

Paid Plans Terms

1. Why this document is important

This document sets out the extra services we provide to our Plus, Premium and Metal (each a "Paid Plan") customers. It also sets out other important things that you need to know. For clarity, the term "account" used in this document refers to your Revolut Personal Account, also known as your Personal Account or simply, your Account. These terms and conditions (the "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, these Terms will prevail. You can ask for a copy of these Terms 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

If you have subscribed for an annual subscription, 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, if you subscribed for an annual subscription you will not be eligible for refunds after the grace period. Our fees are set out in the [Fees Pages](#).

We may restrict your right to upgrade or downgrade your subscription more than once in a 12-month period.

Please see section 11 (Fees for downgrading your Paid Plan subscription) 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 Sociedade de Crédito Direto S.A., an authorised e-money institution which is regulated by the Brazilian Central Bank ("BACEN") registered with the CNPJ/MF under No. 51.342.763/0001-51 ("Revolut SCD").

Paid Plans users will also have benefits and will be able to use products provided by Revolut Technologies Singapore Pte Ltd ("Revolut SG") and Revolut Tecnologia Brasil Ltda. ("Revolut Tec" and together with Revolut SCD and Revolut SG "Revolut" or "us") Revolut SCD and Revolut Tec have their registered office at Rua Manoel da Nóbrega, 1280, 10th floor, Paraíso, São Paulo – SP, ZIP Code 04001-902.

Except where these Terms say otherwise, the rights and obligations set out in these Terms apply to you and Revolut SCD when you use your Paid Plan.

3. What are the Paid Plan services?

What are the Revolut Plus services?

Plus customers have access to all the services available to Personal Account holders on a Standard plan, as well as the following benefits:

- two free Revolut cards (Standard or Plus designs), 1 for Local Account and 1 for Global Account;
- up to three 6 active physical Revolut cards at any one time;
- higher CDB Rates on Instant Savings in Local Currency;
- lower service fees on in Foreign Currency;
- Visa Platinum Benefits provided by Visa (see [Visa Platinum Benefits Page](#));
- higher Fair Usage Limits on exchanges;
- Higher RevPoints rates per spending than Standard;
- access to up to 5 Revolut <18 accounts;
- priority customer support through in-app chat; and
- any other benefits we add from time to time.

What are the Revolut Premium services?

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

- two free Revolut cards (Standard, Plus or Premium designs), 1 for Local Account and 1 for Global Account;

- No fair usage limit on currency exchange;
- Higher free ATM withdrawal allowance than Standard customers with unlimited withdrawal occurrences;
- a 20% discount on international payments;
- Plan Partnerships;
- Visa Platinum Benefits provided by Visa (see [Visa Platinum Benefits Page](#));
- the opportunity to buy discounted lounge passes;
- Higher RevPoints rates per spending than Plus and Standard;
- higher CDB Rates on Instant Savings in Local Currency;
- access to up to 5 Revolut <18 accounts;
- lower service fees on in Foreign Currency; and
- any other benefits we add from time to time.

What are the Revolut Metal services?

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

- two free Revolut cards (Standard, Plus, Premium or Metal designs), 1 for Local Account and 1 for Global Account;
- higher free ATM withdrawal allowance than Premium customers;
- a 40% discount on international payments;
- higher CDB Rates on Instant Savings in Local Currency;
- lower service fees on in Foreign Currency;
- Exclusive partnerships;
- Visa Infinite Benefits provided by Visa (see [Visa Infinite Benefits Page](#));
- Higher RevPoints rates per spending than Premium, Plans and Standard;
- access to cryptocurrency and precious metals at better service rates than Standard, Plus and Premium customers;
- access to up to 5 Revolut <18 accounts; and
- any other benefits we add from time to time.

4. What are the Paid Plan Cards?

Revolut Plus Card

If you become a Plus customer you'll be able to order two free Revolut Cards (with Standard or Plus designs), one for Local and one for Global Account. You can still use other Revolut Cards you have.

We may charge fees for any additional cards that we issue above your free allowance.

Revolut Premium Card

If you become a Plus customer you'll be able to order two free Revolut Cards (with Standard, Plus or Premium designs), one for Local and one for Global Account. You can still use other Revolut Cards you have.

We may charge fees for any additional cards that we issue above your free allowance.

Revolut Metal Card

If you become a Plus customer you'll be able to order two free Revolut Cards (with Standard, Plus, Premium or Metal designs), one for Local and one for Global Account. You can still use other Revolut Cards you have.

5. 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 customer we'll take the subscription from your Local Account balance. If you don't have enough balance, you will be downgraded to Standard Plan immediately.

We may also take legal steps to collect any unpaid subscription fee. 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.

6. Fees for downgrading your Paid Plan subscription

You can end or downgrade your Paid Plan subscription at any time, **except for the Metal plan as detailed below.**

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. 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, with no refunds. After then, you'll become a Standard customer again (a Personal account holder who does not pay a subscription for the Paid Plan service).

It's easy to end or downgrade your subscription. If you'd like to cancel your subscription, you can do so through the app or by contacting customer support. The fees for ending or downgrading your subscription are set out below.

Plus and Premium users

If you downgrade within 7 days

We'll give you a full refund of your subscription and you'll be downgraded to Standard Plan immediately.

If you downgrade after 7 days

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.

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

Metal users

If you downgrade within 7 days

We'll give you a full refund of your subscription and you'll be downgraded to Standard Plan immediately.

If you downgrade between 7 days and 3 months

Due to the agreements and pricing structures we have in place to offer the Metal benefits, if you choose to downgrade after the initial 7-day period, you will be required

to maintain your subscription for at least 3 months.

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the first three months of subscription. You'll also be able to continue using your subscription for the rest of the three months 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. 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 3 months

If you pay your subscription in monthly instalments, we won't issue any refund. You'll be required to pay for the month in which you request to cancel or downgrade, and your downgrade will only take effect at the end of that billing cycle.

If you pay the full subscription annually, we won't refund any portion of the annual fee. You'll continue to have access to your current plan until the end of the annual billing cycle, and the downgrade will only take effect after that period..

If you are a Metal user and have Visa Infinite Metal Cards, **upon your downgrade** all Visa Infinite Metal Cards will be cancelled and you will be prompted to issue new cards, according to your new Plan tier.

7. 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;
- 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 or court order 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.

8. Legal bits and pieces

We can change these terms

We can change these Terms, 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, 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 two months' 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, we, Revolut, have 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

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. When we transfer rights and obligations we call this "novation". When we only transfer rights, we call this "assignment".

Brazilian law applies

The laws of Brazil apply to these Terms.

The Portuguese version of the Agreement prevails

If these Terms are translated into another language, the translation is for reference only and the Portuguese version will prevail.

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

If you want to take legal action against us in the courts, only the courts of Brazil can deal with any matter relating to these Terms.

Privacy

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