

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 Italian. The Italian language version of this standard information terms shall apply and prevail and be conclusive and binding. The Italian version shall be used in any legal proceedings.

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

For: <customer name and surname>, personal code <customer personal code>.  
 Date standard information issued: <document data yyyy.mm.dd> <document data time> <document data min.>

Name and address of the creditor	
Creditor Address	Revolut Bank UAB (" <b>Bank</b> ") Registered address: Konstitucijos ave. 21B, LT-08130, Vilnius.
Description of the main features of the consumer credit	
The type of credit	Fixed-term personal consumer credit for consumers
Total amount of consumer credit <i>This means the total sums made available under the consumer credit agreement.</i>	<credit amount> (<credit amount in words>) EUR
The conditions governing the drawdown of funds <i>This means the amount available for you under the consumer credit agreement.</i>	The total credit amount will be immediately credited to the Revolut account once the agreement is finalised.  The credit amount provided can be used freely by the consumer without limits or conditions.

Name and address of the creditor	
	<p>In the event of refinancing, the credit amount will be credited - at our discretion - either to your Revolut 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 credit, or a transit, collections or other account of the credit institution (where several credits are refinanced, applicable to each of them).</p>
<p>The duration of the consumer credit agreement</p>	<p>&lt;loan period&gt; months</p>
<p>Instalments</p>	<p>Instalments to be paid:</p> <ul style="list-style-type: none"> <li>• instalment amount: &lt;monthly instalment amount&gt; EUR.</li> <li>• number of instalments: &lt;number of instalments&gt;</li> <li>• frequency: &lt;frequency of instalments&gt;</li> </ul> <p>French amortisation method, with instalments of a constant amount throughout the duration of the Loan. Each installment consists of an increasing principal portion and a decreasing interest portion, calculated so that the instalment amount remains unchanged for the entire period of the Loan.</p> <p>The consumer will pay interest and charges in the following order:</p> <ol style="list-style-type: none"> <li>1. any outstanding tax charges (e.g. stamp duty);</li> <li>2. penalty fees for late payments;</li> </ol>

Name and address of the creditor	
	3. expenses for investigating the loan (application fee); 4. conventional interest (i.e. as provided for in the Credit Agreement); 5. the amount due as capital; 6. any other amount due and provided for in the Credit Agreement for any reason whatsoever.
The total amount of consumer credit you will have to pay <i>This means the total amount of disbursed consumer credit plus applicable interest and possible costs related to your consumer credit.</i>	<Total repayment> EUR.
<b>Total cost of the consumer credit</b>	
The borrowing rate or, if applicable, different borrowing rates which apply to the consumer credit	Fixed <annual interest rate>% annual interest rate
Annual rate of total cost of the consumer credit (AR) <i>Total cost of the consumer credit expressed as an annual percentage rate (APR)</i> <i>The APR is there to help you compare different offers.</i>	<APR> %. Assumptions based on which we calculate APR: <ol style="list-style-type: none"> <li>1. The consumer credit agreement will be in force for the agreed term;</li> <li>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;</li> <li>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</li> </ol>

Name and address of the creditor	
	<p>4. During the duration of the consumer credit agreement you will continue to use our <b>"Standard"</b> plan of services.</p> <p>Typical example of APR calculation:</p> <ul style="list-style-type: none"> <li>• Amount of the credit: EUR 2,000</li> <li>• Duration of the consumer credit agreement: 24 months</li> <li>• Monthly instalment: EUR 94.18</li> <li>• Fixed annual interest rate: 12%</li> <li>• Repayment of the credit starts from the month following the conclusion of the consumer credit agreement. Interests are being paid along with the instalments.</li> <li>• APR = 12.69%</li> </ul>
<p>Is it compulsory, in order to obtain the consumer credit on the terms and conditions marketed, to take out:</p> <ul style="list-style-type: none"> <li>• an insurance policy securing the consumer credit, or</li> <li>• another ancillary service contract?</li> </ul> <p><i>If the costs of these services are not known by the creditor they are not included in the APR.</i></p>	<p>No.</p> <p>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.</p>
<b>Costs related to the consumer credit agreement</b>	
<p>Maintaining one or more accounts is required for recording both payment transactions and drawdowns</p>	<p>Yes. It is required to have a payment account opened with the Bank. The standard payment account is free of charge.</p> <ul style="list-style-type: none"> <li>• Standard: Free</li> <li>• Plus: 3,99 € per month</li> <li>• Premium: 9,99 € per month</li> </ul>

Name and address of the creditor	
	<ul style="list-style-type: none"> <li>• Metal: 15,99 € per month</li> <li>• Ultra: 45 € per month</li> </ul>
Any other costs deriving from the credit agreement	Application fee: <application fee amount>
<p>Costs in the case of late payments</p> <p><i>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.</i></p>	<p>The following default charges will be applied to the consumer for missed payments:</p> <p>10% fee on each overdue amount.</p>
<b>Other important aspects</b>	
<p>Right of withdrawal</p> <p><i>You have the right to withdraw from the consumer credit agreement within a period of 14 calendar days.</i></p>	<p>The customer may withdraw from the credit agreement without giving any reason within 14 calendar days from the day of the conclusion of the personal credit agreement.</p> <p>If you decide to exercise the right to withdraw from the personal credit agreement you must:</p> <ul style="list-style-type: none"> <li>• notify the Bank of your request to withdraw from the agreement via the Revolut app. This obligation is presumed to be fulfilled if the withdrawal request is made within the 14-day period as mentioned above;</li> <li>• without any undue delay and in any event no later than 30 calendar days after the withdrawal, you must reimburse to the Bank the capital and the interest accrued thereon from the date on which the credit was drawn down until the date on which the capital is repaid. The</li> </ul>

Name and address of the creditor	
	<p>interest is calculated based on the agreed borrowing rate.</p> <p>The Bank may not debit any other compensation from the customer in the event of withdrawal from the consumer credit agreement.</p>
<p>Early repayment</p> <p><i>You have the right to repay the consumer credit early at any time in full or partially.</i></p>	<p>You have the right to repay the credit early free of charge at any time in full or partially.</p>
<p>Creditworthiness checks with registers and databases</p>	<p>If a credit application is rejected following consultation of a database, you will be informed immediately and without charge of the result of the consultation, unless providing such information is prohibited by community law or is contrary to objectives of public policy or public security.</p>
<p>Right to obtain a draft consumer credit agreement</p> <p><i>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.</i></p>	<p>You have the right to obtain a free copy of the personal credit agreement at any time from the Revolut app.</p> <p>2 EUR - if you choose to receive a paper copy by ordinary post</p>
<p>Time period during which the creditor is obliged under the pre-contractual information</p>	<p>This information is valid for 24 hours, i.e. until &lt;document date yyyy.mm.dd + 1 day&gt; &lt;document date hour&gt; &lt;document date min&gt;</p>
<p><b>Information concerning the creditor</b></p>	
<p>Registration</p>	<p>The Bank's (legal entity's) code: 304580906; registered address: Konstitucijos ave. 21B, LT-08130,</p>

<b>Name and address of the creditor</b>	
	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: <a href="http://www.lb.lt/en/">www.lb.lt/en/</a> .
<b>Information concerning the consumer credit agreement</b>	
The law governing relationships between you and the creditor before the conclusion of the consumer credit agreement	Italian law
Clause stipulating the governing law applicable to the consumer credit agreement and/or the competent court	The consumer credit agreement is governed by the Italian law. Disputes arising from the personal credit agreement will be dealt with by the respective Italian courts.
Language regime	The information and conditions of the personal credit agreement are provided in Italian. For the entire duration of the agreement, we will communicate with you in English or Italian.
<b>Information concerning redress</b>	
Disputes resolution in out-of-court procedure and redress mechanism	You may file a complaint by email to <a href="mailto:formalcomplaints@revolut.com">formalcomplaints@revolut.com</a> , or by PEC (certified email) to <a href="mailto:revolut.italy.pec@legalmail.it">revolut.italy.pec@legalmail.it</a> , or by registered letter with acknowledgement of receipt to Revolut Bank UAB Konstitucijos ave. 21B, Vilnius, 08130, Repubblica di Lituania. If you are unhappy with how we have dealt with your complaint, you can refer

Name and address of the creditor	
	<p>it to the Bank of Lithuania within 1 year of the date you sent us your complaint. Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania.</p> <p>Alternatively, you can refer your complaint to:</p> <ul style="list-style-type: none"> <li>• Arbitro Bancario Finanziario (ABF). You can find out how to apply to the Arbitrator at <a href="http://www.arbitrobancariofinanziario.it">www.arbitrobancariofinanziario.it</a>; or</li> <li>• another special body of remediation in the appropriate register maintained by the Ministry of Justice. The list of bodies of mediation is available at <a href="http://www.giustizia.it">www.giustizia.it</a>.</li> </ul>

## ANNEX NO. 1 TO STANDARD INFORMATION:

As you have requested personal credit, we have provided you with standard European consumer credit information, under the Provisions of the Bank of Italy on the transparency of banking and financial operations and services.

We undertake to finalise a personal credit agreement with a customer according to the terms specified in this document for the indicated period, unless any information provided results in being:

1. incomplete, false and/or misleading;
2. changed or out of date so that we would not have undertaken to grant the credit based on those conditions if we had been aware of the changed circumstances. The change in circumstances and information can relate to, for example, a reduction in declared income, which is essential to assess your ability to meet the obligations of the personal credit agreement, or other circumstances that place in reasonable doubt your ability to meet the obligations of the personal credit agreement.

The total cost of the personal credit and relative annual interest rate indicated in the standard European consumer credit information is calculated assuming that the entire credit amount is disbursed on the same day. The total cost of the personal credit and relative annual interest rate may differ slightly from the total consumer credit cost and the relative annual interest rate specified in the standard information depending on the calendar month the personal credit agreement is finalised.

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.