

We updated these terms on 10/11/2023. This version of the terms applies to all Revolut Ltd Personal customers who sign up or upgrade to a Paid Plan **from 13/11/2023**. For existing Revolut Ltd Paid Plan customers, this version of the terms will not apply to you **until 13/12/2023**. If you are a pre-existing Revolut Ltd Premium or Metal customer and your travel insurance is due to renew between 13/11/2023 and 13/12/2023, these terms will apply to you from your travel insurance plan renewal date.

1. Why this information is important

This information sets out the extra services we provide to our Plus, Premium, Metal and Ultra (each a "**Paid Plan**") customers. It also sets out other important things that you need to know. 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 and conditions, these terms and conditions will prevail. You can ask for a copy of these terms and conditions through the Revolut app (the "**app**") or you can request a copy from one of our support agents at any time.

Please read these terms and conditions carefully

Your subscription for the Paid Plan service will automatically renew every year unless you give us notice to end it before the automatic renewal. Regardless of how you pay your subscription, we may charge a fee if you end the subscription within 10 months of it starting. Our fees are set out in the [Fees 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 Ltd, an authorised e-money institution which is regulated by the Financial Conduct Authority (the "**FCA**") with **firm reference number 900562** and **company number 08804411**. In relation to the business of arranging insurance, **Revolut Ltd (firm reference number 975775)** is an appointed representative of **Revolut Travel Ltd**, which is authorised and regulated by the Financial Conduct Authority as an insurance intermediary (**firm reference number 780586**).

Revolut Ltd and Revolut Travel Ltd both have their registered office at 7 Westferry Circus, Canary Wharf, London, E14 4HD.

Except where these terms and conditions say otherwise, the rights and obligations set out in these terms apply to you and Revolut Ltd 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 Plus cards (and one free replacement each subsequent year);
- up to three active physical Revolut cards at any one time;
- access to up to 2 Revolut <18 accounts and full access to <18 features;
- higher interest rates for Savings Vaults than for Standard customers (when they are available to us);
- access to Purchase Protection, Refund Protection and Ticket Cancellation Insurance for purchases made with your Revolut account; and
- priority customer support through in-app chat.

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 Premium cards (and one free replacement each subsequent year);
- no fair usage limit on currency exchange;
- double the free ATM withdrawal allowance of Standard customers;
- a 20% discount on international payments;
- travel insurance;
- Plan Partnerships;
- the opportunity to buy discounted lounge passes;
- free lounge access for flight delays; and
- access to cryptocurrency and precious metals at better rates than Standard and Plus customers.

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;
- Paid Plan Cashback in a number of currencies, precious metals or cryptocurrencies (these may change from time to time);
- four times the free ATM withdrawal allowance of Standard customers;
- a 40% discount on international payments;

- higher interest rates for Savings Vaults than Plus and Premium customers (where they are available to us);
- access to up to 5 Revolut <18 accounts; and
- any other benefits we add from time to time.

What are the Revolut Ultra services?

Ultra customers have access to all the services and benefits available to Standard, Plus, Premium and Metal customers listed above (except for free lounge access for flight delays) as well as the following benefits:

- one free contactless Revolut Ultra card;
- reduced fees for stock trading;
- additional trip and cancellation insurance (excluding customers in the countries listed in the [FAQs](#));
- complimentary lounge passes for personal use and the opportunity to buy passes for your guests at a discounted rate;
- ten times the free ATM withdrawal allowance of Standard customers;
- free international payments;
- more access to Plan Partnerships than Premium and Metal;
- priority callback service (in English only); and
- any other benefits we add from time to time.

What is the priority callback service?

Ultra customers may request a call back to the phone number associated with their Revolut account. This can be done via the 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. This service is only available in English.

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

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

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

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

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

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

We will recover the amount of the Paid Plan Cashback by taking it out of your account.

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

You can read more about how we can recover amounts that you owe us in the [Personal Terms](#).

4. What are the Paid Plan Cards?

Revolut Plus Card

If you become a Plus customer 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 customer 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 customers. 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 customers.

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 can'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 can't guarantee that your insurance is suitable for you. Please make sure the insurance is suitable for you by reading the Insurance Product Information Document (the "**IPID**"), statement of insurance 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, so the policy will only include Premium, Metal and Ultra customers as beneficiaries).

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, but we may receive an agreed percentage of a profit share depending on certain conditions.

6. Travel insurance for Premium, Metal or Ultra customers

This section, together with **section 5 (Paid Plan insurance)**, **section 9 (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, Metal or Ultra. 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 IPIDs for your plan here:

- [Premium insurance terms and conditions](#) and [Insurance Product Information Document](#)
- [Metal insurance terms and conditions](#) and [Insurance Product Information Document](#)
- [Ultra insurance terms and conditions](#) and [Insurance Product Information Document](#)

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, Metal or Ultra Paid Plan.

We're changing travel insurance providers from 13 November 2023. How this change will occur, and what it means for you, is set out in Schedule 1.

We're not an insurer, but we currently work exclusively and under contract with Chubb European Group SE, UK branch ("**Chubb**") to provide travel insurance for Premium, Metal and Ultra customers. We previously worked with other travel insurance providers.

We're responsible to you for arranging travel insurance as part of your subscription. Chubb 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 Chubb, 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 and previous travel insurance providers including claims and complaints contact information. In **Schedule 1** you will also find the dates when your cover started with Chubb and/or a previous travel insurance provider (if you joined Premium, Metal or Ultra before 13 November 2023) as this is important in case you need to make a claim, or a complaint.

If you are an Ultra customer, trip cancellation will be covered separately under your trip and cancellation insurance as set out further down in these Terms.

7. Purchase, refund, and ticket cancellation insurance for Paid Plan customers

This section, together with **section 5 (Paid Plan insurance)** and **section 9 (Claims and complaints about insurance included in your Paid Plan)**, include the terms and conditions that apply for your purchase, refund and ticket cancellation insurance whether you are on Plus, Premium, Metal or Ultra. 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 IPIDs for your plan here:

- [Insurance terms and conditions](#) and [Insurance Product Information Document](#)

Arranging your purchase, refund and ticket cancellation insurance

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, refund and ticket cancellation insurance has been included with your Paid Plan.

We're not an insurer, but we currently work exclusively with Qover SA ("**Qover**") to provide purchase, refund and cancellation insurance for all of our Paid Plan customers. Qover arranges and administers the policy for its co-insurers, Chubb and Wakam. For purchases made up to and including 31 March 2022, Wakam acted as sole insurer. We're under contractual obligations to distribute insurance products in partnership with Qover, Chubb and Wakam. We don't distribute purchase, refund and ticket cancellation insurance on behalf of any other insurers.

We're responsible to you for arranging purchase, refund and ticket cancellation insurance as part of your subscription. Qover is responsible to you for handling any claim you make under that insurance, and for making any payments to you after a successful claim. We don't receive commission from Qover, Chubb or Wakam, but we may receive an agreed percentage of a profit share depending on certain conditions.

8. Trip and cancellation insurance for Ultra customers

This section, together with **section 5 (Paid Plan insurance)** and **section 9 (Claims and complaints about insurance included in your Paid Plan)**, include the terms and conditions that apply for your trip and cancellation insurance if you are on Ultra. 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 IPIDs for your plan here:

- [Ultra insurance terms and conditions](#) and [Insurance Product Information Document](#)

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. This is why the trip and cancellation insurance for trips and events has been included in your Ultra Paid Plan.

We're not an insurer, but we currently work exclusively with Qover to provide trip and cancellation insurance for all of our Ultra customers. Qover arranges and administers the policy for the insurer, Wakam. We're under contractual obligations to distribute insurance products in partnership with Qover and Wakam. We don't distribute trip and cancellation insurance on behalf of any other insurers.

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

9. 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. You'll need to refer to the second table within **Schedule 1** to understand which travel insurance provider to make a claim or complaint to if you've had a Premium, Metal or Ultra Paid Plan with us before 13 November 2023 as we've changed providers.

For all other insurance:

Please see Qover's claim and complaints details in **Schedule 2** and **Schedule 3** of these Terms. You can also always find your insurance provider's contact details and how to make a claim or complaint to them in the insurance section of the app.

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 an online form, or by email at **formalcomplaints@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.

The Financial Ombudsman Service

If you are unhappy with how your complaint was dealt with, you can refer it to the Financial Ombudsman Service within six months of the date you received, or should have received, the final response to your complaint. You can contact them as follows:

- At their address: Exchange Tower, London, E14 9SR.
- By phone from UK: +44 (0)800 023 4567.
- By phone from outside UK: +44 (0)20 7964 0500.
- You can find more information on their website.

10. 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 30 days of it becoming due, we may cancel your subscription and downgrade you to a Standard plan.

11. Fees for downgrading your Paid Plan subscription

You can end your Paid Plan subscription at any time (we call this a downgrade). However, you may have to pay a fee. You'll still be able to benefit from the services you get for your subscription until the end of your billing cycle you have paid a subscription for, excluding any break fee. So if you pay your subscription monthly and decide to downgrade, you'll be able to keep using the subscription within the month that you've already paid for; if you pay annually, you'll have access to your subscription until the end of that annual billing cycle. After then, you'll

become a Standard customer again (a personal account holder who does not pay a subscription for the Paid Plan service).

Sometimes, we may waive the fee you pay for a downgrade. Where we do this, you might need to promise to do (or not do) certain things to be eligible for the waiver. For example, we might waive your downgrade fee if you sign up to a new Paid Plan, but you might need to promise not to cancel that new Paid Plan within a certain time. Whether or not we will waive a fee is our decision. We'll let you know if we are willing to waive a break fee for you (for example, in app or by email).

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 writing to us at 4th Floor, 7 Westferry Circus, The Columbus Building, London, E14 4HD, UK.

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

If you downgrade within 14 days

If you pay your subscription in monthly instalments, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. If you ordered a Metal Card, we'll charge you £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 £50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.

If you pay the full subscription once a year, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. If you ordered a Metal Card, we'll charge you £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 £50 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee. Please refer to your Paid Plan's fees page for current information on delivery fees.

If you downgrade after 14 days but within 6 months for Ultra customers

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, and you will also be charged an additional month as break fee. This is a break fee and you will not be able to benefit from the services for an additional month, you'll only be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for. If you ordered an Ultra card, we will not charge you for the card or any delivery fee.

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

If you downgrade after more than 6 months for Ultra customers

If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

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

If you downgrade after 14 days but within 10 months for any other Paid Plan customers

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription. We'll also charge a break fee equal to two months' subscription. This is a break fee and you will not be able to benefit from the services for an additional two months, you'll only be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

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

If you downgrade after more than 10 months for any other Paid Plan customers

If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee. You'll also be able to continue using your subscription for the rest of the monthly billing cycle that you've paid for.

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

12. 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.

13. Legal bits and pieces

We can change these terms

We can change these terms and conditions, but we'll only do so for the following reasons:

- if we think it will make them easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us;
- to reflect changes in the cost of running our business; or
- because we are changing our products or services or introducing new ones.

If we add a new product or service that doesn't change these terms and conditions, we may add the product or service immediately and let you know before you use it.

If we change an existing product or service that does not relate to payments into or out of your account, we'll normally give you 30 days' notice before we make the change. If we make a change that relates to payments into or out of your account (for example, in relation to cash withdrawals), we'll normally give you 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 Ltd), and Revolut Travel Ltd 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'.

English law applies

The laws of England and Wales apply to these terms and conditions.

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

If you want to take legal action against us in the courts, only the courts of England and Wales can deal with any matter relating to these terms and conditions.

Privacy

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

Schedule 1

This Schedule includes key information you need to know about your travel insurance provider, and information on how to submit a claim or complaint.

Travel insurance - Premium, Metal and Ultra only

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
Chubb European Group SE (“ Chubb ”) is a Societas Europaea, a public company registered	Chubb is an insurance company who underwrites the travel insurance policy.	You must be under 76 years at the time you begin each holiday.	<u>For claims</u> Phone: UK +44 (0)203 964 3004

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>in accordance with the corporate law of the European Union.</p> <p>CEG's UK branch is registered in England & Wales under UK Establishment number: BR023093. They are authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.</p> <p>Their registered address is 100 Leadenhall Street, London EC3A 3BP.</p>	<p>Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code.</p> <p>Details about the extent of their regulation by the Prudential Regulation Authority are available from Chubb on request. Details about their authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).</p>		<p>Email: Revolutclaims@le.sedgwick.com</p> <p>Post: Revolut Travel Insurance Claims Team, Chubb European Group SE PO BOX 1086 Belfast BT1 9ES</p> <p><u>For complaints:</u> Phone: UK +44 (0)203 964 3004</p>
<p>Cover Genius Ltd with the trading name XCover.com ("Cover Genius") is authorised and regulated by the Financial Conduct Authority (firm registration number 820988750711 and company registration).</p> <p>Their registered address is Unit 6, 4 Ravey Street,</p>	<p>Cover Genius is an insurance intermediary who arranged the insurance from Cowen Insurance Company Limited ("Cowen", "Insurer") and who underwrites the travel insurance policy.</p> <p>Cowen has a Malta Company Registration Number C55905. Cowen's address is Level 3,</p>	<p>You must be under 76 years at the time you begin each holiday.</p>	<p><u>For claims:</u></p> <p>Please visit Cover Genius's online claims centre</p> <p><u>For complaints:</u></p> <p>Please fill out Cover Genius' online form</p>

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>London, England, EC2A 4QP.</p>	<p>Gasam Centre; Triq il-Merghat; Zone 1, Central Business District; Birkirkara; Malta, CBD 1020.</p> <p>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 is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (FRN 584424) until 1 January 2024.</p> <p>The nature and extent of consumer protections may differ from those based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited</p>		

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
	period while seeking full authorisation, are available on the Financial Conduct Authority's website.		
<p>AWP P&C SA ("Allianz") is a UK Branch registered in England as a branch of AWP P&C SA (registered number FC030280) with registered branch number BR015275 which is authorised by L'Autorité de Contrôle Prudentiel et de la Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.</p> <p>Their registered address is 102 George Street, Croydon, CR9 6HD.</p>	Allianz is an insurance company who is the underwriter of the travel insurance policy.	You must be under 76 years at the time you begin each holiday.	<p><u>For claims:</u></p> <p>Phone: UK +44 (0)203 433 3649</p> <p>Email: travel.claims@allianz-assistance.co.uk</p> <p><u>For complaints:</u></p> <p>Phone: UK +44 (0)20 8603 9853</p>

Who your travel insurance provider is, and how it may have changed

Key dates	Your travel insurance provider
If you join from 13 November 2023	Your travel insurance provider is Chubb
If you joined before 13 November 2023	Your travel insurance provider was Cover Genius until 13 December 2023 when your travel insurance provider became Chubb

Key dates	Your travel insurance provider
	If your plan renewal date was between 13 November 2023 and 13 December 2023 you were migrated from Cover Genius to Chubb on your plan renewal date
If you were on Premium or Metal before 15 June 2023	Your travel insurance provider was Allianz until 15 June 2023 when your travel insurance provider became XCover.com If your plan renewal date was between 15 May 2023 and 15 June 2023 you were migrated from Allianz to Cover Genius on your plan renewal date

You can always find your insurance cover renewal date in your Statement of Insurance, which can be found in-app, go to **Hub > Insurance > Travel insurance > All Policy documents** (it's referred to as the **"Start Date"**).

Schedule 2

Purchase, refund and ticket cancellation insurance - all Paid Plans

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
QOVER SA/NV (" Qover ") is a public limited company registered with the Crossroads Bank for Enterprises (BCE/KBO) in Belgium under number 0650.939.878 with registered address, Rue du Commerce 31 in 1000 Brussels, Belgium. It is registered at the Financial Services and Markets Authority of Belgium as an untied	Qover is an insurance intermediary who has arranged the policy with, and administers the policy on an ongoing basis for, the co-insurers Chubb (for regulatory status, see Schedule 1) and Wakam (" Wakam ").For purchases made up to and including March 31 2022, Wakam was acting as sole insurer.	You must be 18 years or above (which you must already be to open a Revolut Personal account). You must have made the relevant purchase in full with your Revolut Plus, Premium, Metal or Ultra account. There are also the additional eligibility requirements you must satisfy, which depend on whether you are seeking to	<u>For claims:</u> Via the Revolut app: Go to your Dashboard on the Revolut app and fill in the claim form or go to revolut.qover.com Via Qover's website: www.qover.com By post: Qover SA/NV Rue du Commerce 31, 1000 Brussels – Belgium

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>insurance agent under number 0650.939.878. Qover's UK branch is registered in England & Wales and with UK Establishment address: 8 Northumberland Ave - London WC2N 5BY. Authorised and regulated by the Financial Conduct Authority. Details about our authorisation can be found on the Financial Conduct Authority website (FRN 988985).</p>	<p>Wakam is a limited company registered with the Paris Trade and Companies Register (Registre du Commerce et des Sociétés) under number 562 117 085. Authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution.</p> <p>Wakam's UK Branch is authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about our authorisation can be found on the Financial Conduct Authority website (FRN 517214).</p>	<p>make a purchase, refund or ticket cancellation claim.</p> <p>The full list of criteria can be found in the purchase, refund and ticket cancellation insurance policy for your Paid Plan.</p>	<p><u>For complaints:</u></p> <p>Phone: +44 (0)800 088 57 86</p> <p>Via email: mediation@qover.com</p> <p>By post: QOVER SA Mediation Department Rue du Commerce, 31 1000 Brussels Belgium</p>

Schedule 3

Trip and cancellation insurance - Ultra only

Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
<p>Qover (for regulatory status, see Schedule 2)</p>	<p>Qover is an insurance intermediary who has arranged the policy with, and administers the policy on an ongoing basis for, the insurer, Wakam (for regulatory status, see Schedule 2).</p>	<p>You must be 18 years or above (which you must already be to open a Revolut Personal account).</p> <p>You must have also paid your trip 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 and cancellation insurance.</p> <p>The full list of criteria can be found in the trip and cancellation insurance policy for Ultra.</p>	<p><u>For claims:</u></p> <p>Via the Revolut app: Go to your Dashboard on the Revolut app and fill in the claim form or go to revolut.qover.com</p> <p>Via Qover's website: www.qover.com</p> <p>By post: Qover SA/NV Rue du Commerce 31, 1000 Brussels – Belgium</p> <p><u>For complaints:</u></p> <p>Phone: +44 (0)800 088 57 86</p> <p>Via email: mediation@qover.com</p> <p>By post: QOVER SA Mediation Department Rue du Commerce, 31 1000 Brussels Belgium</p>