

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.>

<b>Creditor identity and contact details</b>	
Creditor Address Telephone Email Website	Revolut Bank UAB (" <b>Bank</b> ") Registered address: Konstitucijos ave. 21B, LT-08130, Vilnius.
<b>Main characteristics of credit product</b>	
Type of credit agreement	Fixed-term consumer personal credit (<if loan is used for refinancing>) → Fixed-term personal refinancing credit for consumers
Total amount of credit  <i>Maximum limit or total amount made available to the consumer.</i>	<credit amount> (<credit amount in words>) EUR
The conditions governing the drawdown  <i>Terms and timings for consumer use of credit.</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.

Creditor identity and contact details	
	<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>
Duration of credit agreement	<loan period> months
Instalments	<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 amortization method, with installments 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 installment 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 pursuant to art. 8;</li> <li>3. expenses for investigating the loan (application fee);</li> <li>4. conventional interest (i.e. as provided for in the Credit Agreement);</li> <li>5. the amount due as capital;</li> </ol>

<b>Creditor identity and contact details</b>	
	6. any other amount due and provided for in the Credit Agreement for any reason whatsoever.
Total amount due by the consumer <i>Amount of borrowed capital plus interest and possible costs related to the credit.</i>	<Total repayment> EUR.
<b>Total cost of the consumer credit</b>	
Interest rate	Fixed interest rate <annual>% annual interest rate
Annual percentage rate of charge (APR)  <i>Total cost of the credit expressed as an annual percentage of the total amount of credit.</i>  <i>The APR allows the consumer to compare various options.</i>	<p>&lt;APR&gt; %.</p> <p>Assumptions based on which we calculate APR:</p> <ol style="list-style-type: none"> <li>1. The credit agreement will be in force for the agreed duration;</li> <li>2. The contracting parties will fulfil their obligations within the established terms;</li> <li>3. The interest rate and other costs indicated in the agreement will not change and will apply until the end of the credit agreement; and</li> <li>4. For the duration of the agreement, the consumer will continue to use the "<b>Standard</b>" services plan.</li> </ol> <p>Typical example of APR calculation:</p> <ul style="list-style-type: none"> <li>• Credit amount: EUR 2,000</li> <li>• Duration of personal credit agreement: 24 months</li> <li>• Monthly repayment: EUR 94.18</li> <li>• Fixed annual interest rate: 12%</li> <li>• One-off stamp duty of EUR 16 applied at the time of loan disbursement.</li> <li>• Statement delivery fee of EUR 2 for amounts exceeding €77.47.</li> <li>• Credit repayment starts from the month after the agreement is finalised. Interest is paid together with the instalments.</li> </ul>

<b>Creditor identity and contact details</b>	
	<ul style="list-style-type: none"> <li>• APR = 12.91%</li> </ul>
<p>To obtain the credit or to obtain it on the terms and conditions marketed it is compulsory to take out:</p> <ul style="list-style-type: none"> <li>• an insurance policy securing the credit and/or</li> <li>• another ancillary service contract</li> </ul>	<p>No.</p> <p>Yes. You must keep a Revolut payment account open until the entire loan from the credit agreement has been paid.</p>
<b>Related costs</b>	
<p>Charges for maintaining the account required for recording payment transactions and drawdowns.</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> <li>• Metal: 15,99 € per month</li> <li>• Ultra: 45 € per month</li> </ul>
<p>Any other costs deriving from the credit agreement</p>	<p>Application fee: XXX</p> <p>One-off stamp duty of EUR XXX is applied at the time of loan disbursement if you have a Lithuanian IBAN.</p> <p>Statement delivery fee of EUR 2 for amounts exceeding €77.47.</p>
<p>Charges for late payment</p> <p><i>Late payments could have severe consequences for the consumer (e.g. forced sale of assets) and make it more difficult to obtain credit in the future.</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>The consumer has the right to withdraw from the credit agreement within fourteen calendar days from the day of the conclusion of the agreement</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</p>

Creditor identity and contact details	
	<p>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 interest is calculated based on the agreed borrowing rate.</li> </ul> <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>The consumer is entitled to early repayment of the credit before the end of the credit agreement at any time, in full or in part.</i></p>	<p>You have the right to repay the consumer credit early at any time in full or partially.</p>
<p>Consultation of a database</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 receive a copy of the agreement</p> <p><i>The consumer has the right, on request, to obtain a free copy of the credit agreement suitable for stipulation. The consumer does not</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€ - if you choose to receive a paper copy by ordinary post</p>

<b>Creditor identity and contact details</b>	
<i>have the right if the creditor, at the time of the request, does not intend finalising the agreement.</i>	
Validity of the offer	Information valid from XXX to XXX.

Additional information in the case of the distance marketing of financial services

<b>a) Creditor</b>	
Registration	Bank code (legal person): 304580906; registered address: Konstitucijos ave. 21B, LT-08130, Vilnius. All data is collected and saved in the Register of Legal Entities of the Republic of Lithuania.
Supervising authority	Bank of Lithuania, located in: ave Gedimino. 6, LT-01103, Vilnius. The website of the Bank of Lithuania is: <a href="http://www.lb.lt/en/">www.lb.lt/en/</a> .
<b>b) credit agreement</b>	
Law applicable to relations with the consumer in the pre-contract phase.	Italian law
Law applicable to credit agreement and jurisdiction.	The consumer credit agreement is regulated by Italian law. Disputes arising from the personal credit agreement will be dealt with by the respective Italian courts.
Language	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>c) Complaints and appeals</b>	
Extrajudicial protection tools and how to access them.	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">revolut.italy.pec</a> . <a href="mailto:complaints@legalmail.it">complaints@legalmail.it</a> , or by registered letter with acknowledgement of receipt to Revolut Bank UAB

a) Creditor	
	Konstitucijos ave. 21B, Vilnius, 08130, Repubblica di Lituania. If you are unhappy with how we have dealt with your complaint, you can refer it to the Banking and Financial Ombudsman (ABF) before going to court.

## 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.

For any questions relating to the standard information, contact us on the Revolut app or via the email address provided on the Revolut app.