

This page consists of two Parts:

**Part I:** Revolut Bank UAB Belgian Branch Paid Membership Terms.

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

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

## Part I

# Revolut Bank UAB Belgian Branch Paid Membership Terms

This version of terms will apply from 24 June 2025 unless indicated otherwise. Please click [here](#) to see the previous terms that apply until 24 June 2025.

If you signed up to Revolut after 4 April 2025, this version of our terms will apply to you after you have been successfully transferred to the Belgian Branch. We will inform you once you have been transferred. Until then, Part II: Revolut Bank UAB Paid Membership Terms applies to you.

If you have signed up to Revolut before that and received an email from us about the transfer of the Belgian branch, this version of our terms will apply to you from the date indicated in that email. If you would like to see the terms that apply until then, please click [here](#).

## Paid Membership Terms

### 1. Why this information is important

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

These terms and conditions, along with the Personal Terms, Fees page, Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the Agreement) between you and us. If there is any inconsistency between the

Personal Terms and these terms and conditions, these terms and conditions will prevail.

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

**Please read these terms and conditions carefully**

Your Paid Membership is a membership. Further details on the membership period and payment cycles can be found in section 11 of these Paid Membership Terms. Our fees are set out in the [Fees Page](#).

## 2. About us

We are Revolut Bank UAB, an authorised bank which is regulated by the Bank of Lithuania. Our company number is 304580906.

We act in Belgium through our branch, Revolut Bank UAB Belgian branch (**Revolut Bank**), VAT BE MI-2657147, registered with the Brussels Register of Legal Persons, email [support@revolut.com](mailto:support@revolut.com).

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 Belgian branch has its registered office at Silver Square (Sq. de Meeûs 35, 1000 Brussels, Belgium).

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 Membership benefits?

**What are the Revolut Plus benefits?**

Plus members have access to all the benefits available to personal account holders on a Standard membership, as well as the following benefits:

- two (2) free Revolut Plus cards (and one free replacement each subsequent year);
- up to three (3) active physical Revolut cards at any one time;
- access to up to 2 Revolut - Kids & Teens accounts and full access to Revolut - Kids & Teens features;

- higher interest rates for Savings Vaults than for Standard members (when they are available to us);
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account;
- priority customer support through the app; and
- any other benefits we add from time to time.

### **What are the Revolut Premium benefits?**

Premium members have access to all the benefits available to Standard and Plus members above, as well as the following benefits:

- two (2) free Revolut Premium cards (and one free replacement each subsequent year);
- double the free ATM withdrawal allowance of Standard members;
- the opportunity to buy discounted lounge passes;
- Membership Partnerships; and
- access to cryptocurrency and precious metals at better rates than Standard and Plus members; and
- any other benefits we add from time to time.

### **What are the Revolut Metal benefits?**

Metal members have access to all the benefits available to Standard, Plus and Premium members above, as well as the following benefits:

- one (1) free contactless stainless steel Revolut Metal card;
- four times the free ATM withdrawal allowance of Standard users;
- higher interest rates for Savings Vaults (where they are available to us);
- access to up to 5 Revolut - Kids & Teens accounts;
- travel insurance;
- Membership Partnerships; and
- any other benefits we add from time to time.

### **What are the Revolut Ultra benefits?**

Ultra members have access to all the benefits available to Standard, Plus, Premium and Metal members listed above as well as the following benefits:

- one (1) free contactless Revolut Ultra card;
- reduced fees for stock trading;
- additional trip & event cancellation cover (excluding members 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;
- Membership Partnerships;
- priority callback service (in English only); and
- any other benefits we add from time to time.

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

Ultra members may request a call back to the phone number associated with their Revolut Personal 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 Membership cards?**

### **Revolut Plus card**

If you become a Plus member 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 member 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 members. 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 members. You can still use other Revolut cards you have.

## **Insurance**

### **5. Travel insurance as part of your Metal or Ultra membership**

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 membership; 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 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 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 member, 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 membership to the 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 membership you pay for the Metal or Ultra membership.

## 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 Membership

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 membership 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 membership 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 Membership:

- 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 membership to the Paid Membership.

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 Membership 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 membership you pay for your Paid Membership.

## 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 membership

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 membership; 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 membership 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 membership 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 membership to the Ultra membership service.

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

## 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. Membership term and payment

We offer monthly and annual memberships.

The annual membership has an indefinite term.

The monthly membership has an indefinite term.

You can pay your membership fee in monthly instalments or pay the full membership once a year. These fees are set out in our [Fees Page](#).

When you become a paid member we will ask you to pay the membership from a card you've registered with us (your stored card). We will take the membership fees from that stored card while you remain a paid member.

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 membership 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 membership within 30 days of it becoming due, we may cancel your membership and downgrade you to a Standard membership.

## 12. Fees for downgrading your Paid Plan subscription

You may end your Paid Membership at any time (we call this a **"downgrade"**).

However, you might be subject to a notice period, which will vary as explained below.

During this period you'll still be able to benefit from the benefits you get from your membership. After then, you'll become a Standard member again (a personal account holder who does not pay a membership fee for a Paid Membership).

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

### **If you downgrade within 14 days**

If you pay your membership in monthly instalments or if you pay the full membership once a year, we'll give you a full refund of your membership. 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 downgrade from an Ultra membership and have used data on your eSIM, we will charge you for the data used proportionately to the price of an equivalent paid eSIM Data Plan. You will also no longer have access to your Ultra eSIM Data Plan following the downgrade. If you downgrade from an Ultra membership and used Lounge passes, we will charge you per Lounge entry.

**If you downgrade after 14 days but within 6 months and you pay your membership in monthly instalments**

If you pay your membership in monthly instalments and you tell us you'd like to end or downgrade your membership, we won't make any refund and you'll have to respect a notice period of one (1) month. The notice period commences the day after you end your current billing cycle (the day of the month when you subscribed to the membership).

If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

**If you downgrade after more than 6 months and you pay your membership in monthly instalments**

If you pay your membership in monthly instalments and you tell us you'd like to end or downgrade your membership, we won't make any refund and you'll have to wait for the end of the current billing cycle (starting on the day of the month when you subscribed to the membership) for the downgrade to take effect.

If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

**If you downgrade after 14 days but within 1 year and you pay the full membership once a year**

If you decide to downgrade or terminate your membership and you pay the full membership once a year, we'll give you a partial refund of your membership based on your usage in your current billing cycle, and you'll have to respect a notice period of one (1) month. 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.

The notice period commences the day after you end your current monthly billing cycle (the day of the month when you subscribed to the membership). If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

**If you downgrade after 1 year and you pay the full membership once a year**

If you decide to downgrade or terminate your membership and you pay the full membership once a year, we'll give you a partial refund of your membership based on your usage in your current billing cycle, and you'll have to wait for the end of the current billing cycle (starting on the day of the month when you subscribed to the

membership) for the downgrade to take effect. 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.

If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

## 13. When can we end your Paid Membership?

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

- we suspect you are behaving fraudulently or otherwise criminally;
- you haven't given us the information we need, or we have good reason to believe that the information you have given us is false;
- you have broken these terms and conditions in a serious or persistent way;
- you owe us money and, despite us asking you to pay us, you have not done so within 30 days of it becoming due;
- 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 membership 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 may occasionally change these terms.

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

If we make any other change, we will either:

- provide you with the newest version of the terms by e-mail at least 1 month before the change is effective and assume you're happy with this change unless you tell us that you want to close your account before it comes into effect; or

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

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 and us have any rights under the agreement.

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).

Revolut shall be released from all liability upon completion of the transfer.

### **Right of withdrawal**

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

### **Belgian law applies**

The laws of the Kingdom of Belgium apply to these terms and conditions and the agreement. However, you can still rely on the mandatory consumer protection rules of the EEA country where you live.

The Dutch and French version of the agreement applies.

If these terms and conditions are translated into another language, the translation is for reference only and the Dutch and French version will apply. In the event of any inconsistency between the Dutch and French versions, the French version will prevail. This agreement is deemed to be concluded at the place you live at the moment of conclusion.



### **Our right to enforce the agreement**

If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing them at a later date.

### **Taking legal action against us**

Disputes of any kind relating to the validity, interpretation or performance of these terms and conditions can only be brought in the courts of the Kingdom of Belgium.

### **Privacy**

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

## **15. 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 product is offered by RT Digital Securities Cyprus Limited or Revolut Ltd, depending on your location (you can find the Cryptocurrency Terms that apply to you in the app). The Precious Metals products are offered by our UK company, Revolut Ltd under the [Precious Metal Terms](#).

## **Part II**

### **Revolut Bank UAB Paid Membership Terms**

This version of terms will apply from 24 June 2025 unless indicated otherwise. Please click [here](#) to see the previous terms that apply until 24 June 2025.

### **Paid Membership Terms**

#### **1. Why this information is important**

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

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## 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 Membership benefits?

### **What are the Revolut Plus benefits?**

Plus members have access to all the benefits available to personal account holders on a Standard membership, as well as the following benefits:

- two (2) free Revolut Plus cards (and one free replacement each subsequent year);
- up to three (3) active physical Revolut cards at any one time;

- access to up to 2 Revolut - Kids & Teens accounts and full access to Revolut - Kids & Teens features;
- higher interest rates for Savings Vaults than for Standard members (when they are available to us);
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account;
- priority customer support through the app; and
- any other benefits we add from time to time.

### **What are the Revolut Premium benefits?**

Premium members have access to all the benefits available to Standard and Plus members above, as well as the following benefits:

- two (2) free Revolut Premium cards (and one free replacement each subsequent year);
- double the free ATM withdrawal allowance of Standard members;
- the opportunity to buy discounted lounge passes;
- Membership Partnerships; and
- access to cryptocurrency and precious metals at better rates than Standard and Plus members; and
- any other benefits we add from time to time.

### **What are the Revolut Metal benefits?**

Metal members have access to all the benefits available to Standard, Plus and Premium members above, as well as the following benefits:

- one (1) free contactless stainless steel Revolut Metal card;
- four times the free ATM withdrawal allowance of Standard users;
- higher interest rates for Savings Vaults (where they are available to us);
- access to up to 5 Revolut - Kids & Teens accounts;
- travel insurance;
- Membership Partnerships; and
- any other benefits we add from time to time.

### **What are the Revolut Ultra benefits?**

Ultra members have access to all the benefits available to Standard, Plus, Premium and Metal members listed above as well as the following benefits:

- one (1) free contactless Revolut Ultra card;
- reduced fees for stock trading;
- additional trip & event cancellation cover (excluding members 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;
- Membership Partnerships;
- priority callback service (in English only); and
- any other benefits we add from time to time.

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

Ultra members may request a call back to the phone number associated with their Revolut Personal 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 Membership cards?**

### **Revolut Plus card**

If you become a Plus member 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 member 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 members. 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 members. You can still use other Revolut cards you have.

## **Insurance**

### **5. Travel insurance as part of your Metal or Ultra membership**

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 membership; 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 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 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 member, 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 membership to the 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 membership you pay for the Metal or Ultra membership.

## 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 Membership**

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 membership 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 membership 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 Membership:

- 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 membership to the Paid Membership.

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 Membership 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 membership you pay for your Paid Membership.

## 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 membership

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 membership; 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 membership 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 membership 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 membership to the Ultra membership service.

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

## 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. Membership term and payment

We offer monthly and annual memberships.

The annual membership has an indefinite term.

The monthly membership has an indefinite term.

You can pay your membership fee in monthly instalments or pay the full membership once a year. These fees are set out in our [Fees Page](#).

When you become a paid member we will ask you to pay the membership from a card you've registered with us (your stored card). We will take the membership fees from that stored card while you remain a paid member.

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 membership 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 membership within 30 days of it becoming due, we may cancel your membership and downgrade you to a Standard membership.

## 12. Fees for downgrading your Paid Plan subscription

You may end your Paid Membership at any time (we call this a **"downgrade"**).

However, you might be subject to a notice period, which will vary as explained below.

During this period you'll still be able to benefit from the benefits you get from your membership. After then, you'll become a Standard member again (a personal account holder who does not pay a membership fee for a Paid Membership).

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

### **If you downgrade within 14 days**

If you pay your membership in monthly instalments or if you pay the full membership once a year, we'll give you a full refund of your membership. 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 downgrade from an Ultra membership and have used data on your eSIM, we will charge you for the data used proportionately to the price of an equivalent paid eSIM Data Plan. You will also no longer have access to your Ultra eSIM Data Plan following the downgrade. If you downgrade from an Ultra membership and used Lounge passes, we will charge you per Lounge entry.



**If you downgrade after 14 days but within 6 months and you pay your membership in monthly instalments**

If you pay your membership in monthly instalments and you tell us you'd like to end or downgrade your membership, we won't make any refund and you'll have to respect a notice period of one (1) month. The notice period commences the day after you end your current billing cycle (the day of the month when you subscribed to the membership).

If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

**If you downgrade after more than 6 months and you pay your membership in monthly instalments**

If you pay your membership in monthly instalments and you tell us you'd like to end or downgrade your membership, we won't make any refund and you'll have to wait for the end of the current billing cycle (starting on the day of the month when you subscribed to the membership) for the downgrade to take effect.

If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

**If you downgrade after 14 days but within 1 year and you pay the full membership once a year**

If you decide to downgrade or terminate your membership and you pay the full membership once a year, we'll give you a partial refund of your membership based on your usage in your current billing cycle, and you'll have to respect a notice period of one (1) month. 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.

The notice period commences the day after you end your current monthly billing cycle (the day of the month when you subscribed to the membership). If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

**If you downgrade after 1 year and you pay the full membership once a year**

If you decide to downgrade or terminate your membership and you pay the full membership once a year, we'll give you a partial refund of your membership based on your usage in your current billing cycle, and you'll have to wait for the end of the current billing cycle (starting on the day of the month when you subscribed to the



membership) for the downgrade to take effect. 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.

If you ordered a Metal or Ultra card, we will not charge you for the card or any delivery fee. Also, we will not charge you any fee for used data on your eSIM and/or Lounge entries.

## 13. When can we end your Paid Membership?

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

- we suspect you are behaving fraudulently or otherwise criminally;
- you haven't given us the information we need, or we have good reason to believe that the information you have given us is false;
- you have broken these terms and conditions in a serious or persistent way;
- you owe us money and, despite us asking you to pay us, you have not done so within 30 days of it becoming due;
- 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 membership 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 may occasionally change these terms.

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

If we make any other change, we will either:

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 and us have any rights under the agreement.

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).

Revolut shall be released from all liability upon completion of the transfer.

### **Right of withdrawal**

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

### **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**

Disputes of any kind relating to the validity, interpretation or performance of these terms and conditions can only be brought in the courts of the Kingdom of Belgium.

### **Privacy**

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

## 15. 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 product is offered by RT Digital Securities Cyprus Limited or Revolut Ltd, depending on your location (you can find the Cryptocurrency Terms that apply to you in the app). The Precious Metals products are offered by our UK company, Revolut Ltd under the [Precious Metal Terms](#).