

**This page consists of three Parts:**

**Part I:** Revolut Bank UAB German Branch Paid Plan Terms.

**Part II:** Revolut Bank UAB Paid Plan Terms.

**Part III:** Revolut Bank UAB Paid Plan Terms for Revolut Bank UAB customers who subscribed to a Paid Plan (including by upgrade or downgrade) as of 06 August 2024 or who signed up to RevPoints.

If you reside in Germany and have received an account with an IBAN starting with DE, you are a customer of Revolut Bank UAB German Branch, otherwise you are a customer of Revolut Bank UAB.

If you are a customer of Revolut Bank UAB, please scroll down to Part II or Part III to see the terms relevant for you.

## Part I

### Revolut Bank UAB German Branch

If you reside in Germany, have signed up to Revolut from 28 May 2024 and received an IBAN starting with DE, this version of our terms applies to you from 31 October 2024. If you would like to see the previous version of these terms, please click [here](#). If you have signed up to Revolut before that and/or your account does not have an IBAN starting with DE and you have been notified by us about the transfer to the German Branch, the current version of these terms will apply to you from the date you completed the transfer. If you would like to see the terms that apply until then, please see Part II or Part III.

#### 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 (the "Paid Plan Terms") 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 or you can request a copy from one of our support agents at any time.

**Please read these terms and conditions carefully**

Your Paid Plan is a subscription. Further details on the subscription period and payment cycles can be found in section 11 of these Paid Plan Terms. 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.

## 2. About us

We are Revolut Bank UAB (**Revolut Bank**), an authorised bank which is authorised by the ECB and supervised by the ECB and by the Bank of Lithuania. Our company number is 304580906.

We act in Germany through our branch Revolut Bank UAB, Zweigniederlassung Deutschland which is also supervised by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin). Our company registration number is HRB 249024 B.

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.

Revolut Bank UAB, Zweigniederlassung Deutschland has its registered office at FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany.

Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and Revolut Bank (Revolut Bank UAB, Zweigniederlassung Deutschland).

## 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 additional card each subsequent year);
- up to three active physical Revolut cards at any one time;

- free ATM withdrawal allowance of €200 per month;
- access to up to two Revolut <18 accounts and full access to <18 features;
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account; and
- priority customer support through the app.

### **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 additional card each subsequent year);
- free ATM withdrawal allowance of €400 per month;
- the opportunity to buy discounted lounge passes;
- [Plan Partnerships](#); and
- access to cryptocurrency and precious metals at better rates than Standard and Plus users.

### **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;
- free ATM withdrawal allowance of €800 per month;
- more Plan Partnerships than Premium;
- travel insurance;
- access to up to 5 Revolut <18 accounts; 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;
- reduced fees for stock trading;
- 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;
- free ATM withdrawal allowance of €2000 per month;
- priority callback service (in English only); and
- any other benefits we add from time to time.

### **What is the priority callback service?**

Ultra customers may request a call back to the phone number associated with their Revolut account. This can be done via the Revolut app and an agent will call you back at the time indicated in the Phone Support callback service dashboard. For verification purposes, you will be asked by the agent for the code shown in the dashboard. Note that this service is only available in English.

## **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 Metal or Ultra subscription

This benefit is also available as part of your Premium subscription until 31 December 2025.

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:

(1) 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  
(2) how the non-life insurance company Cowen Insurance Company 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:

- Cowen Insurance Company Ltd - (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Cowen Insurance Company 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 (Cowen).
- Cover Genius Europe B.V. of De Vijzel, 3rd Floor, Vijzelstraat 20, 1017HK 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 Cowen 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 Cowen or Cover Genius in any way, and Cowen and Cover Genius do not control or own us.

Whilst we have a contractual obligation to arrange your travel insurance with Cowen 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. Please make sure the benefits are suitable for you by reading the insurance product information document (IPID) and the Travel

Insurance Policy Wording, paying attention to what is and isn't covered. 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 Metal or Ultra service.

To be eligible for travel insurance benefits you must be aged over 18 and have used your Revolut Card for the payment of the travel booking. 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 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 the 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](mailto: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](mailto: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 Policy. Please read the Policy as well as the IPID carefully. 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 the 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 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](mailto: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 Policy. Please read the Policy as well as the IPID carefully. 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.

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. Subscription term

We offer monthly and annual subscription plans.

The annual subscription plan has an initial fixed term of one year. After the initial term, the subscription will renew for an indefinite term.

The monthly subscription plan has an initial fixed term of three months. After the initial term, the subscription will renew for an indefinite term.

You may downgrade and therefore terminate your subscription at any time. If you downgrade during the initial fixed term, your downgrade will take effect at the end of the initial term until the end of which you must pay the subscription fees. If you downgrade during the renewed indefinite term, your downgrade will take effect at the end of the next month, with the month being determined by the date of your

subscription (i.e. if you have subscribed on the 5th of a calendar month, a month will end on 4th of the respective following calendar month).

## 12. Paying your Paid Plan subscription

Depending on the subscription plan you've chosen, you will have to pay the applicable fee monthly or annually. These fees are set out in our [Fees Page](#).

If you have chosen an annual subscription and your subscription has renewed for an indefinite term, we will continue to charge you annually. Should you decide to downgrade your subscription during a billing cycle, we will give you a partial refund of the subscription fee based on your usage in your current billing cycle. Please note that if you downgrade during your annual billing cycle you cannot benefit from the discounted annual rate. Therefore, when evaluating your usage for calculating your refund entitlement we base the calculation on the monthly price.

When you become a Paid Plan user, we will take the payment from your Personal account balance. If your Personal account balance is insufficient to cover the fees, you will have to top-up your account accordingly. If you don't do this within seven days, we may also take legal steps to collect the payment. If we do, you may have to pay our reasonable costs of doing so. Please refer to the [Personal Terms](#) for more details on how we can recover outstanding payments.

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.

## 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.

Changes that you do not have to agree to:

- If we change these terms and conditions in such a way that there is no immediate impact on you, and in particular no disadvantage to you, we will simply inform you of the change. This may be the case, for example, if we change the formatting or use new service providers who nevertheless provide the same services that remain unchanged for you. You do not have to actively agree to this. However, if you do not agree with the changes, your only option is to cancel your account in accordance with these terms.
- If we add a new product or service that doesn't change the terms and conditions of existing products and it is up to you whether you use the new product or service, we may add it immediately and will inform you of the additional product or service and its terms and conditions before you use it.
- If we enhance or add more features to a product or service (e.g. more benefits are added to a Paid Plan) and no fee is increased or newly introduced in connection therewith, we can enhance or add the feature immediately and will inform you of the enhancement or addition.

Changes you must agree to:

- If we change these terms and conditions in a way that directly affects you or adversely affects you (for example, because some services are now only available with payment), we will need your consent. We will notify you of such changes at least two months in advance by email and lay out how you can agree to those changes. If you do not want to agree, you or we can terminate the agreement according to the regulations of this agreement. Until then, the conditions valid until the change will continue to apply to you.

- If a change is based on a change of law (including directly applicable European Union legislation), a legally binding court decision or a binding order of a national or international authority competent for the bank (e.g. the German Federal Financial Supervisory Authority, the Bank of Lithuania or the European Central Bank), we will give you two months prior notice of such change unless we are legally required to make the change earlier. If you do not agree with this change, you may cancel your account or any other affected product or service free of charge at any time before the change takes effect. We will include this information in the notification.

### **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, 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).

### **Right of withdrawal**

Even though these Paid Plan Terms form part of the Agreement you have with us, you can withdraw from your subscription independently within 14 days of subscribing by either downgrading within the Revolut app or by contacting us via in-app chat, email or post.

You can find the full right of withdrawal notice in section 6 of the [Personal Terms](#).

### **German law applies**

This Agreement is governed by German law.

### **The German version of the Agreement applies**

If these terms and conditions are translated into another language, the translation is for reference only and the German 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 Federal Republic of Germany (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).

### **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**

These Paid Plan terms apply from 3 October 2023. Please click [here](#) to see the previous Paid Plans terms that apply until 3 October 2023.

If you have subscribed to a Paid Plan (including by upgrade or downgrade) as of 06 August 2024 or have signed up to RevPoints, please see Part III below for the terms relevant to you.

#### **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 <18 accounts and full access to <18 features;

- higher interest rates for Savings Vaults than for Standard customers (when they are available to us);
- access to cashback on Stays;
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account; and
- priority customer support through the app.

### **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;
- free lounge access for flight delays; and
- access to cryptocurrency and precious metals at better rates than Standard and Plus users.

### **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;
- Paid Plan Cashback in a number of currencies, precious metals or cryptocurrencies (these may change from time to time);
- 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 <18 accounts; 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 (except for free lounge access for flight delays) as well as the following benefits:



- one free contactless Revolut Ultra card;
- reduced fees for stock trading;
- 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;
- priority callback service (in English only); and
- any other benefits we add from time to time.

What is the priority callback service?

Ultra customers may request a call back to the phone number associated with their Revolut account. This can be done via the Revolut app and an agent will call you back at the time indicated in the Phone Support callback service dashboard. For verification of the legitimacy of the agent, the agent will disclose the code that's already shown to you in the dashboard. Note that this service is only available in English.

What is Paid Plan Cashback and when do you earn it?

When Metal or Ultra users make an eligible purchase with their Revolut card, we may (but do not have to) credit your account with an amount equivalent to a percentage of your payment. We call this a "Paid Plan Cashback". We may change the percentage of the Paid Plan Cashback for your plan or not pay it for any reason, including the country you make the payment in or the merchant you make the payment to. You can find our current Paid Plan Cashback rates in our [FAQs](#).

We can't give you cashback when doing so would break any law or regulation, or if the payment you make with your Revolut card is just to another account or payment card (such as an e-wallet, a bank account or a card account).

There is a limit to how much Paid Plan Cashback you can receive in one monthly billing cycle. This is set out in our [Fees Page](#) for your Paid Plan.

Sometimes we can recover the Paid Plan Cashback from you if:

- the payment that earned the Paid Plan Cashback is refunded to you;
- you earned the Paid Plan Cashback fraudulently;
- you downgrade from your Ultra Plan subscription to any lower plans within the cooling-off period of 14 days; or
- you broke this agreement in order to get the Paid Plan Cashback.

We will recover the amount of the Paid Plan Cashback by taking it out of your account. We will consider the recovery to be done with your consent and the payment to be authorised by you.

If we cannot recover the amount of the Paid Plan Cashback from your account, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our reasonable costs of doing so. You can read more about how we can recover amounts that you owe us in the Personal Terms.

## 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 Cowen Insurance Company 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:
- Cowen Insurance Company Ltd - (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Cowen Insurance Company 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 (Cowen).
- 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 Cowen 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 Cowen or Cover Genius in any way, and Cowen and Cover Genius do not control or own us.

Whilst we have a contractual obligation to arrange your travel insurance with Cowen 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. Please make sure the benefits are suitable for you by reading the insurance product information document (IPID) and the Travel Insurance Policy Wording, paying attention to what is and isn't covered. 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](mailto: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 Policy. Please read the Policy as well as the IPID carefully. 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](mailto: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 Policy. Please read the Policy as well as the IPID carefully. 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.

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.

If we change an existing product or service that does not relate to payments into or out of your account, we'll normally give you 30 days' notice before we make the change. If we make a change that relates to payments into or out of your account (for example, in relation to cash withdrawals), we'll normally give you 60 days' notice through the app, by text message or in an email.

If we give you notice of a 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.

## **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 III**

# **Revolut Bank UAB - For Revolut Bank UAB customers who subscribed to a Paid Plan (including by upgrade or**

# downgrade) as of 06 August 2024 or who signed up to RevPoints

If you have subscribed to a Paid Plan (including by upgrade or downgrade) as of 06 August 2024 or have signed up to RevPoints, this version of our Paid Plans Terms applies to you from 31 October 2024. If you would like to see the previous version of these terms, please click [here](#).

If you have subscribed to a Paid Plan before 06 August 2024 and have neither upgraded/downgraded to a different plan nor have subscribed to RevPoints, please see Part II above for the terms relevant to you.

## 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 <18 accounts and full access to <18 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; and
- priority customer support through the app.

#### **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;
- free lounge access for flight delays; and
- access to cryptocurrency and precious metals at better rates than Standard and Plus users.

### **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 <18 accounts; 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 (except for free lounge access for flight delays) as well as the following benefits:

- one free contactless Revolut Ultra card;
- reduced fees for stock trading;
- 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;
- priority callback service (in English only); and
- any other benefits we add from time to time.

What is the priority callback service?

Ultra customers may request a call back to the phone number associated with their Revolut account. This can be done via the Revolut app and an agent will call you back at the time indicated in the Phone Support callback service dashboard. For verification of the legitimacy of the agent, the agent will disclose the code that's already shown to you in the dashboard. Note that this service is only available in English.

## **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

If you have signed up to Revolut Premium services as of 06 August 2024, travel insurance is only available until 31 December 2025. Sign-up to RevPoints alone (meaning you are already a Revolut Premium user when signing up to RevPoints) does not result in the time limit on availability.

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 Cowen Insurance Company 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:

- Cowen Insurance Company Ltd - (Malta Company Registration Number C 55905), Level 3, Gasan Centre, Triq il-Merghat, Zone 1, Central Business District, Birkirkara, CBD 1020, Malta. Cowen Insurance Company 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 (Cowen).
- 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 Cowen 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 Cowen or Cover Genius in any way, and Cowen and Cover Genius do not control or own us.

Whilst we have a contractual obligation to arrange your travel insurance with Cowen 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. Please make sure the benefits are suitable for you by reading the insurance product information document (IPID) and the Travel Insurance Policy Wording, paying attention to what is and isn't covered. 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](mailto: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](mailto: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 Policy. Please read the Policy as well as the IPID carefully. 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 Policy. Please read the Policy as well as the IPID carefully. 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.

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.

If we change an existing product or service that does not relate to payments into or out of your account, we'll normally give you 30 days' notice before we make the

change. If we make a change that relates to payments into or out of your account (for example, in relation to cash withdrawals), we'll normally give you 60 days' notice through the app, by text message or in an email.

If we give you notice of a 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.

### **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](#).