Sender: We will provide 30 (thirty) calendar days' advance notice of any changes detrimental to these Terms until the Revolut Gift Plan has been activated by the Recipient. If the Sender does not agree with such changes, they may cancel the Revolut Gift Plan by clicking the "Cancel" button in the Revolut chat with the Recipient. Once the Revolut Gift Plan has been activated, we will only provide

30 (thirty) calendar days' notice when we make a detrimental change.

14. CLARIFICATIONS AND COMPLAINTS

14.1. If you are dissatisfied with the service received in connection with the Revolut Gift Plan, we will do our best to resolve the issue when it is within our control. You may submit your complaint through the Support section in the Revolut app, and we will endeavor to resolve it via email as soon as possible.

14.2. Inquiries, clarifications, and complaints related to this promotion may be submitted through Revolut's support channels and will be addressed in accordance with the applicable regulatory framework. The foregoing does not in any way limit the user's rights or the jurisdiction of the National Commission for the Protection and Defense of Financial Services Users (CONDUSEF) with respect to the underlying financial products and services. Users may contact CONDUSEF at any time to submit inquiries, requests for clarification, or complaints through its customer service channels, including the websitewww.gob.mx/condusef .

15. APPLICABLE LAW AND JURISDICTION

(a) These Terms shall be interpreted in accordance with the applicable federal laws of the United Mexican States; and, on a supplementary basis, the contracts or terms and conditions governing the relationship between the Recipient and Revolut regarding their Revolut Account or Revolut Plan. Any dispute shall be resolved before the competent authorities in accordance with applicable law, without limiting any inalienable rights that may apply to users.