NOTICE: This English translation is a courtesy and office translation only - applicants for the consumer credit cannot derive any rights from the translated version. Upon applying for the consumer credit this standard information will be provided in Lithuanian. The Lithuanian language version of this standard information terms shall apply and prevail and be conclusive and binding. The Lithuanian version shall be used in any legal proceedings.
The Standard Information on Consumer Credit was updated on 30 July 2025. If you were provided with Standard Information on Consumer Credit on or after 30 July 2025, this version applies to you. If you were provided with Standard Information on Consumer Credit before 30 July 2025, this Standard Information on Consumer Credit (click here) will apply to you.
Please note: this template will no longer apply from **20 November 2026**. An updated version will be published soon.

STANDARD INFORMATION ON CONSUMER CREDIT

For: <customer's name surname>, personal code <customer's personal code>
Standard information issuance date: <document date yyyy.mm.dd> <document date hour> <document date min.>

Name and address of the creditor	
Creditor Address	Revolut Bank UAB („**Bank**“) Registered address: Konstitucijos ave. 21B, LT-08130, Vilnius.
Description of the main features of the consumer credit	
The type of credit	Fixed-term consumer credit (<credit type: if personal loan -> “Asmeninėms Kredito gavėjo reikmėms”, if family loan -> “Kredito gavėjo šeimos poreikiams”, if loan for refinancing -> “Kredito, suteikto <credit institution name>, <refinanced credit date>, pagal sutartį Nr. <refinanced credit agreement number> refinansavimui” [repeat, if more than one credit refinanced]>)
Total amount of consumer credit	<credit amount> (<credit amount in words>) EUR

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This means the total sums made available under the consumer credit agreement.	
The conditions governing the drawdown of funds *This means the amount available for you under the consumer credit agreement.*	We will disburse the total amount of credit into your account opened with the Bank no later than the next business day after conclusion of the consumer credit agreement, or in the event of refinancing - at our discretion either to your credit service account (if you refinance a credit held with us) or to your bank account in another credit institution from which you cover the original credit, or a transit, collections or other account of the credit institution (where several credits are refinanced, applicable to each of them).
The duration of the consumer credit agreement	<loan period> months
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to repay: • number of installments: <number of monthly instalments>; • amount of installment: <monthly instalment amount> EUR (paying each month as set out in the consumer credit agreement). Interest and (or) fees are paid in the following order: Interest are being calculated from the outstanding credit amount and should be paid along with credit installments each month. A preliminary repayment schedule where preliminary amounts of instalments and interests including their due dates will be provided in the draft of the consumer credit agreement.
The total amount of consumer credit you will have to pay *This means the total amount of disbursed consumer credit plus applicable interest and possible costs related to your consumer credit.*	<Total repayment> EUR.
Collaterals required to ensure the fulfilment of your obligations *Description of the collaterals required under the consumer credit agreement.*	All existing and future funds in your accounts opened with the Bank and the right of claim to disburse funds (including future claim right) and interest (if any) are subject to an ordinary and maximum pledge for the benefit of the Bank on the

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	basis of the consumer credit agreement to secure duly fulfilment of your obligations under the consumer credit agreement Note: if you properly fulfill the obligations under the consumer credit agreement, disposal of pledged funds in the Bank accounts will not be restricted.
Total cost of the consumer credit	
The borrowing rate or, if applicable, different borrowing rates which apply to the consumer credit	Fixed <annual interest rate>% annual interest rate
Interest rate calculation	Interest is calculated daily in arrears. In calculating interest it is deemed that a month has an actual number of days and a year has 365 days.

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Annual rate of total cost of the consumer credit (AR) *Total cost of the consumer credit expressed as an annual percentage rate (APR)* *The APR is there to help you compare different offers.*	<APR> %. Assumptions based on which we calculate APR: 1. The consumer credit agreement will be in force for the agreed term; 2. The parties to the consumer credit agreement will fulfil their obligations, within the specified time limits as set out in the consumer credit agreement; 3. The interest rate and other costs referred to into the consumer credit agreement will not change and will be applied until the end of the consumer credit agreement; and 4. During the duration of the consumer credit agreement you will continue to use our "**Standard**" plan of services. Typical example of APR calculation: • Amount of the credit: EUR 2,000 • Duration of the consumer credit agreement: 24 months • Monthly instalment: EUR 94.18 • Fixed annual interest rate: 12% • Repayment of the credit starts from the month following the conclusion of the consumer credit agreement. Interests are being paid along with the instalments. • APR = 12.69 %
Is it compulsory, in order to obtain the consumer credit on the terms and conditions marketed, to take out: • an insurance policy securing the consumer credit, or • another ancillary service contract? *If the costs of these services are not known by the creditor they are not included in the APR.*	No. Yes. You must hold a payment account opened with the Bank until you have fully discharged all of your obligations under the consumer credit agreement.
Costs related to the consumer credit agreement	

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Maintaining one or more accounts is required for recording both payment transactions and drawdowns	Yes. It is required to have a payment account opened with the Bank. The standard payment account is free of charge.
Costs of particular means of payments (for example consumer credit cards)	Standard payment card (debit) is free of charge.
Costs in the case of late payments *Missing payments could have severe consequences for you (for example assignment of your debt to the debt collection agency) and make obtaining consumer credit more difficult.*	If you fail to make a repayment, default interest at the rate of 0.05 percent will be charged on the overdue debt for each delayed day. Default interest will be charged for a period not exceeding 180 days. Your consumer credit agreement might be terminated and all outstanding amounts recovered. The termination of the consumer credit agreement does not suspend the calculation of interest and default interest, nor does it remove your obligation to make repayment to the Bank. Debt recovery process may result in additional costs for you. We may transfer your data to data controllers managing data files of joint debtors.
Other important aspects	
Right to cancel the credit agreement during cooling-off period	You have a right to cancel the consumer credit agreement for 2 calendar days after the date of disbursement of credit under the consumer credit agreement (cooling-off period) without specifying the reason and repay the credit in full without paying any interest and any other charges, costs, or compensations.
Right of withdrawal *You have the right to withdraw from the consumer credit agreement within a period of 14 calendar days.*	You may, without giving any reason, withdraw from the consumer credit agreement within 14 calendar days: • from the date of execution of the consumer credit agreement; • from the date on which you received the terms and conditions of the consumer credit agreement and the mandatory sheet of Standard Information on Consumer Credit which should be presented for you pursuant to the legal acts, provided that the date is after the date of execution of the consumer credit agreement. If you decide to use your right of withdrawal from the consumer credit

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	agreement, you have to: • notify the Bank about the request to withdraw from the agreement until the end of the period indicated above via Revolut App. It is presumed that you have duly fulfilled this obligation if the request to withdraw is provided before the end of the indicated period; • immediately, but no later than 30 business days after you notified the Bank of withdrawal from the consumer credit agreement, repay the Bank in full the consumer credit together with any applicable interest accrued from the disbursement of the credit until the repayment of the credit. The interests are being calculated in accordance with the agreed interest rate. The Bank is not entitled to charge you any other compensation if you withdraw from the consumer credit agreement.
Early repayment *You have the right to repay the consumer credit early at any time in full or partially. If applicable, consumer credit provider and lender is entitled to receive compensation in the case of an early repayment.*	You have the right to repay the consumer credit early at any time, either in full or partially. There are no fees or charges for early repayments of the credit. Once you fully repay the credit early at time, you will be obliged to pay all interest accrued prior to the repayment of the credit and all other payments calculated prior to the repayment of the credit. Once you partly repay the credit early at time, all the outstanding amounts will be reduced accordingly without changing the repayment date indicated in the consumer credit agreement. If you repay the consumer credit early at any time, either in full or partially, the total cost of credit will be reduced accordingly. The reduction will include interest and fees (if any) for the remaining period from the date of the consumer credit repayment in full or partly until the end of validity of the consumer credit agreement (final loan repayment date). If you partly repay the consumer credit early at time, you can review your amended repayment schedule in your Revolut App.
Creditworthiness checks with registers and databases	If we decide to reject your credit application on the basis of information

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The creditor must immediately and free of charge inform you of the result of creditworthiness checks in the registers and databases, if a consumer credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by other laws or is contrary to objectives of public policy or public security.	obtained from the registers and databases we will, when immediately and free of charge inform you of our decision and provide you with the results of your creditworthiness checks. This does not apply if the provision of such information is prohibited by other laws or is contrary to objectives of public policy or public security.
Right to obtain a draft consumer credit agreement *You have the right, upon request, to obtain a copy of the draft consumer credit agreement free of charge. This provision does not apply if the creditor is unwilling to proceed to the conclusion of the consumer credit agreement with you at the time of the request.*	You have a right to obtain a copy of the draft consumer credit agreement free of charge at any time in your Revolut App. This provision does not apply if at the time of the request we will not be willing to proceed to the conclusion of the consumer credit agreement with you.
Time period during which the creditor is obliged under the pre-contractual information	This information is valid for 24 hours, i.e. until <document date yyyy.mm.dd + 1 day> <document date hour> <document date min>
Information concerning the creditor	
Registration	The Bank's (legal entity's) code: 304580906; registered address: Konstitucijos ave. 21B, LT-08130, Vilnius. All the data is collected and saved in the Register of Legal Entities of the Republic of Lithuania.
The supervisory authority	Financial supervision of consumer credit providers is carried out by the Bank of Lithuania, located at: ave Gedimino. 6, LT-01103, Vilnius. The Bank of Lithuania's website is: www.lb.lt/en/.
Information concerning the consumer credit agreement	
The law governing relationships between you and the creditor before the conclusion of the consumer credit agreement	Law on Consumer Credit of the Republic of Lithuania; Civil Code of the Republic of Lithuania; Procedure on creditworthiness checks of the borrowers of the consumer credit and responsible lending No 03-62, adopted by the Board of the Bank of Lithuania on 19 March 2013.
Clause stipulating the governing law applicable to the consumer credit agreement and/or the competent court	The consumer credit agreement is governed by the laws of the Republic of Lithuania. The disputes arising out of the

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	consumer credit agreement will be dealt with by the courts of the Republic of Lithuania.
Language regime	Information and terms of the consumer credit agreement will be provided in Lithuanian language. We intend to communicate with you in English and Lithuanian languages during the validity term of the consumer credit agreement.
Information concerning redress	
Disputes resolution in out-of-court procedure and redress mechanism	You should contact us and ground your request, if you believe that you have suffered any damages due to our actions or we have violated any of your interests or rights protected by law. We will provide our response to your request (complaint) not later than within 15 business days after your request has been received. In exceptional circumstances that we cannot control and the response is not possible to be provided within 15 business days, we will provide you with the indefinite response and let you know the reasons for the delay in responding and the deadline by when you will be provided with the final response. The deadline for the provision of the final response shall not exceed 35 business days after your complaint has been received. We will handle your request (complaint) free of charge. If you are unhappy with our response or if you haven't been responded to, you can refer it under the procedure prescribed by laws to the Bank of Lithuania as an out of court dispute resolution authority within 1 year of the date you sent your request to the Bank. For more information about out of court dispute resolution in the Bank of Lithuania please refer to: https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider

ANNEX NO 1 TO THE STANDARD INFORMATION:

Given that you have applied for consumer credit, we have provided you with the standard information on consumer credit, based on Article 5 of the Law on Consumer Credit of the Republic of Lithuania.

We undertake to conclude a consumer credit agreement with you in accordance with the terms specified in the standard information for the period indicated in the standard information, except when it turns out that any information provided by you which is necessary for us to make a decision of granting a consumer credit under the conditions specified in this standard information:

1. is incomplete, false and/or misleading;
2. has changed in the way that we would not have made a decision of granting a consumer credit in accordance with the terms specified in this standard information, if we had known about the changed circumstances before the appointment of such decision, for example, a decrease in your income, which serves as a basis of your ability to fulfill obligations under the consumer credit agreement, or occurrence of other circumstances which give reasonable doubt of the possibility to fulfill obligations under the anticipated agreement.

The total price of the consumer credit and its annual interest rate provided in the standard information is calculated assuming that the full amount of the credit will be disbursed on the same day. The total price of consumer credit and its annual interest rate may slightly differ from the total price of the consumer credit and its annual interest rate specified in the standard information due to the calendar month in which the consumer credit agreement will be concluded.

If you have any questions related to the standard information, please contact us via Revolut App and (or) via Bank’s email indicated in the Revolut App.