

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 App 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

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 7 days of it starting. 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 Payments India Private Limited ("**RPIPL**"), a licensed issuer of Prepaid Payment Instruments, authorised and regulated by the Reserve Bank of India (the "**RBI**").

RPIPL has its registered office at Office no. 10B108, Enam Sambhav, C - 20, G Block Rd, G Block BKC, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra 400051. Except where these Terms say otherwise, the rights and obligations set out in these Terms apply to you and RPIPL when you use your Paid Plan.

For any services, benefits or privileges that pertain to international payments, remittances, or any other kind of forex transactions, please note that these will be provided by Revolut Forex India Private Limited, which is an affiliate of Revolut Payments India Private Limited, and is licensed to deal in foreign exchange/foreign currencies, Authorised Dealer Category - II (AD-II).

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:

- one free Revolut Plus card;
- access to up to 2 Revolut Kids & Teens accounts and full access to Kids & Teens accounts features;
- four free ATM withdrawals;
- card fraud insurance up to Rs. 1,00,000;
- accelerated rate of receiving Revpoints on your spends; 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:

- one free Revolut Premium card;
- unlimited free domestic ATM withdrawals;
- free international ATM withdrawals up to USD 100 (on your Revolut Multi-Currency Card);
- free international payments up to Rs. 1,00,000 (on your Revolut Multi-Currency Card);
- Plan Partnerships;
- travel insurance;
- 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:

- one free contactless stainless steel Revolut Metal card;
- unlimited free domestic ATM withdrawals;
- free international ATM withdrawals up to USD 300 (on your Revolut Multi-Currency Card);

- free international payments up to Rs. 3,00,000 (on your Revolut Multi-Currency Card);
- access to up to four Revolut Kids & Teens 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 a Revolut Plus Card. We may charge fees for any Plus Cards that we issue above your free allowance.

Revolut Premium Card

If you become a Premium customer you'll be able to order a Revolut Premium Card with exclusive designs. 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 customers. You can still use other Revolut Cards you have.

5. Paid Plan insurance

We arrange certain insurance for you as part of your Paid Plan, and we explain what that insurance is throughout these Terms.

We don't provide personal recommendations for the insurance we arrange, and so don't provide any recommendations on the basis of a fair and personal analysis. We also don't advise you on the suitability of any of the policies or recommend them to you. We simply provide you with information about the insurance policies and don't act on your behalf.

We do not guarantee that your insurance is suitable for you. Please make sure the insurance is suitable for you by reading the policy document and your insurance terms and conditions for each insurance benefit, paying attention to what is and isn't covered.

Wherever we arrange insurance for you as part of your Paid Plan, it's provided under a group insurance policy that we hold for the benefit of our customers. In some cases, the policy may only name customers of certain Paid Plans as beneficiaries (for

example, travel insurance is not available to Plus customers, but only to Premium and Metal customers. The coverage will also vary by the plan.

There is no additional charge or premium for any insurance included in your Paid Plan as the cover is included in the cost of your subscription fees for your Paid Plan. If you don't meet the conditions for having the insurance, this doesn't change the subscription fee for your Paid Plan.

We don't control or own any of our insurance providers in any way, and they don't control or own us. We don't receive commission from any of our travel insurance providers.

6. Travel insurance for Premium and Metal customers

This section, together with section 5 (Paid Plan insurance), section 8 (Claims and complaints about insurance included in your Paid Plan) and the Schedules, include the terms and conditions that apply for your travel insurance whether you're on Premium or Metal. We provide information on our role in arranging your insurance, and also links to important documents from your insurance provider.

Please read these carefully and familiarise yourself with important conditions, what is covered, what is not covered, and applicable general exclusions (specifically those relating to pre-existing medical conditions, and what age you must be to be eligible for the insurance).

You can find the terms and conditions and policy documents for your plan [here](#)

Arranging your travel insurance

We know that when you're looking forward to traveling the last thing you want to do is arrange insurance. This is why travel insurance has been included with your Premium or Metal Paid Plan.

We're not an insurer, but we currently work exclusively and under contract with ICICI Lombard General Insurance Company Limited ("ICICI Lombard") to provide travel insurance for Premium and Metal customers.

We're responsible to you for arranging travel insurance as part of your subscription. ICICI Lombard is responsible to you for handling any claim you make under your travel insurance, and for making any payments to you after a successful claim. We don't receive commission from ICICI Lombard, but we may receive an agreed percentage of a profit share depending on certain conditions.

Schedule 1 to these Terms sets out the information you need to know about our current travel insurance providers including claims and complaints contact information.

7. Card Protection insurance

This section, together with section 5 (Paid Plan insurance) and section 8 (Claims and complaints about insurance included in your Paid Plan), include the terms and conditions that apply for your card protection insurance whether you are on a Standard, Plus, Premium or Metal. We provide information on our role in arranging your insurance, and also links to important documents from your insurance provider. Please read these carefully and familiarise yourself with important conditions, what is covered, what is not covered, and applicable general exclusions.

You can find the terms and conditions and Card Protection Insurance for your plan [here](#).

8. Claims and complaints about insurance included in your Paid Plan

How to make a claim

Your insurance provider will handle any claim that you make under your insurance directly with you. If you're owed any claim under your insurance, they will make this payment directly to you.

How to make a complaint about your insurance

If you want to make a complaint in connection with your insurance policy, please contact the relevant insurance provider directly. If you send any complaint or claim to us, we will pass it onto the relevant insurer without dealing with it.

Claim or complaint contact details

For travel insurance:

Please see **Schedule 1** of these Terms for your travel insurance provider's contact details in case you need to make a claim.

For Card Protection Insurance:

Please see **Schedule 2** of these Terms for your travel insurance provider's contact details in case you need to make a claim.

Complaints about Revolut's service

We always try to do our best, but things sometimes go wrong. If you're unhappy with our service, please get in touch through the app. Problems can usually be quickly

solved in this way.

You can also make a complaint using email at support-india@revolut.com.

To make a complaint, you'll need to provide the following information to avoid delays:

- your name;
- the phone number and email address associated with your Revolut Account (your Account);
- the date the problem arose; and
- how you'd like us to put the matter right.

Your complaint will be investigated and you'll get a response by email.

9. 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 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 customer.

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 7 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.

10. Downgrading your Paid Plan subscription

At present, we are unable to offer you the feature to downgrade your Paid Plan Subscription. So you will be able to downgrade your Paid Plan Subscription only at the time of expiry of your subscription.

We will let you know through the Revolut App if the option to downgrade a Paid Plan subscription is made available at any time.

11. 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.

12. 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 Payments India Private Limited) 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".

Indian law applies

The laws of India apply to these Terms.

The English version of the Agreement applies

If these Terms 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

If you want to take legal action against us in the courts, only the courts of Mumbai, India 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](#).

Schedule 1

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>ICICI Lombard General Insurance Company Limited, ("ICICI Lombard") is a company incorporated and registered in India under the Companies Act, 1956, with its registered office at ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.</p> <p>ICICI Lombard is regulated by the Insurance Regulatory and Development Authority of India (IRDAI)</p>	<p>ICICI Lombard, is an insurance company who underwrites the travel insurance policy. It is registered and regulated by the IRDAI with the registration No. 115.</p>	<p>As specified in insurance policy here</p>	<p>Toll Free Number: 1800 2666</p> <p>Alternate Number: 86552 22666 (chargeable)</p> <p>Email: Customersupport@icicilombard.com</p> <p>Website: www.https://www.icicilombard.com</p>

Schedule 2

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>ICICI Lombard General Insurance Company Limited, ("ICICI Lombard") is a company</p>	<p>ICICI Lombard, is an insurance company who underwrites the card protection</p>	<p>As specified in insurance policy here</p>	<p>Toll Free Number: 1800 2666</p> <p>Alternate Number: 86552</p>

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>incorporated and registered in India under the Companies Act, 1956, with its registered office at ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.</p> <p>ICICI Lombard is regulated by the Insurance Regulatory and Development Authority of India (IRDAI)</p>	<p>insurance policy. It is registered and regulated by the IRDAI with the registration No. 115.</p>		<p>22666 (chargeable)</p> <p>Email: Customersupport@icicilombard.com</p> <p>Website: www.https://www.icicilombard.com</p>