

These terms have been updated and will take effect starting May 4, 2026.

1. Why this document is important

This document sets out the extra services we provide to our Plus, Premium, Metal and Ultra (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 5 (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 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"), Revolut Ltd. ("Revolut Ltd.") and Revolut Tecnologia Brasil Ltda. ("Revolut Tec" and together with Revolut SCD, Revolut SG and Revolut Ltd., "Revolut" or "us").

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 plastic Revolut cards (Standard or Plus design), 1 for the Local Account and 1 for the Global Account;
- Higher Fair Usage Limits on exchanges involving BRL than for Standard customers;
- Higher Fair Usage Limits on foreign currency exchanges than for Standard customers and lower service fees after limit is reached;
- Reduced weekend fees on foreign currency exchange than for Standard customers;
- Higher free ATM withdrawal allowance than for Standard customers with unlimited withdrawal occurrences (still subject to FinCrime and Fraud monitoring);
- Card scheme benefits, according to the card tier (see [Visa Platinum Benefits Page](#));
- Higher RevPoints rates per card spending than for Standard customers;
- Access to up to 5 Revolut <18 accounts;
- 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 plastic Revolut cards (Standard, Plus or Premium design), 1 for the Local Account and 1 for the Global Account;
- Higher Fair Usage Limits on exchanges involving BRL than for Standard and Plus customers;
- Free unlimited foreign currency exchange;
- Higher free ATM withdrawal allowance than for Plus customers with unlimited withdrawal occurrences (still subject to FinCrime and Fraud monitoring);
- A 20% discount on international remittances fees;

- Plan Partnerships;
- Card scheme benefits, according to the card tier (see [Visa Platinum Benefits Page](#));
- Discounted lounge passes;
- Higher RevPoints rates per card spending than for Standard and Plus customers;
- Access to up to 5 Revolut <18 accounts;
- 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 plastic Revolut cards (Standard, Plus or Premium designs)**, being 1 Combo card and 1 Global Debit card. **Note:** For plastic cards, Visa Infinite cards are only available in the Premium designs;
- **One free Metal card (Metal designs)**. You may choose either the Combo card or the Global Debit card as your complimentary card. The first card you request to be issued will be the one provided free of charge. **Important:** If you decide to withdraw from your plan within 7 days of joining, and your Metal card has already been issued, we may charge a fee to cover the card's manufacturing and shipping costs, as available in our [Fees page](#);
- Higher free ATM withdrawal allowance than for Premium customers (still subject to FinCrime and Fraud monitoring);
- A 40% discount on international remittances fees;
- Higher Fair Usage Limits on exchanges involving BRL than for Standard, Plus, and Premium customers;
- Free unlimited foreign currency exchange;
- Exclusive partnerships;
- Card scheme benefits, according to the card tier (see [Visa Infinite Benefits Page](#) and/or [Visa Platinum Benefits Page](#)). Please note that special edition cards may not be issued on Visa Infinite;
- Higher RevPoints rates per card spending than for Standard, Plus and Premium customers;
- Access to cryptocurrency trading at better service rates than for Standard, Plus and Premium customers;
- 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 customers have access to all the services and benefits available to Standard, Plus, Premium and Metal customers above, as well as the following benefits:

- **Two free plastic Revolut cards (Standard, Plus or Premium designs)**, being 1 Combo card and 1 Global Debit card. Note: For plastic cards, Visa Infinite cards are only available in the Premium designs;
- **One free Ultra card (Ultra design)**. You may choose either the Combo card or the Global Debit card as your complimentary card. The first card you request to be issued will be the one provided free of charge. **Important:** If you decide to withdraw from your plan within 7 days of joining, and your Ultra card has already been issued, we may charge a fee to cover the card's manufacturing and shipping costs, as available in our [Fees page](#);
- Unlimited fee-free withdrawals in BRL in Brazil;
- Higher free ATM withdrawal allowance at global ATMs than for Standard, Plus, Premium, and Metal customers (still subject to FinCrime and Fraud monitoring) in foreign currency or abroad;
- A 100% discount on international remittances fees;
- Higher Fair Usage Limits on exchanges involving BRL than for Standard, Plus, Premium, and Metal customers;
- Free unlimited foreign currency exchange;
- Exclusive partnerships;
- Card scheme benefits, according to the card tier (see [Visa Infinite Benefits Page](#) and/or [Visa Platinum Benefits Page](#)). Please note that special edition cards may not be issued on Visa Infinite;
- Higher RevPoints rates per card spending than for Standard, Plus, Premium and Metal customers;
- Unlimited lounge access. If you decide to withdraw from your plan within 7 days of joining, and you use any complimentary access within these first 7 days, we may charge a fee to cover for the service. This fee will be according to the plan you downgrade to, as available in our [Fees page](#).
- Access to cryptocurrency at better service rates than for Metal customers;
- Access to up to 5 Revolut <18 accounts; and
- Any other benefits we add from time to time.

4. 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 at the date in which your subscription is due, unfortunately your subscription will be cancelled and you will be downgraded to the 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.

5. Fees for downgrading your Paid Plan subscription

You can end or downgrade your Paid Plan subscription at any time, **except for the Metal and Ultra 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 and Ultra 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 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 an Ultra or Metal user and have Visa Infinite Ultra or Metal Cards, upon your downgrade to Premium, Plus or Standard plans, your Visa Infinite cards will be cancelled (including virtual cards) and you will be prompted to issue new cards, according to your new Plan tier.

6. 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.

7. 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](#).

8. Contact Information

Online chat: <https://www.revolut.com/pt-BR/contact-us/>

Support phone numbers: +55 11 5039 1888 and +55 0800 591 1445 (toll-free);

Emails:

- **support@revolut.com** – customer support
- **Ombudsman:** available on business days, from 8:00 a.m. to 6:00 p.m. (Brasília time), at 0800 591 1329 or by email at ouvidoria@revolut.com – for complaints that could not be resolved through the customer support channels listed above
- **courtorders@revolut.com** – fraud, information requests, or fund blocking requests
- **juridico@revolut.com** – judicial matters or other legal issues