This page consists of three Parts:
Part I: Revolut Bank UAB Paid Plan Terms.
Part II: Revolut Bank UAB branch in France Paid Plan Terms.
Part III: Revolut Bank S.A.
If you are a customer of Revolut Bank UAB branch in France, please scroll down to see the terms relevant for you.
If your account is being migrated to Revolut Bank S.A., please scroll down to the terms that apply to you.

Part I

Revolut Bank UAB Paid Plan Terms

This version of terms will apply from 28 January 2026 unless indicated otherwise. Please click here to see the previous terms that apply until 28 January 2026.

Paid Plan Terms

1. Why this information is important

This information sets out the extra services we provide to our Plus, Premium,Metal and Ultra (each a Paid Plan) users. It also sets out other important things that you need to know.
These terms and conditions are part of the legal agreement (the Agreement) between you and us referred to in the Personal Terms . If there is any inconsistency between the Personal Terms and these terms and conditions, these terms and conditions will prevail.
You can ask for a copy of these terms and conditions through the Revolut app ("the app") or you can request a copy from one of our support agents at any time.
Please read these terms and conditions carefully
Your subscription for the Paid Plan service will automatically renew every year unless you give us notice to end it before the automatic renewal. Regardless of how you pay your subscription, we may charge a fee if you end the subscription within 10 months of it starting. Our fees are set out in the Fees Page.

We may restrict your right to upgrade or downgrade your subscription more than once in a 12-month period.
Please see section 12 of these terms for more information about what fee you may be charged if you downgrade or cancel your subscription early.

2. About us

We are Revolut Bank UAB (**Revolut Bank**), an authorised bank which is regulated by the Bank of Lithuania. Our company number is 304580906.
In relation to the business of insurance distribution, Revolut Insurance Europe UAB (**Revolut Insurance Europe**), company number 305910164, is enrolled by the Bank of Lithuania on the list of insurance brokerage undertakings. This list can be found on the website of the Bank of Lithuania.
Revolut Bank and Revolut Insurance Europe both have their registered office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and Revolut Bank.

3. What are the Paid Plan services?

What are the Revolut Plus services?
Plus users have access to all the services available to personal account holders on a Standard plan, as well as the following benefits:

- two free Revolut Plus cards (and one free replacement each subsequent year);
- up to three active physical Revolut cards at any one time;
- access to up to 2 Revolut - Kids & Teens accounts and full access to Revolut - Kids & Teens features;
- higher interest rates for Savings Vaults than for Standard customers (when they are available to us);
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account;
- priority customer support through the app; and
- any other benefits we add from time to time.

What are the Revolut Premium services?
Premium users have access to all the services available to Standard and Plus users above, as well as the following benefits:

- two free Revolut Premium cards (and one free replacement each subsequent year);
- double the free ATM withdrawal allowance of Standard users;
- travel insurance;
- the opportunity to buy discounted lounge passes;
- Plan Partnerships;
- access to cryptocurrency and precious metals at better rates than Standard and Plus users; and
- any other benefits we add from time to time.

What are the Revolut Metal services?
Metal users have access to all the services and benefits available to Standard, Plus and Premium users above, as well as the following benefits:

- one free contactless stainless steel Revolut Metal card;
- four times the free ATM withdrawal allowance of Standard users;
- higher interest rates for Savings Vaults (where they are available to us);
- access to up to 5 Revolut - Kids & Teens accounts;
- Plan Partnerships; and
- any other benefits we add from time to time.
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What are the Revolut Ultra services?
Ultra users have access to all the services and benefits available to Standard, Plus, Premium and Metal users listed above as well as the following benefits:

- one free contactless Revolut Ultra card;
- additional trip & event cancellation cover (excluding users in the countries listed in this FAQ);
- complimentary lounge passes for personal use and the opportunity to buy passes for your guests;
- ten times the free ATM withdrawal allowance of Standard users;
- Plan Partnerships;
- In-app call (in English only); and
- any other benefits we add from time to time.

4. What are the Paid Plan cards?

Revolut Plus card
If you become a Plus user you'll be able to order a Revolut Plus Card. We'll also issue an extra Plus Card if you ask for one. You can still use other Revolut cards you have. We may charge fees for any Plus Cards that we issue above your free allowance.

Revolut Premium Card
If you become a Premium user you'll be able to order a Revolut Premium Card with exclusive designs. We'll also issue an extra Premium Card if you ask for one. You can still use other Revolut cards you have.
We may charge fees for any Premium Cards that we issue above your free allowance.

Revolut Metal Card
If you upgrade to Metal, we'll issue you with a Revolut Metal Card that is only available to Metal users. You can only hold one Metal Card at any time. You can still use other Revolut cards you have.

Revolut Ultra Card
If you upgrade to Ultra, we'll issue you with a Revolut Ultra Card that is only available to Ultra users. You can still use other Revolut cards you have.

Insurance

5. Travel insurance as part of your Premium, Metal or Ultra subscription

The rights and obligations set out in this section apply to you as beneficiary of the group policy held by Revolut Bank, Revolut Bank as a group policy holder and Revolut Insurance Europe as an insurance broker distributing the group policy. This section describes:

- how Revolut Insurance Europe arranges collective travel insurance for Revolut Bank to be able to offer travel insurance benefits as part of your subscription; and
- how a non-life insurance company Steadfast Insurance Partners Limited (the underwriter) and Cover Genius B.V. (the policy administrator) are responsible to you for handling any claim you make in relation to your travel insurance benefits,

and for making any payments to you after a successful claim (via https://www.xcover.com/en/login). Their registration details are as follows:

- Steadfast Insurance Partners Limited - (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il- Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta ("Steadfast").
- The product is administered by Cover Genius Europe B.V. of John M. Keynesplein 12 46, Amsterdam, the Netherlands, authorised and regulated by the Dutch Authority for Financial Markets (AFM) under reference number 12046177 ("Cover Genius").

We know that when you're looking forward to travelling the last thing you want to do is arrange insurance. This is why we at Revolut arrange travel insurance benefits for you. Revolut Bank has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective travel insurance on behalf of Revolut Bank. Revolut Insurance Europe has arranged the travel insurance from the third party travel insurer Steadfast through services provided by Cover Genius. For this arrangement, Revolut Bank pays a service fee to Revolut Insurance Europe.
Revolut Insurance Europe and Revolut Bank don't control or own Steadfast or Cover Genius in any way, and Steadfast and Cover Genius do not control or own us.
Whilst we have a contractual obligation to arrange your travel insurance with Steadfast and Cover Genius, Revolut Insurance Europe acts on your and not the insurer's behalf, we will not provide you with advice or a recommendation on the suitability of the travel insurance benefits for you. We provide information on our role in arranging your insurance, along with links to important documents from your insurance provider. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions, including what is and isn't covered as well as general exclusions (specifically those relating to pre-existing medical conditions, and what age eligibility for the insurance)**.
You can find the Insurance Policy and the Insurance Product Information Document (IPID) for your plan here:

- Premium Insurance Policy and Insurance Product Information Document;
- Metal Insurance Policy and Insurance Product Information Document;
- Ultra Insurance Policy and Insurance Product Information Document.

If you are an Ultra user, please note that trip cancellation is covered separately under your trip & event cancellation cover as set out below.
If you are an Ultra user, please note that trip cancellation is covered separately under your trip & event cancellation cover as set out below.
You cannot cancel your insurance benefits without also cancelling your subscription to the Premium, Metal or Ultra service.
To be eligible for travel insurance benefits you must be aged over 18. More detailed information about your insurance benefits is provided in the Policy wording and IPID. Please read them carefully. There is a copy of these documents in the Revolut app. The Policy wording also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Conditions for Beneficiaries, claims information, information on how the insurer processes your personal data, applicable law and similar.
The continuing provision, scope and terms of the travel insurance benefits may be changed or cancelled by us or by the Travel Insurers at any time. Wherever possible, we will give you advance notice of any detrimental changes to or cancellation of the insurance benefits.
If you don't meet the conditions for having the insurance benefits, this doesn't change the subscription you pay for the Premium, Metal or Ultra plan.

6. Complaints and claims for Travel insurance

If you are unhappy with how your travel insurance was arranged, please get in touch through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the travel insurance

If you want to make a complaint in connection with the travel insurance benefits, please contact Cover Genius directly.
You can find out how to do this in the insurance section of the Revolut app. Cover Genius will handle your complaint and communicate with you in English, unless they tell you otherwise. If you send any complaint to us, we will pass it on to Cover Genius without dealing with it.

How to make a claim with respect to your travel insurance benefits

If you want to make a claim, please contact Cover Genius (trading as “XCover”) directly. You can find out how to do this in the insurance section of the Revolut app. XCover will handle your claim and communicate with you in English, unless they tell you otherwise.

7. Purchase, refund, and ticket cancellation insurance as part of your Paid Plan subscription

The rights and obligations set out in this section apply to you and Revolut Insurance Europe. This section describes:

- how Revolut Insurance Europe arranges purchase protection, refund protection and ticket cancellation insurance as part of your subscription with Revolut Bank and distributes it to you; and
- how an insurance intermediary appointed by our insurance partners, QOVER SA, registered with the Crossroads Bank for Enterprises under number 0650.939.878 (RLE Brussels) and registered at FSMA as an untied insurance agent under number 0650.939.878 (Qover), is administering the product and is responsible for handling any claim you make under your purchase protection, refund protection and ticket cancellation insurance, and for making any payments to you after a successful claim.

We know that when you're looking forward to buying a new phone, laptop or tickets to your favourite concert the last thing you want to do is arrange insurance. This is why purchase protection, refund protection and ticket cancellation insurance has been included in the plan for you, providing you with specified levels of protection depending on the item purchased on your Revolut Card. Revolut Insurance Europe will not provide you with advice or a recommendation on the suitability of this insurance for you. Please make sure the insurance is suitable for you by reading the insurance product information document (IPID), statement of insurance and the Purchase Protection, Refund Protection, Ticket Cancellation Insurance Master Policy Terms & Conditions (Policy), paying attention to what is and isn't covered.
Revolut Insurance Europe has worked with the following insurance providers to be able to include purchase protection, refund protection and ticket cancellation insurance as part of your Paid Plan:

- to customers in all EEA jurisdictions: Chubb European Group SE is a non-life insurance undertaking governed by the provisions of the French insurance code and authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, email address: contact@qover.com (Chubb); and
- to customers in all EEA jurisdictions, except for Liechtenstein: Wakam, A French société anonyme (public limited company) 120-122, rue Réaumur, 75002 Paris (France), is a non-life insurance company approved by the ACPR 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 4020259, email address: contact@qover.com (Wakam).

Revolut Insurance Europe doesn't control or own Chubb / Wakam in any way, and Chubb / Wakam don't control or own Revolut Insurance Europe.
Revolut Insurance Europe is carrying out insurance distribution on behalf of the insurers Chubb / Wakam. You do not have to pay anything to Revolut Insurance Europe for arranging the insurance with Chubb and Wakam - Revolut Insurance Europe may receive profit share commission from Chubb and Wakam, and receives a service fee from Revolut Bank for insurance intermediary services.
You cannot cancel your insurance cover without also cancelling your subscription to the Paid Plan.
To be eligible for purchase protection, refund protection and ticket cancellation insurance you must be aged 18 or above and you must have made the relevant purchase in full with your Paid Plan account. There are also additional eligibility requirements you must satisfy, which depend on whether you are seeking to make a purchase protection, refund protection or ticket cancellation claim. The full list of criteria can be found in the Purchase, Refund Protection Ticket Cancellation Policy and Insurance Product Information Document. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions including what is and isn't covered as well as general exclusions**. There is a copy of these documents in the Revolut app.
The Policy also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Policy, complaints information, information on how the insurer processes your personal data, applicable law and similar.
If you don't meet the conditions for having the insurance, this doesn't change the subscription you pay for your Paid Plan.

8. Complaints and claims about purchase, refund, and ticket cancellation insurance

If you are unhappy with how your insurance was arranged, please get in touch with Revolut Insurance Europe through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the purchase protection, refund protection and ticket cancellation insurance

If you want to make a complaint in connection with the purchase protection, refund protection and ticket cancellation insurance policy, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app. If you send any complaint or claim to us, we will pass it on to Qover without dealing with it.

How to make a claim under the purchase protection, refund protection and ticket cancellation insurance
If you want to make a claim, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app.

9. Trip & event cancellation cover as part of your Ultra subscription

The rights and obligations set out in this section apply to you and Revolut Insurance Europe. This section and the following section describes:

- how you will receive trip & event cancellation cover as part of your Ultra plan subscription; and
- how an insurance intermediary QOVER SA, registered with the Crossroads Bank for Enterprises under number 0650.939.878 (RLE Brussels) and registered at FSMA as an untied insurance agent under number 0650.939.878 (Qover), is responsible to you for handling any claim you make under your trip & event cancellation cover, and for making any payments to you after a successful claim.

We know that life happens and the last thing you want is to lose all of your money when you have to cancel a trip or event. This is why the trip & event cancellation cover for trips and events has been included with your Ultra plan for you. Revolut Bank has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective trip/event cancellation insurance benefits for you. For this arrangement, Revolut Bank pays a service fee to Revolut Insurance Europe.
Revolut Insurance Europe will not provide you with advice or a recommendation on the suitability of this insurance for you. Please make sure the insurance is suitable for you by reading the insurance product information document (IPID), statement of insurance and the Trip & Event Cancellation Cover Policy (Policy), paying attention to what is and isn't covered.
The trip/event cancellation insurance which is included as part of your Ultra plan is provided by the following insurer:

- Wakam, A French société anonyme (public limited company) 120-122, rue Réaumur, 75002 Paris (France), is a non-life insurance company approved by the ACPR 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 4020259, email address: contact@qover.com (Wakam).

Revolut Insurance Europe doesn't control or own Wakam in any way, and they don't control or own Revolut Insurance Europe.

To be eligible for insurance you must be aged 18 or above and you must have paid your trip or event in full with your Revolut Ultra account. There are also the additional eligibility requirements you must satisfy, which depend on whether you are seeking to make a claim under your trip & event cancellation cover. The full list of criteria can be found in the Trip / Event Cancellation Insurance Policy and Insurance Product Information Document. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions including what is and isn't covered as well as general exclusions**. There is a copy of these documents in the Revolut app.
You cannot cancel your insurance benefit without also cancelling your subscription to the Ultra plan service.
If you don't meet the conditions for having the insurance, this doesn't change the subscription you pay for the Ultra service.

10. Complaints and claims about the trip & event cancellation cover

If you are unhappy with how your insurance was arranged, please get in touch with Revolut Insurance Europe through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the trip & event cancellation cover
If you want to make a complaint in connection with the trip & event cancellation cover Policy, or in connection with any claim you make under the trip & event cancellation cover Policy, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app. If you send any complaint or claim to us, we will pass it on to Qover without dealing with it.

How to make a claim under the trip & event cancellation cover
If you want to make a claim, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app.

11. Paying your Paid Plan subscription

You can pay your subscription fee in monthly instalments or pay the full subscription once a year. These fees are set out in our Fees Page.
When you become a Paid Plan user we will ask you to pay the subscription from a card you've registered with us (your stored card). We will take the subscription from that stored card while you remain a Paid Plan user.

If we can't take payment from your Personal account balance, we'll try to take the payment from your stored card but if we're unable to charge the amount to your stored card for any reason (for example, because it has expired), we will ask you to register another card which will become your new stored card If you don't do this within seven days, we'll take the subscription from your account. We may also take legal steps to collect the payment. If we do, you may have to pay our reasonable costs of doing so.
You may be responsible for paying any taxes or costs that we are not responsible for collecting from you.
Unfortunately, if you do not pay the subscription within 30 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.

12. Fees for downgrading your Paid Plan subscription

You can end your Paid Plan subscription at any time (we call this a downgrade). However, you may have to pay a fee. You'll still be able to benefit from the services you get for your subscription until the end of your billing cycle you have paid a subscription for, excluding any break fee. So if you pay your subscription monthly and decide to downgrade, you'll be able to keep using the subscription within the month that you've already paid for; if you pay annually, you'll have access to your subscription until the end of that annual billing cycle. After then, you'll become a Standard user again (a personal account holder who does not pay a subscription for the Paid Plan service).

Sometimes, we may waive the fee you pay for a downgrade. Where we do this, you might need to promise to do (or not do) certain things to be eligible for the waiver. For example, we might waive your downgrade fee if you sign up to a new plan, but you might need to promise not to cancel that new plan within a certain time. Whether or not we will waive a fee is our decision. We'll let you know if we are willing to waive a break fee for you (for example, in app or by email).

The fees for ending or downgrading your subscription are set out below.

If you downgrade within 14 days
If you pay your subscription in monthly instalments, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. If you ordered a Metal card, we'll charge you EUR 40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. If you ordered an Ultra card, we'll charge you EUR 50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.

If you pay the full subscription once a year, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. Please refer to your plan's fees page for current information on delivery fees. If you ordered a Metal card, we'll charge you EUR 40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. If you ordered an Ultra card, we'll charge you EUR 50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. Please refer to your plan's fees page for current information on delivery fees.

If you downgrade after 14 days but within 6 months for Ultra users
If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, and you will also be charged an additional month as break fee. This is a break fee and you will not be able to benefit from the services for an additional month, you'll only be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for. If you ordered an Ultra card, we will not charge you for the card or any delivery fee.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee, a fee for the Ultra Card or the delivery fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

If you downgrade after more than 6 months for Ultra users
If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

If you downgrade after 14 days but within 10 months for any other Paid Plan users
If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription. We'll also charge a break fee equal to two months' subscription. This is a break fee and you will not be able to benefit from the services for an additional two months, you'll only be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

If you downgrade after more than 10 months for any other Paid Plan users
If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the annual billing cycle that you've paid for.

13. When can we end your Paid Plan subscription?

We can suspend access to your account and end your Paid Plan subscription immediately if:

- we suspect you are behaving fraudulently or otherwise criminally;
- you haven't given us the information we need, or we have good reason to believe that the information you have given us is false;
- you have broken these terms and conditions in a serious or persistent way;
- you owe us money and, despite us asking you to pay us, you have not done so within a reasonable period of time;
- you've been declared bankrupt; or
- we must do so under any law, regulation, court order or ombudsman's instructions.

We may also end your subscription for other reasons, but we will give you at least two months' notice through the app, by text message or in an email.

14. Legal bits and pieces

We can change these terms

We can change these terms and conditions, but we'll only do so for the following reasons:

- if we think it will make them easier to understand or more helpful to you;

- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us;
- to reflect changes in the cost of running our business; or
- because we are changing our products or services or introducing new ones.

If we add a new product or service that doesn't change these terms and conditions, we may add the product or service immediately and let you know before you use it.

Otherwise, we'll give you at least 2 (two) months' notice through the Revolut app and/or email before we make any change. We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.

If you do not agree with the proposed changes, you have the right to reject them. If you reject the changes, you may terminate your contract with us free of charge. You can do this at any time before the date the changes would have taken effect.

Our contract with you
Only you, Revolut Bank and, if expressly indicated in these terms, Revolut Insurance Europe 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.

Our right to transfer
You agree and permit us to merge, reorganize, spin-off, transform or execute any other form of reorganization or restructuring of our company or business and/or transfer or assign all of our rights and obligations under these terms and conditions to any third party.
We will only transfer any of your and our rights or obligations under the agreement if we reasonably think that this won't have a significant negative effect on your rights under these 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 reorganization (or a similar process).

Lithuanian law applies
The laws of the Republic of Lithuania apply to these terms and conditions and the agreement. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.

The English version of the agreement applies
If these terms and conditions are translated into another language, the translation is for reference only and the English version will apply.

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 them at a later date.

Taking legal action against us
Legal action under these terms and conditions can only be brought in the courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).

Privacy
Your personal data will be processed in line with the customer privacy notice that applies to your account, which you can find here.

Cryptocurrency & Precious Metals

This page shows the terms for the services provided to you by us, Revolut Bank. Some sections of these terms expressly indicate the services provided to you by Revolut Insurance Europe.
The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd, under the Cryptocurrency Terms and the Precious Metal Terms.

Part II

Revolut Bank UAB branch in France Paid Plan Terms

This version of terms will apply from 28 January 2026 unless indicated otherwise. Please click here to see the previous terms that apply until 28 January 2026.

1. Why this information is important

This information sets out the extra services we provide to our Plus, Premium,Metal and Ultra (each a Paid Plan) users. It also sets out other important things that you need to know.

These terms and conditions, along with the Personal Terms, Fees page, Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:

- you, the account holder; and
- us, Revolut Bank UAB and its French branch.

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**").

In relation to the business of insurance distribution, Revolut Insurance Europe UAB (**Revolut Insurance Europe**), company number 305910164, whose registered office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania, is enrolled by the Bank of Lithuania on the list of insurance brokerage undertakings. This list can be found on the website of the Bank of Lithuania.

Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and the French Branch. If there is any inconsistency between the Personal Terms and these terms and conditions, these terms and conditions will prevail.

It's important for you to understand how your account works. You can download a copy of these terms and conditions from the Revolut app at any time. To use all the functions of the Revolut app, you must be connected to the internet. If you'd like more information you might find it helpful to read our FAQs (but these FAQs don't form part of our agreement with you).

Please read these terms and conditions carefully

2. What type of agreement is my Paid Plan subscription?

If you pay your subscription in monthly instalments, this agreement is entered into for an indefinite period. It means that it is valid until you or we end it.
If you decide to pay your subscription in full once a year instead, this agreement ends and a new yearly agreement is immediately entered into under the same terms and conditions unless you give us notice to end it before the automatic renewal.

If you downgrade within 14 days of subscribing

You can withdraw from this agreement without paying any penalties and without having to indicate any reason, and so end it within the first 14 days of subscribing to a paid plan by letting us know through the Revolut app or by emailing us at support@revolut.com (you can use this standard withdrawal form). Regardless of how you pay your subscription, we'll give you a full refund of your subscription. However:

- If we sent a Plus card or Premium card to you, we'll charge you the delivery fee, and may deactivate the card.
- If you ordered a Metal card, we'll charge you EUR 40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.
- If you ordered an Ultra card, we'll charge you EUR 50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee, and any used free lounge passes and e-sim free data will also be charged.

If you downgrade after 14 days of subscribing

If you pay your subscription **in monthly instalments**:,

- You decide to downgrade or otherwise terminate before 6 months of subscription have passed: you can downgrade or otherwise terminate your Paid Plan from the Revolut app at any time with a prior notice of one month starting from the end of your current billing cycle. This means that you'll have to pay the subscription for the billing cycle in which you tell us, and also for one additional month. You'll still be able to benefit from the services you get for your subscription until the end of this notice period.
- You decide to downgrade or otherwise terminate after 6 months of subscription have passed: your downgrade or termination will be effective at the end of your current billing cycle. This means that you'll have to pay the subscription until your

current subscription month runs out (for a maximum of 30 days) from the date on which you tell us. You'll still be able to benefit from the services you get for your subscription until the end of this notice period.

If you pay your subscription **in full once a year**, you can downgrade or otherwise terminate your Paid Plan from the Revolut app at any time and this will be effective at the end of the annual billing cycle that you've paid for, at no extra cost. This means that we won't refund any of the full year's subscription you paid and you will be able to continue using your subscription for this period.

3. What are the Paid Plan services?

What are the Revolut Plus services?
Plus users have access to all the services available to personal account holders on a Standard plan, as well as the following benefits:

- two free Revolut Plus cards (and one free replacement each subsequent year);
- up to three active physical Revolut cards at any one time;
- access to up to 2 Revolut - Kids & Teens accounts and full access to Revolut - Kids & Teens features;
- higher interest rates for Savings Vaults than for Standard customers (when they are available to us);
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account;
- priority customer support through the app; and
- any other benefits we add from time to time.

What are the Revolut Premium services?
Premium users have access to all the services available to Standard and Plus users above, as well as the following benefits:

- two free Revolut Premium cards (and one free replacement each subsequent year);
- double the free ATM withdrawal allowance of Standard users;
- travel insurance;
- the opportunity to buy discounted lounge passes;
- Plan Partnerships;

- access to cryptocurrency and precious metals at better rates than Standard and Plus users; and
- any other benefits we add from time to time.

What are the Revolut Metal services?
Metal users have access to all the services and benefits available to Standard, Plus and Premium users above, as well as the following benefits:

- one free contactless stainless steel Revolut Metal card;
- four times the free ATM withdrawal allowance of Standard users;
- higher interest rates for Savings Vaults (where they are available to us);
- access to up to 5 Revolut - Kids & Teens accounts;
- Plan Partnerships; and
- any other benefits we add from time to time.
-

What are the Revolut Ultra services?
Ultra users have access to all the services and benefits available to Standard, Plus, Premium and Metal users listed above as well as the following benefits:

- one free contactless Revolut Ultra card;
- additional trip & event cancellation cover (excluding users in the countries listed in this FAQ);
- complimentary lounge passes for personal use and the opportunity to buy passes for your guests;
- ten times the free ATM withdrawal allowance of Standard users;
- Plan Partnerships;
- In-app calls (in English only); and
- any other benefits we add from time to time.

4. What are the Paid Plan cards?

Revolut Plus card
If you become a Plus user you'll be able to order a Revolut Plus Card. We'll also issue an extra Plus Card if you ask for one. You can still use other Revolut cards you have. We may charge fees for any Plus Cards that we issue above your free allowance.

Revolut Premium Card
If you become a Premium user you'll be able to order a Revolut Premium Card with exclusive designs. We'll also issue an extra Premium Card if you ask for one. You can still use other Revolut cards you have.
We may charge fees for any Premium Cards that we issue above your free allowance.

Revolut Metal Card
If you upgrade to Metal, we'll issue you with a Revolut Metal Card that is only available to Metal users. You can only hold one Metal Card at any time. You can still use other Revolut cards you have.

Revolut Ultra Card
If you upgrade to Ultra, we'll issue you with a Revolut Ultra Card that is only available to Ultra users. You can still use other Revolut cards you have.

Insurance

5. Travel insurance as part of your Premium, Metal or Ultra subscription

The rights and obligations set out in this section apply to you as beneficiary of the group policy held by Revolut Bank, Revolut Bank as a group policy holder and Revolut Insurance Europe as an insurance broker distributing the group policy. This section describes:

- how Revolut Insurance Europe arranges collective travel insurance for Revolut Bank to be able to offer travel insurance benefits as part of your subscription; and
- how a non-life insurance company Steadfast Insurance Partners Limited (the underwriter) and Cover Genius B.V. (the policy administrator) are responsible to you for handling any claim you make in relation to your travel insurance benefits, and for making any payments to you after a successful claim (via https://www.xcover.com/en/login). Their registration details are as follows:
- Steadfast Insurance Partners Limited - (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il- Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta ("Steadfast").

- The product is administered by Cover Genius Europe B.V. of John M. Keynesplein 12 46, Amsterdam, the Netherlands, authorised and regulated by the Dutch Authority for Financial Markets (AFM) under reference number 12046177 (“Cover Genius”).

We know that when you’re looking forward to travelling the last thing you want to do is arrange insurance. This is why we at Revolut arrange travel insurance benefits for you. Revolut Bank has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective travel insurance on behalf of Revolut Bank. Revolut Insurance Europe has arranged the travel insurance from the third party travel insurer Steadfast through services provided by Cover Genius. For this arrangement, Revolut Bank pays a service fee to Revolut Insurance Europe.
Revolut Insurance Europe and Revolut Bank don't control or own Steadfast or Cover Genius in any way, and Steadfast and Cover Genius do not control or own us.
Whilst we have a contractual obligation to arrange your travel insurance with Steadfast and Cover Genius, Revolut Insurance Europe acts on your and not the insurer’s behalf, we will not provide you with advice or a recommendation on the suitability of the travel insurance benefits for you. We provide information on our role in arranging your insurance, along with links to important documents from your insurance provider. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions, including what is and isn’t covered as well as general exclusions (specifically those relating to pre-existing medical conditions, and what age eligibility for the insurance)**.
You can find the Insurance Policy and the Insurance Product Information Document (IPID) for your plan here:

- Premium Insurance Policy and Insurance Product Information Document;
- Metal Insurance Policy and Insurance Product Information Document;
- Ultra Insurance Policy and Insurance Product Information Document.

If you are an Ultra user, please note that trip cancellation is covered separately under your trip & event cancellation cover as set out below.
You cannot cancel your insurance benefits without also cancelling your subscription to the Premium, Metal or Ultra service.
To be eligible for travel insurance benefits you must be aged over 18. More detailed information about your insurance benefits is provided in the Policy wording and IPID. Please read them carefully. There is a copy of these documents in the Revolut app.
The Policy wording also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Conditions for

Beneficiaries, claims information, information on how the insurer processes your personal data, applicable law and similar.
The continuing provision, scope and terms of the travel insurance benefits may be changed or cancelled by us or by the Travel Insurer at any time. Wherever possible, we will give you advance notice of any detrimental changes to or cancellation of the insurance benefits.
If you don't meet the conditions for having the insurance benefits, this doesn't change the subscription you pay for the Premium, Metal or Ultra plan.

6. Complaints and claims for Travel insurance

If you are unhappy with how your travel insurance was arranged, please get in touch through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the travel insurance

If you want to make a complaint in connection with the travel insurance benefits, please contact Cover Genius directly.
You can find out how to do this in the insurance section of the Revolut app. Cover Genius will handle your complaint and communicate with you in English, unless they tell you otherwise. If you send any complaint to us, we will pass it on to Cover Genius without dealing with it.

How to make a claim with respect to your travel insurance benefits

If you want to make a claim, please contact Cover Genius (trading as "XCover") directly. You can find out how to do this in the insurance section of the Revolut app. XCover will handle your claim and communicate with you in English, unless they tell you otherwise.

7. Purchase, refund, and ticket cancellation insurance as part of your Paid Plan subscription

The rights and obligations set out in this section apply to you and Revolut Insurance Europe. This section describes:

- how Revolut Insurance Europe arranges purchase protection, refund protection and ticket cancellation insurance as part of your subscription with Revolut Bank and distributes it to you; and
- how an insurance intermediary appointed by our insurance partners, QOVER SA, registered with the Crossroads Bank for Enterprises under number 0650.939.878 (RLE Brussels) and registered at FSMA as an untied insurance agent under

number 0650.939.878 (Qover), is administering the product and is responsible for handling any claim you make under your purchase protection, refund protection and ticket cancellation insurance, and for making any payments to you after a successful claim.

We know that when you're looking forward to buying a new phone, laptop or tickets to your favourite concert the last thing you want to do is arrange insurance. This is why purchase protection, refund protection and ticket cancellation insurance has been included in the plan for you, providing you with specified levels of protection depending on the item purchased on your Revolut Card. Revolut Insurance Europe will not provide you with advice or a recommendation on the suitability of this insurance for you. Please make sure the insurance is suitable for you by reading the insurance product information document (IPID), statement of insurance and the Purchase Protection, Refund Protection, Ticket Cancellation Insurance Master Policy Terms & Conditions (Policy), paying attention to what is and isn't covered.

Revolut Insurance Europe has worked with the following insurance providers to be able to include purchase protection, refund protection and ticket cancellation insurance as part of your Paid Plan:

- to customers in all EEA jurisdictions: Chubb European Group SE is a non-life insurance undertaking governed by the provisions of the French insurance code and authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, email address: contact@qover.com (Chubb); and
- to customers in all EEA jurisdictions, except for Liechtenstein: Wakam, A French société anonyme (public limited company) 120-122, rue Réaumur, 75002 Paris (France), is a non-life insurance company approved by the ACPR 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 4020259, email address: contact@qover.com (Wakam).

Revolut Insurance Europe doesn't control or own Chubb / Wakam in any way, and Chubb / Wakam don't control or own Revolut Insurance Europe.

Revolut Insurance Europe is carrying out insurance distribution on behalf of the insurers Chubb / Wakam. You do not have to pay anything to Revolut Insurance Europe for arranging the insurance with Chubb and Wakam - Revolut Insurance Europe may receive profit share commission from Chubb and Wakam, and receives a service fee from Revolut Bank for insurance intermediary services.

You cannot cancel your insurance cover without also cancelling your subscription to the Paid Plan.

To be eligible for purchase protection, refund protection and ticket cancellation insurance you must be aged 18 or above and you must have made the relevant

purchase in full with your Paid Plan account. There are also additional eligibility requirements you must satisfy, which depend on whether you are seeking to make a purchase protection, refund protection or ticket cancellation claim. The full list of criteria can be found in the Purchase, Refund Protection Ticket Cancellation Policy and Insurance Product Information Document. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions including what is and isn't covered as well as general exclusions**. There is a copy of these documents in the Revolut app.
The Policy also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Policy, complaints information, information on how the insurer processes your personal data, applicable law and similar.
If you don't meet the conditions for having the insurance, this doesn't change the subscription you pay for your Paid Plan.

8. Complaints and claims about purchase, refund, and ticket cancellation insurance

If you are unhappy with how your insurance was arranged, please get in touch with Revolut Insurance Europe through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the purchase protection, refund protection and ticket cancellation insurance

If you want to make a complaint in connection with the purchase protection, refund protection and ticket cancellation insurance policy, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app. If you send any complaint or claim to us, we will pass it on to Qover without dealing with it.

How to make a claim under the purchase protection, refund protection and ticket cancellation insurance

If you want to make a claim, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app.

9. Trip & event cancellation cover as part of your Ultra subscription

The rights and obligations set out in this section apply to you and Revolut Insurance Europe. This section and the following section describes:

- how you will receive trip & event cancellation cover as part of your Ultra plan subscription; and
- how an insurance intermediary QOVER SA, registered with the Crossroads Bank for Enterprises under number 0650.939.878 (RLE Brussels) and registered at FSMA as an untied insurance agent under number 0650.939.878 (Qover), is responsible to you for handling any claim you make under your trip & event cancellation cover, and for making any payments to you after a successful claim.

We know that life happens and the last thing you want is to lose all of your money when you have to cancel a trip or event. This is why the trip & event cancellation cover for trips and events has been included with your Ultra plan for you. Revolut Bank has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective trip/event cancellation insurance benefits for you. For this arrangement, Revolut Bank pays a service fee to Revolut Insurance Europe.
Revolut Insurance Europe will not provide you with advice or a recommendation on the suitability of this insurance for you. Please make sure the insurance is suitable for you by reading the insurance product information document (IPID), statement of insurance and the Trip & Event Cancellation Cover Policy (Policy), paying attention to what is and isn't covered.
The trip/event cancellation insurance which is included as part of your Ultra plan is provided by the following insurer:

- Wakam, A French société anonyme (public limited company) 120-122, rue Réaumur, 75002 Paris (France), is a non-life insurance company approved by the ACPR 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 4020259, email address: contact@qover.com (Wakam).

Revolut Insurance Europe doesn't control or own Wakam in any way, and they don't control or own Revolut Insurance Europe.
To be eligible for insurance you must be aged 18 or above and you must have paid your trip or event in full with your Revolut Ultra account. There are also the additional eligibility requirements you must satisfy, which depend on whether you are seeking to make a claim under your trip & event cancellation cover. The full list of criteria can be found in the Trip / Event Cancellation Insurance Policy and Insurance Product Information Document. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions including what is and isn't covered as well as general exclusions**. There is a copy of these documents in the Revolut app.
You cannot cancel your insurance benefit without also cancelling your subscription to the Ultra plan service.

If you don't meet the conditions for having the insurance, this doesn't change the subscription you pay for the Ultra service.

10. Complaints and claims about the trip & event cancellation cover

If you are unhappy with how your insurance was arranged, please get in touch with Revolut Insurance Europe through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the trip & event cancellation cover
If you want to make a complaint in connection with the trip & event cancellation cover Policy, or in connection with any claim you make under the trip & event cancellation cover Policy, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app. If you send any complaint or claim to us, we will pass it on to Qover without dealing with it.

How to make a claim under the trip & event cancellation cover
If you want to make a claim, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app.

11. Paying your Paid Plan subscription

You can pay your subscription fee in monthly instalments or pay the full subscription once a year. These fees are set out in our Fees Page.
When you become a Paid Plan user, we will ask you to pay the subscription using either your Revolut account or registered cards. If your Revolut account or registered cards cannot cover the plan fee, a recovery process will be triggered. We may also take legal steps to collect the payment. If we do, you may have to pay our reasonable costs of doing so.
You may be responsible for paying any taxes or costs that we are not responsible for collecting from you.
Unfortunately, if you do not pay the subscription within 30 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.

12. When can we end your Paid Plan subscription?

We can suspend access to your account and end your Paid Plan subscription immediately if:

- we suspect you are behaving fraudulently or otherwise criminally;
- you haven't given us the information we need, or we have good reason to believe that the information you have given us is false;
- you have broken these terms and conditions in a serious or persistent way;
- you owe us money and, despite us asking you to pay us, you have not done so within 30 days of being due;
- we must do so under any law, regulation, court order or ombudsman's instructions.

We may also end your subscription for other reasons, but we will give you at least two months' notice through the app, by text message or in an email.

Legal bits and pieces

13. 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'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.

How to make a complaint
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 we 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 will accept and consider any complaint sent by you to us. 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 is made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). We'll look into your complaint and respond to you by email. We will communicate with you in French or English, unless we tell you otherwise.

You always have the right to apply to any court with jurisdiction if you think we have breached the law.

Out of court dispute resolution authority for complaints related to financial services
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) once you have been through our internal Revolut complaints process. 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.

You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found here.

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.

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

This section 14 applies from 13 July 2025

14. How we can change these terms

We may occasionally change these terms.

If this change impacts the fees applicable to your Personal account or how your Personal account is opened, closed or functions, we'll always provide you with the newest version of the terms by e-mail at least 2 months before the change is effective. In this case, we'll assume you're happy with this change unless you tell us that you want to close your account before it comes into effect.
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.
-

15. **Our contract with you**

Only you and us have any rights under the agreement and you cannot transfer any rights or obligations under it to anyone else.
Our right to transfer
You agree and permit us to merge, reorganize, spin-off, transform or execute any other form of reorganization or restructuring of our company or business and/or transfer or assign all of our rights and obligations under these terms and conditions to any third party.
We will only transfer any of your and our rights or obligations under the agreement if we reasonably think that this won't have a significant negative effect on your rights under these 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 reorganization (or a similar process).

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 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.

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 them 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 can only be brought in the courts of France (or in the courts of any EU Member State where you reside).

16. Privacy

Your personal data will be processed in line with the customer privacy notice that applies to your account, which you can find here.

Cryptocurrency & Precious Metals
This page shows the terms for the services provided to you by us, French Branch of Revolut Bank. Some sections of these terms expressly indicate the services provided to you by Revolut Insurance Europe.
The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd, under the Cryptocurrency Terms and the Precious Metal Terms.

Part III

Paid Plan Terms

This version of these terms applies from 2 December 2026. It replaces all previous versions from that date. To view any previous version of these terms, please select the "History" tab at the top of this page.

1. Why this information is important

This information sets out the extra services we provide to our Plus, Premium, Metal and Ultra (each a Paid Plan) users. It also sets out other important things that you need to know.

These terms and conditions, along with the Personal Terms, Fees page, Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:

- you, the account holder; and
- us, Revolut Bank S.A.

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, with its registered office 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 under the direct prudential supervision of the ECB.
Revolut Bank S.A. is registered with ORIAS under number 26011836 as an insurance intermediary agent (mandataire d'intermédiaire d'assurance), acting on behalf and under the responsibility of Revolut Insurance Europe UAB.

In relation to the business of insurance distribution, Revolut Insurance Europe UAB (**Revolut Insurance Europe**), company number 305910164, whose registered office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania, is enrolled by the Bank of Lithuania on the list of insurance brokerage undertakings. This list can be found on the website of the Bank of Lithuania.

Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and Revolut Bank S.A. If there is any inconsistency between the Personal Terms and these terms and conditions, these terms and conditions will prevail.

It's important for you to understand how your account works. You can download a copy of these terms and conditions from the Revolut app at any time. To use all the functions of the Revolut app, you must be connected to the internet. If you'd like more information you might find it helpful to read our FAQs (but these FAQs don't form part of our agreement with you).

Please read these terms and conditions carefully

2. What type of agreement is my Paid Plan subscription?

If you pay your subscription in monthly installments, this agreement is entered into for an indefinite period. It means that it is valid until you or we end it.
If you decide to pay your subscription in full once a year instead, this agreement ends and a new yearly agreement is immediately entered into under the same terms and conditions unless you give us notice to end it before the automatic renewal.

If you downgrade within 14 days of subscribing

You can withdraw from this agreement without paying any penalties and without having to indicate any reason, and so end it within the first 14 days of subscribing to a paid plan by letting us know through the Revolut app or by emailing us at support@revolut.com (you can use this standard withdrawal form). Regardless of how you pay your subscription, we'll give you a full refund of your subscription. However:

- If we sent a Plus card or Premium card to you, we'll charge you the delivery fee, and may deactivate the card.
- If you ordered a Metal card, we'll charge you EUR 40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.
- If you ordered an Ultra card, we'll charge you EUR 50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee, and any used free lounge passes and e-sim free data will also be charged.

If you downgrade after 14 days of subscribing

If you pay your subscription **in monthly instalments**:,

- You decide to downgrade or otherwise terminate before 6 months of subscription have passed: you can downgrade or otherwise terminate your Paid Plan from the Revolut app at any time with a prior notice of one month starting from the end of your current billing cycle. This means that you'll have to pay the subscription for the billing cycle in which you tell us, and also for one additional month. You'll still be able to benefit from the services you get for your subscription until the end of this notice period.
- You decide to downgrade or otherwise terminate after 6 months of subscription have passed: your downgrade or termination will be effective at the end of your current billing cycle. This means that you'll have to pay the subscription until your current subscription month runs out (for a maximum of 30 days) from the date on

which you tell us. You'll still be able to benefit from the services you get for your subscription until the end of this notice period.

If you pay your subscription **in full once a year**, you can downgrade or otherwise terminate your Paid Plan from the Revolut app at any time and this will be effective at the end of the annual billing cycle that you've paid for, at no extra cost. This means that we won't refund any of the full year's subscription you paid and you will be able to continue using your subscription for this period.

3. What are the Paid Plan services?

What are the Revolut Plus services?
Plus users have access to all the services available to personal account holders on a Standard plan, as well as the following benefits:

- two free Revolut Plus cards (and one free replacement each subsequent year);
- up to three active physical Revolut cards at any one time;
- access to up to 2 Revolut - Kids & Teens accounts and full access to Revolut - Kids & Teens features;
- higher interest rates for Savings Vaults than for Standard customers (when they are available to us);
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account;
- priority customer support through the app; and
- any other benefits we add from time to time.

What are the Revolut Premium services?
Premium users have access to all the services available to Standard and Plus users above, as well as the following benefits:

- two free Revolut Premium cards (and one free replacement each subsequent year);
- double the free ATM withdrawal allowance of Standard users;
- travel insurance;
- the opportunity to buy discounted lounge passes;
- Plan Partnerships;
- access to cryptocurrency and precious metals at better rates than Standard and Plus users; and

- any other benefits we add from time to time.

What are the Revolut Metal services?
Metal users have access to all the services and benefits available to Standard, Plus and Premium users above, as well as the following benefits:

- one free contactless stainless steel Revolut Metal card;
- four times the free ATM withdrawal allowance of Standard users;
- higher interest rates for Savings Vaults (where they are available to us);
- access to up to 5 Revolut - Kids & Teens accounts;
- Plan Partnerships; and
- any other benefits we add from time to time.
-

What are the Revolut Ultra services?
Ultra users have access to all the services and benefits available to Standard, Plus, Premium and Metal users listed above as well as the following benefits:

- one free contactless Revolut Ultra card;
- additional trip & event cancellation cover (excluding users in the countries listed in this FAQ);
- complimentary lounge passes for personal use and the opportunity to buy passes for your guests;
- ten times the free ATM withdrawal allowance of Standard users;
- Plan Partnerships;
- In-app calls (in English only); and
- any other benefits we add from time to time.

4. What are the Paid Plan cards?

Revolut Plus card
If you become a Plus user you'll be able to order a Revolut Plus Card. We'll also issue an extra Plus Card if you ask for one. You can still use other Revolut cards you have. We may charge fees for any Plus Cards that we issue above your free allowance.

Revolut Premium Card

If you become a Premium user you'll be able to order a Revolut Premium Card with exclusive designs. We'll also issue an extra Premium Card if you ask for one. You can still use other Revolut cards you have.
We may charge fees for any Premium Cards that we issue above your free allowance.

Revolut Metal Card
If you upgrade to Metal, we'll issue you with a Revolut Metal Card that is only available to Metal users. You can only hold one Metal Card at any time. You can still use other Revolut cards you have.

Revolut Ultra Card
If you upgrade to Ultra, we'll issue you with a Revolut Ultra Card that is only available to Ultra users. You can still use other Revolut cards you have.

Insurance

5. Travel insurance as part of your Premium, Metal or Ultra subscription

The rights and obligations set out in this section apply to you as beneficiary of the group policy held by Revolut Bank S.A., Revolut Bank S.A. as a group policy holder and Revolut Insurance Europe as an insurance broker distributing the group policy. This section describes:

- how Revolut Insurance Europe arranges collective travel insurance for Revolut Bank S.A. to be able to offer travel insurance benefits as part of your subscription; and
- how a non-life insurance company Steadfast Insurance Partners Limited (the underwriter) and Cover Genius B.V. (the policy administrator) are responsible to you for handling any claim you make in relation to your travel insurance benefits, and for making any payments to you after a successful claim (via https://www.xcover.com/en/login). Their registration details are as follows:
- Steadfast Insurance Partners Limited - (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il- Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Steadfast Insurance Partners Limited is authorised under the Insurance Business Act 1998 of the laws of Malta to carry out general business and is regulated by the Malta Financial Services Authority, Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta ("Steadfast").

- The product is administered by Cover Genius Europe B.V. of John M. Keynesplein 12 46, Amsterdam, the Netherlands, authorised and regulated by the Dutch Authority for Financial Markets (AFM) under reference number 12046177 (“Cover Genius”).

We know that when you’re looking forward to travelling the last thing you want to do is arrange insurance. This is why we at Revolut arrange travel insurance benefits for you. Revolut Bank S.A. has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective travel insurance on behalf of Revolut Bank S.A. Revolut Insurance Europe has arranged the travel insurance from the third party travel insurer Steadfast through services provided by Cover Genius. For this arrangement, Revolut Bank S.A. pays a service fee to Revolut Insurance Europe.
Revolut Insurance Europe and Revolut Bank S.A. don't control or own Steadfast or Cover Genius in any way, and Steadfast and Cover Genius do not control or own us. Whilst we have a contractual obligation to arrange your travel insurance with Steadfast and Cover Genius, Revolut Insurance Europe acts on your and not the insurer’s behalf, we will not provide you with advice or a recommendation on the suitability of the travel insurance benefits for you. We provide information on our role in arranging your insurance, along with links to important documents from your insurance provider. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions, including what is and isn’t covered as well as general exclusions (specifically those relating to pre-existing medical conditions, and what age eligibility for the insurance)**.
You can find the Insurance Policy and the Insurance Product Information Document (IPID) for your plan here:

- Premium Insurance Policy and Insurance Product Information Document;
- Metal Insurance Policy and Insurance Product Information Document;
- Ultra Insurance Policy and Insurance Product Information Document.

If you are an Ultra user, please note that trip cancellation is covered separately under your trip & event cancellation cover as set out below.
You cannot cancel your insurance benefits without also cancelling your subscription to the Premium, Metal or Ultra service.
To be eligible for travel insurance benefits you must be aged over 18. More detailed information about your insurance benefits is provided in the Policy wording and IPID. Please read them carefully. There is a copy of these documents in the Revolut app. The Policy wording also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Conditions for

Beneficiaries, claims information, information on how the insurer processes your personal data, applicable law and similar.
The continuing provision, scope and terms of the travel insurance benefits may be changed or cancelled by us or by the Travel Insurer at any time. Wherever possible, we will give you advance notice of any detrimental changes to or cancellation of the insurance benefits.
If you don't meet the conditions for having the insurance benefits, this doesn't change the subscription you pay for the Premium, Metal or Ultra plan.

6. Complaints and claims for Travel insurance

If you are unhappy with how your travel insurance was arranged, please get in touch through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the travel insurance

If you want to make a complaint in connection with the travel insurance benefits, please contact Cover Genius directly.
You can find out how to do this in the insurance section of the Revolut app. Cover Genius will handle your complaint and communicate with you in English, unless they tell you otherwise. If you send any complaint to us, we will pass it on to Cover Genius without dealing with it.

How to make a claim with respect to your travel insurance benefits

If you want to make a claim, please contact Cover Genius (trading as "XCover") directly. You can find out how to do this in the insurance section of the Revolut app. XCover will handle your claim and communicate with you in English, unless they tell you otherwise.

7. Purchase, refund, and ticket cancellation insurance as part of your Paid Plan subscription

The rights and obligations set out in this section apply to you and Revolut Insurance Europe. This section describes:

- how Revolut Insurance Europe arranges purchase protection, refund protection and ticket cancellation insurance as part of your subscription with Revolut Bank S.A. and distributes it to you; and
- how an insurance intermediary appointed by our insurance partners, QOVER SA, registered with the Crossroads Bank for Enterprises under number 0650.939.878 (RLE Brussels) and registered at FSMA as an untied insurance agent under

number 0650.939.878 (Qover), is administering the product and is responsible for handling any claim you make under your purchase protection, refund protection and ticket cancellation insurance, and for making any payments to you after a successful claim.

We know that when you're looking forward to buying a new phone, laptop or tickets to your favourite concert the last thing you want to do is arrange insurance. This is why purchase protection, refund protection and ticket cancellation insurance has been included in the plan for you, providing you with specified levels of protection depending on the item purchased on your Revolut Card. Revolut Insurance Europe will not provide you with advice or a recommendation on the suitability of this insurance for you. Please make sure the insurance is suitable for you by reading the insurance product information document (IPID), statement of insurance and the Purchase Protection, Refund Protection, Ticket Cancellation Insurance Master Policy Terms & Conditions (Policy), paying attention to what is and isn't covered.

Revolut Insurance Europe has worked with the following insurance providers to be able to include purchase protection, refund protection and ticket cancellation insurance as part of your Paid Plan:

- to customers in all EEA jurisdictions: Chubb European Group SE is a non-life insurance undertaking governed by the provisions of the French insurance code and authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) with registration number 450 327 374 RCS Nanterre and the following registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France, email address: contact@qover.com (Chubb); and
- to customers in all EEA jurisdictions, except for Liechtenstein: Wakam, A French société anonyme (public limited company) 120-122, rue Réaumur, 75002 Paris (France), is a non-life insurance company approved by the ACPR 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 4020259, email address: contact@qover.com (Wakam).

Revolut Insurance Europe and Revolut Bank SA. do not control or own Chubb / Wakam in any way, and Chubb / Wakam do not control or own Revolut Insurance Europe and/or Revolut Bank S.A. in any way.

Revolut Insurance Europe is carrying out insurance distribution on behalf of the insurers Chubb / Wakam. You do not have to pay anything to Revolut Insurance Europe for arranging the insurance with Chubb and Wakam - Revolut Insurance Europe may receive profit share commission from Chubb and Wakam, and receives a service fee from Revolut Bank S.A. for insurance intermediary services.

You cannot cancel your insurance cover without also cancelling your subscription to the Paid Plan.

To be eligible for purchase protection, refund protection and ticket cancellation insurance you must be aged 18 or above and you must have made the relevant purchase in full with your Paid Plan account. There are also additional eligibility requirements you must satisfy, which depend on whether you are seeking to make a purchase protection, refund protection or ticket cancellation claim. The full list of criteria can be found in the Purchase, Refund Protection Ticket Cancellation Policy and Insurance Product Information Document. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important conditions including what is and isn't covered as well as general exclusions**. There is a copy of these documents in the Revolut app.
The Policy also includes other information relevant to you, such as the rights of the insurer where you do not follow the terms set out in the Policy, complaints information, information on how the insurer processes your personal data, applicable law and similar.
If you don't meet the conditions for having the insurance, this doesn't change the subscription you pay for your Paid Plan.

8. Complaints and claims about purchase, refund, and ticket cancellation insurance

If you are unhappy with how your insurance was arranged, please get in touch with Revolut Insurance Europe through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the purchase protection, refund protection and ticket cancellation insurance

If you want to make a complaint in connection with the purchase protection, refund protection and ticket cancellation insurance policy, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app. If you send any complaint or claim to us, we will pass it on to Qover without dealing with it.

How to make a claim under the purchase protection, refund protection and ticket cancellation insurance

If you want to make a claim, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app.

9. Trip & event cancellation cover as part of your Ultra subscription

The rights and obligations set out in this section apply to you and Revolut Insurance Europe. This section and the following section describes:

- how you will receive trip & event cancellation cover as part of your Ultra plan subscription; and
- how an insurance intermediary QOVER SA, registered with the Crossroads Bank for Enterprises under number 0650.939.878 (RLE Brussels) and registered at FSMA as an untied insurance agent under number 0650.939.878 (Qover), is responsible to you for handling any claim you make under your trip & event cancellation cover, and for making any payments to you after a successful claim.

We know that life happens and the last thing you want is to lose all of your money when you have to cancel a trip or event. This is why the trip & event cancellation cover for trips and events has been included with your Ultra plan for you. Revolut Bank S.A. has engaged Revolut Insurance Europe - an insurance brokerage company that carries out the activity of insurance mediation - to arrange the collective trip/event cancellation insurance benefits for you. For this arrangement, Revolut Bank S.A. pays a service fee to Revolut Insurance Europe.
Revolut Insurance Europe will not provide you with advice or a recommendation on the suitability of this insurance for you. Please make sure the insurance is suitable for you by reading the insurance product information document (IPID), statement of insurance and the Trip & Event Cancellation Cover Policy (Policy), paying attention to what is and isn't covered.
The trip/event cancellation insurance which is included as part of your Ultra plan is provided by the following insurer:

- Wakam, A French société anonyme (public limited company) 120-122, rue Réaumur, 75002 Paris (France), is a non-life insurance company approved by the ACPR 4 Place de Budapest, CS 92459, 75436 PARIS CEDEX 09, under number 4020259, email address: contact@qover.com (Wakam).

Revolut Insurance Europe and Revolut Bank S.A. do not control or own Wakam in any way, and Wakam does not control or own Revolut Insurance Europe and/ or Revolut Bank S.A. in any way.
To be eligible for insurance you must be aged 18 or above and you must have paid your trip or event in full with your Revolut Ultra account. There are also the additional eligibility requirements you must satisfy, which depend on whether you are seeking to make a claim under your trip & event cancellation cover. The full list of criteria can be found in the Trip / Event Cancellation Insurance Policy and Insurance Product Information Document. **Please read these carefully to make sure the insurance benefits and cover are suitable for your needs and familiarise yourself with important**

conditions including what is and isn't covered as well as general exclusions. There is a copy of these documents in the Revolut app.
You cannot cancel your insurance benefit without also cancelling your subscription to the Ultra plan service.
If you don't meet the conditions for having the insurance, this doesn't change the subscription you pay for the Ultra service.

10. Complaints and claims about the trip & event cancellation cover

If you are unhappy with how your insurance was arranged, please get in touch with Revolut Insurance Europe through the Revolut app. Problems can usually be quickly solved in this way. Details for complaints handling are provided in the Insurance Terms.

Complaints about the trip & event cancellation cover
If you want to make a complaint in connection with the trip & event cancellation cover Policy, or in connection with any claim you make under the trip & event cancellation cover Policy, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app. If you send any complaint or claim to us, we will pass it on to Qover without dealing with it.

How to make a claim under the trip & event cancellation cover
If you want to make a claim, please contact Qover directly. You can find out how to do this in the insurance section of the Revolut app.

11. Paying your Paid Plan subscription

You can pay your subscription fee in monthly instalments or pay the full subscription once a year. These fees are set out in our Fees Page.
When you become a Paid Plan user, we will ask you to pay the subscription using either your Revolut account or registered cards. If your Revolut account or registered cards cannot cover the plan fee, a recovery process will be triggered. We may also take legal steps to collect the payment. If we do, you may have to pay our reasonable costs of doing so.
You may be responsible for paying any taxes or costs that we are not responsible for collecting from you.
Unfortunately, if you do not pay the subscription within 30 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.

12. When can we end your Paid Plan subscription?

We can suspend access to your account and end your Paid Plan subscription immediately if:

- we suspect you are behaving fraudulently or otherwise criminally;
- you haven't given us the information we need, or we have good reason to believe that the information you have given us is false;
- you have broken these terms and conditions in a serious or persistent way;
- you owe us money and, despite us asking you to pay us, you have not done so within 30 days of being due;
- we must do so under any law, regulation, court order or ombudsman's instructions.

We may also end your subscription for other reasons, but we will give you at least two months' notice through the app, by text message or in an email.

Legal bits and pieces

13. 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'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.

How to make a complaint
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 we 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 will accept and consider any complaint sent by you to us. 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 is made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). We'll look into your complaint and respond to you by email. We will communicate with you in French or English, unless we tell you otherwise.

You always have the right to apply to any court with jurisdiction if you think we have breached the law.

Out of court dispute resolution authority for complaints related to financial services
In case you are unhappy with how we have dealt with your complaint about regulated services provided by Revolut Bank S.A., you can refer the complaint free of charge to the Mediator of the Association Française des Sociétés Financières ("ASF"), if response given to you by our services has not led to a solution that is satisfactory to you or if there is no response within 35 days.
The ASF may be contacted by any individual customer who is not acting for professional purposes. It will respond to you in complete independence and fairness in accordance with the mediation charter available on the website.
You can contact the ASF online via the dedicated website or by mail at the address below.
The contact details of the ASF are the following (to learn more about ombudsman, please visit a dedicated website):
Website: Association Française des Sociétés Financières ("ASF")
Address: Monsieur le Médiateur de l'ASF; 75854 PARIS CEDEX 17

You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us.

Out of court dispute resolution authority for complaints related to the processing of personal data
You have the right to lodge a complaint with the Commission Nationale de l'Informatique et des Libertés (CNIL), the French supervisory authority responsible for

the protection of personal data, by any means: via their website (www.cnil.fr), by telephone at +33 (0)1 53 73 22 22, or by post at 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

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

14. How we can change these terms

We may occasionally change these terms.
If this change impacts the fees applicable to your Personal account or how your Personal account is opened, closed or functions, we'll always provide you with the newest version of the terms by e-mail at least 2 months before the change is effective. In this case, we'll assume you're happy with this change unless you tell us that you want to close your account before it comes into effect.
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.
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15. Our contract with you

Only you and us have any rights under the agreement and you cannot transfer any rights or obligations under it to anyone else.
Our right to transfer
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 terms and conditions to any third party.
We will only transfer any of your and our rights or obligations under the agreement if we reasonably think that this won't have a significant negative effect on your rights under these 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).

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 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.

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 them 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 can only be brought in the courts of France (or in the courts of any EU Member State where you reside).

16. Privacy

Your personal data will be processed in line with the customer privacy notice that applies to your account, which you can find here.

Cryptocurrency & Precious Metals
This page shows the terms for the services provided to you by us, Revolut Bank S.A. Some sections of these terms expressly indicate the services provided to you by Revolut Insurance Europe.
The Cryptocurrency and Precious Metals products are offered by our UK company, Revolut Ltd, under the Cryptocurrency Terms and the Precious Metal Terms.