This version of terms will apply if you have accepted them in the Revolut app before using the BLIK service on or after 7 November 2024

Personal Terms - Poland

Your Revolut account

1. Why this information is important

These Personal Terms set out the terms and conditions for your Revolut personal account (your Revolut account) and its related services and other important things that you need to know.
These Personal Terms, along with the Fees page, form the agreement (the "**Account Agreement**") between:

- you, as the account holder; and
- us, meaning Revolut Bank UAB (a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania).

The Account Agreement is indefinite. It means that it is valid and binding until you or we end it.
Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the Bank of Lithuania and the European Central Bank. You can see our licence on the Bank of Lithuania website here and our incorporation and company documents on the Lithuanian Register of Legal Entities website here. The Bank of Lithuania is the central bank and the financial supervisory authority of the Republic of Lithuania whose address is Gedimino ave. 6, 01103 Vilnius, the Republic of Lithuania, registry number 188607684 (further information on the Bank of Lithuania can be obtained on its website at www.lb.lt, the Bank of Lithuania can be contacted at on telephone number +370 800 50 500). General enquiries can be directed to support@revolut.com.
It's important that you know the rules governing your Revolut account. You can request a copy of these Personal Terms and other terms and conditions relating to the products and services you have selected that make up the Account Agreement between us at any time via the chat function in the Revolut app.

You can find more information about how we operate in the answers to frequently asked questions (although these are for informational purposes only and do not form part of the Agreement between you and us).
Note, whenever these Personal Terms refer to a business day, it means a day on which banks are open in both the Republic of Lithuania and the United Kingdom.
The Account Agreement is part of the legal relationship between you and us, which also consists of other agreements you enter into with us by accepting the terms and conditions applicable to those services provided by us.
These Personal Terms also specify the terms and conditions for performing payment transactions understood as the deposit, withdrawal or transfer of money, which in these Personal Terms may also be referred to as payments or transfers for simplicity's sake.

2. What is a Revolut Account?

Your Revolut account is a bank account. It serves as a payment account and the money in your Revolut account is held by us as a deposit. We refer to this account in these Personal Terms as the “Revolut account”.
You must not use your Revolut account for business purposes. If you need to use your Revolut account for business purposes, you can enter into a separate agreement with us for either a Revolut Pro account or a Revolut Business account.
The deposits in your Revolut account are interest-free. If you are interested in products where the funds are interest-bearing, please check out our range of such products.

3. Using money in your Revolut account

Once you have money in your Revolut account you will be able to use our services, including:

- send money to Revolut accounts (and other accounts) and receive it from other Revolut accounts (and other accounts) of other people;
- change money from one currency to another (we call this a currency exchange), the list of currencies is available in the Revolut app;
- make payments and withdraw cash using your Revolut card; and
- view information about your Revolut account and manage it.

We provide our services mainly through the Revolut mobile app (we refer to it as Revolut app). We also provide our services through web pages, or other apps. In any case, wherever you use your Revolut account to access our services, these Personal

Terms apply.Where, for example, these Personal Terms refer to Revolut card payments, this applies to both physical card payments and payments with a virtual card or a card added using the Apple Pay or Google Pay service.
When you make a payment order in the Revolut app, we will consider this as your consent and authorisation for us to execute the transaction to which the payment order relates.

4. How can I open a Revolut account?

By accepting these Personal Terms you confirm that:

- you read these Personal Terms; and
- all the information you have provided to open your Revolut account is true; and
- you are acting on your own behalf, you have full legal capacity to act in relation to your Revolut account, and you are the beneficial owner of all funds held in your Revolut account.

When you open a Revolut account, we or a person authorised to act on our behalf acting for us will ask you to provide personal information, including where the money you will put in your Revolut account comes from. In our Privacy Policy we explain why we need to collect this information, for what purpose, and how we use it. Once we have collected this information, we will open your Revolut account, unless we are prevented from doing so by the laws applicable to us.
You can have only one Revolut account.
You cannot:

- use your Revolut account for business or professional purposes; or
- act in the name of or on behalf of another person in connection with transactions carried out through your Revolut account.

5. How do I get information on payments into and out of my Revolut account?

You can check information on all payments to or from your Revolut account via the Revolut app in your transaction history. This information will also be made available to you in the form of monthly statements. The monthly statements, along with other important information relevant to your Revolut account, such as the annual statement of charges, will be made available to you in the 'Documents & Statements' page of the Revolut app (if you request it, we will provide you with an annual statement of fees in paper form). We will not make any changes to your Revolut account and the transactions carried out on it and the fees charged, and they will be available to you in the Revolut app via your transaction history for as long as you are our customer. You can get this information from the Revolut app at any time while your Revolut account is active. If you wish to get this information after your Revolut account has been closed, you will be able to request it from us by sending an email to support@revolut.com.

Whenever a payment is made into or out of your Revolut account, we will send a notification to your mobile device. You can turn off these notifications in the Revolut app, but if you do, we encourage you to check your payments regularly using the Revolut app to do so. It is important you are aware of what payments are made in and out of your Revolut account, so we recommend leaving the notifications turned on.

COMMUNICATION BETWEEN US

We'll usually communicate with you through the Revolut app and this communication is free of charge. Other Revolut group entities may seek to communicate with you via the Revolut app, with your consent.

We will also use the Revolut app to tell you about any suspicions we have of fraud, relating to your Revolut account, if we can provide you with this information on the basis of laws applicable to us. It is also how we will tell you if we have identified a security threat to your Revolut account.

You should read all the information we give you via the Revolut app.

To ensure the security of your Revolut account, download the latest software for your mobile device and the latest version of the Revolut app as soon as they are available.

We may also communicate with you by text message, phone call or email, so check your text messages and email account.

Your consents, approvals, acceptances and other statements given using the Revolut app are binding statements of will for you.

We will communicate with you in Polish.

Keep us informed

If your contact details, which are in the Revolut app under the ‘Personal Data’ tab, change, please update them in the Revolut app or inform our customer service department of the change using the chat function in the Revolut app as soon as possible.

If we notice that some of your details appear to be incorrect or outdated, we will inform you about this via the Revolut app or email and we will check or update it, after getting the updated data from you if we do not have it.

When we refer to an ‘email address’ we mean the email address you provided to us when you opened your Revolut account (if you later provided us with a different email address, then references to ‘email address’ are to this other email address). It is important that you regularly check the inbox to the email address you provided to us.

Inform us immediately, if your email address changes or if you notice any trouble receiving or opening emails sent by us on that email address.
It may be that due to the legal requirements arising from the applicable law that applies to us, we might need to ask for more information about you (for example, if your spending increases). Please provide this information quickly so that there is no disruption to your ability to use your Revolut account or our other services.

Revolut account security

6. How is my money protected?

Your funds deposited at Revolut Bank UAB (this is the sum of all your funds deposited at Revolut Bank UAB, i.e. the funds in your Revolut account and all other accounts at Revolut Bank UAB combined) are protected up to the amount of EUR 100,000 by the Lithuanian Deposit Guarantee Scheme, administered by the Lithuanian public institution Deposit and Investment Insurance (VŠĮ 'Indėlių ir investicijų draudimas') in accordance with the provisions of the Lithuanian Law on Insurance of Deposits and Liabilities to Investors of the Republic of Lithuania, which is available here.

7. Protecting your security data and Revolut card

We do everything within our power to keep money on your Revolut account safe. We ask you to do the same, so keep your credentials (i.e. the data we have provided you with to enable us to verify your identity or the validity of your Revolut card or other payment instrument) and your Revolut card details safe.
This means you should not store your credentials near or with your Revolut Card, and you should hide or protect them if you write them down or store them.
Do not share your credentials with anyone other than the provider of the account information access service or the provider of the payment transaction initiation service who are operating under proper authorisations and whose service you are using at the time. For more information on providers that provide such services, see Section 8 of these Personal Terms.
If you become **aware of any loss, theft, misappropriation or unauthorised use of, or unauthorised access to your Revolut card or your Revolut app, please report this to us immediately through the Revolut app or as indicated in the 'How you can contact us' section below.**
If you can, block your Revolut card via the 'Freeze' function as soon as possible using the Revolut app or by calling the automated phone number indicated below. If you

later decide that there is no security risk to your Revolut card, you will be able to unblock it.
How you can contact us
Write to us:

- to the address: Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.

Call us:

- on the phone number: +370 5 214 3608 (your telecommunication service provider’s standard rates apply). This is an automated phone line (you will not be connected to a person), which can only be used to block your Revolut card and to provide general automated responses.

Send us a message:

- through the Revolut app on someone else's device; or
- on social media; or
- by email at support@revolut.com.

8. Making payments and accessing accounts using ‘open banking’

You can use ‘open banking’ to access the accounts you have with other providers through the Revolut app or to allow other providers to have access to your Revolut account.
Allowing other providers to have access to your Revolut account
You can allow the provider of an account information service to have access to your Revolut account or allow a payment transaction initiation service provider to initiate your payments (these providers are referred to in these Personal Terms as “third-party service providers”.
When you access your Revolut account through such a third-party service provider, these Personal Terms still apply to the use of your Revolut account.
We might have to deny a third-party service provider the access to your Revolut account for objectively justified and duly documented reasons relating to unauthorised or illegal access to your Revolut account by such third-party service provider, including the unauthorised initiation of a payment transaction.
We will inform you of a denial of access to your Revolut account, and the reasons behind it, through the Revolut app or by email prior to such denial of access or, if this is not possible, immediately after such denial, but no later than on the business day following the day of such denial, unless notification would not be advisable for objectively justified security reasons or would be contrary to the laws applicable to us.

We will grant access to your Revolut account to such a third-party service provider as soon as the reasons justifying the refusal cease to exist.
You also can block the access of the third-party service provider to your Revolut account. Contact us via the Revolut app, or via the methods outlined in the "How you can contact us" section above, if you believe that any third-party service provider is acting without your consent.
When you use a third-party service provider, you authorise them to access information regarding your Revolut account that is essential for the third-party service provider to initiate a payment transaction and for us to execute the transaction so initiated. For information on how we pass on information about you to other parties, please see our Privacy Policy.

Using the Revolut app to access accounts with other providers

You can also access your accounts with other providers, and initiate payments from those accounts, via the Revolut app. We call these our "Open Banking Services".
Revolut Bank UAB is authorised by the competent authority to provide Open Banking Services.
In order to use our Open Banking Services to view information about an account you hold with another provider, you must give us permission to access that account. We will not request sensitive payment data relating to that account. We will not use, obtain or store data for any other purpose than the performance by us of the service to access that account.
Once you have authorised us to access the account with other provider:

- we will obtain access to information regarding this account and related payment transactions;
- we will analyse this information to provide you with insight into your spending (e.g. by suggesting how you might be able to save money); and
- you can always revoke the authority given to us at any time via the Revolut app.

We have described how we use your information for these and other purposes in our Privacy Policy.
To use our Open Banking Services to initiate a payment from an account you hold with another provider, you must give us your consent to make a payment order to that provider. We will not store your sensitive payment data. You give us your consent for us to transfer a payment order to such a provider by selecting a specific payment service in the Revolut app, providing the information indicated there and submitting this consent in the Revolut app.

9. Are there any restrictions on using the Revolut app or Revolut card?

Please act reasonably and responsibly when using the Revolut app or Revolut card. The Revolut app or Revolut card must not be used as follows:

- you are using your Revolut app or Revolut card for purposes that are in breach to Polish and European laws that apply to you directly;
- to control or use a Revolut account that is not yours;
- to give Revolut card to any other person;
- to allow anyone else to have access to or use your Revolut account or the Revolut app;
- to trade in foreign currencies for speculative purposes (that is, to take advantage of any expected rise or fall in the value of a currency) or to take advantage of discrepancies in the foreign exchange market.

Please also act in a respectful way towards us and our support staff – we are here to help you.

Moving money in and out

10. Adding money to the Revolut account

You can add money to your Revolut account by:

- using a debit card or credit card issued in your name and registered with us (we call this your stored card); or
- bank transfer: to add money by bank transfer, you must use your Revolut account details as indicated in the Revolut app. To avoid delays, make sure you follow the instructions in the Revolut app. The details you need to use to add money to your Revolut account will depend on the currency in which you are adding money (for example, if you want to add money to your Euro (EUR) account, you need to use the EUR account details indicated in the Revolut app); or
- adding cash: by following the instructions on the Revolut app.

Fees may apply when adding money to your Revolut account. You can read about these fees on our Fees page.
If you add money into your Revolut account using your stored card or by bank transfer, and this is made in a currency other than the currency in which your Revolut account is held, the account provider from which you make the transfer, or the issuer of the card, may charge you a fee.

For more information on adding money into your Revolut account, please see our FAQs.

Holding money in your Revolut account

Once you have deposited money to your Revolut account, you can transfer it between the various types of sub accounts we offer. All the rules that apply to your main account, also apply to your sub accounts.

We may close your sub-account in situations specified in Section 22 giving us the right to terminate the Account Agreement, as long as those situations apply to that sub account. If this happens, we will notify you in advance so that you will have the chance to transfer or exchange any funds held in this sub account before it is closed. If you do not do so, and on the date of closure of this sub account there are funds on it in a currency other than Polish currency, you authorise us to exchange them into Polish currency at Revolut's exchange rate on that date of closure, and to transfer them to your Revolut account.

You may not worry about your Revolut account balance being too low

We know how important it is to be able to make payments from your account whenever you want. You can authorise us to add a specific amount of money to your Revolut account from your stored card whenever the value of money in your account drops below a certain amount. We call this an auto-add. You can cancel an auto-add at any time through the Revolut app or by contacting the card issuer.

Payment limits

The amount you can receive into or withdraw from your Revolut account, as well as the amount you can withdraw or spend with your Revolut card, may be subject to limits. Limits may also apply to the amount you can exchange into another currency at one time or over a period of time. You can find information about these limits in Appendix 1 and on the Fees page.

Keep your currency consistent

It's important that all payments to your Revolut account are made in the currency of your Revolut account. Otherwise, the payment will be converted to the currency of your Revolut account. This means that your Revolut account might be credited with more or less money than you expect. We are not liable for any losses if this happens.

11. Transferring money between Revolut accounts

You can transfer money from your Revolut account to other Revolut accounts and receive money transferred to your Revolut account from other Revolut accounts. We call these sorts of payments ‘Instant Transfers’. All Instant Transfers are received by the recipient immediately.

You can make an Instant Transfer to another Revolut user’s account by choosing them from the contacts list in the Revolut app, by using their username, or by using any other availableidentification method, and then following the prompts in the Revolut app.

Revolut Messenger

You can also use a thread in the transfer section of the Revolut app to contact other Revolut users. We call this function ‘Revolut Messenger’. Revolut Messenger allows you to communicate with other Revolut users about activities in the Revolut app.

In order to use Revolut Messenger:

1. you, and the Revolut user you want to contact, must both use a version of the Revolut app, which supports Revolut Messenger; and each of you has to have an open Revolut account in a country where Revolut Messenger is available on the Revolut app; and

- either you must have successfully made a payment to this Revolut user in the past; or
- you and this Revolut user must have each other saved in the contacts of your mobile devices and have those contacts synced with the Revolut app; or
- you and this Revolut user must have been added to a group feature where Revolut Messenger is supported (such as our split bill feature).

If you do not want to receive messages on Revolut Messenger from a certain Revolut user, you are able to block them. If you do not want to receive messages on Revolut Messenger at all, you can deactivate Revolut Messenger completely. You can change both of these settings in the Revolut app.

To ensure the privacy of your communication, Revolut Messenger is protected using end to end encryption. This means that Revolut cannot under any circumstances access your messages on Revolut Messenger. If, for example, you contact our support team about something to do with Revolut Messenger, we will not be able to see your messages in Revolut Messenger. This also means that we will not be able to provide any information about these messages, even if you ask us to do so.

Your messages that are sent and received using Revolut Messenger are not permanently stored by Revolut, nor are these messages backed up by Revolut. If you delete and reinstall the Revolut app or change the device from which you access the Revolut app, your messages will be permanently lost.

The Instant Transfers shown in your Revolut Messenger thread are not messages, are not encrypted, and are permanently stored (in the same way as any other data regarding your transactions). They serve as reminders of the payments between you and the person you are communicating with through Revolut Messenger. If you delete and reinstall the Revolut app or change the device from which you access the Revolut app, they will still appear.

Group Pockets

If you are a member of a Group Pocket, you can send instant transfers to it.

A Group Pocket is a sub-account set up and controlled by a Revolut user. All members of a Group Pocket can see their own transactions completed within it. Only the Revolut user who set up the Group Pocket (the owner) can see all of the Group Pocket's transactions, close the Group Pocket, add or remove other members, and allow Group Pocket members to withdraw funds (as well as block the possibility of withdrawing funds). Only join or transfer money to a Group Pocket if you trust the owner, as they will be the holder of the funds. If the owner at any point ceases to be the Revolut account holder or their account is blocked, you will not have access to the funds in the Group Pocket.

Making purchases using the “Pay with Revolut” function

You can also make an Instant Transfer to a business which at the moment of accepting the transfer uses "Pay with Revolut". You can do this in two ways:

- You can instruct us to make an Instant Transfer for a set amount from your Revolut Account to a business (for example, instead of paying by card at the cash register). We call these payments ‘Customer Initiated Payments’.
- You can consent to a business being able to collect Instant Transfers from your Revolut account in the future (you can, for example, allow regular payments for subscriptions or other purchases to be taken from your Revolut account). We call these payments ‘Merchant Initiated Payments’.

Customer Initiated Payments

Customer Initiated Payments are for a set amount and are a one-off. The business will only be paid the amount you confirm and the business cannot collect any other payments without your permission from your Revolut account.

Merchant Initiated Payments

Merchant Initiated Payments are collected by the business on the basis of your previous consent, and so can be for any amount or occur at any intervals. If you want to stop a Merchant Initiated Payment, you have to contact the business to stop collecting it. You can also contact us (via chat in the Revolut app) to withdraw your consent to the Merchant Initiated Payment, and we will action your request by the end of the next business day.

We will notify you in the Revolut app whenever a Customer Initiated Payment or Merchant Initiated Payment is made from your Revolut account.

Protection when using “Pay With Revolut”

“Pay with Revolut” is a service we offer businesses to allow you to pay them directly from your Revolut account - without the need to provide card details. We are committed to making this service work to the satisfaction of both you and the business, which is why we have introduced a Buyer Protection Policy. It applies when you make eligible purchases (as indicated in the Buyer Protection Policy) using the ‘Pay with Revolut’ service.

Refunds for Merchant Initiated Payments

Merchant Initiated Payments are collected from your Revolut account based on a consent you have given in the past. We encourage businesses to tell you the amount of any Merchant Initiated Payment before they collect it. You can request a refund of this amount within eight weeks of this payment being debited from your Revolut account. You can request this refund by contacting us via chat and we will either refund your money within 10 business days or inform you why we will not refund your money, indicating the local authorities to which you can complain if you do not agree with our justification for refusing a refund.

12. Making other types of payments

You can easily transfer money to your Revolut account or another person's account. You can make both a one-time payment and set up a recurring payment. In order to make a payment, you will need to enter the account number to which you want to transfer money. Follow the instructions given in the Revolut app.

Using your Revolut card

The Revolut card is issued in the name of a designated person (not a bearer) which means that the Revolut card is issued to you.

You can make payments or withdraw cash using your Revolut card. You can do so by entering your Revolut card details (card number, expiration date and CVC number) or PIN. We will consider these actions as your consent to make payments or withdraw cash from your Revolut account using your Revolut card. You also give your consent to make a payment using your Revolut card by:

- touching your Revolut card at a payment terminal (a ‘contactless’ transaction) and taking other actions on the electronic card reader; or
- signing for the purchase on the receipt issued by the electronic card reader; or
- inserting your Revolut card into the electronic card reader and doing something further that the electronic card reader requests without entering your PIN code (e.g. when paying the toll, car parking lot charges); or
- providing your Revolut card number and other details and consenting to the initiation of payment orders for debiting your Revolut account (and thus for payment using funds in your Revolut account) when entering into an agreement with a trader or service provider; or
- providing your Revolut card number and other details to a trade or service provider and authenticating this payment using strong authentication (see below); this is a step you will have to take when making purchases online using your Revolut card if a trade or service provider has implemented this method; if they have, a window

will appearon the trade or service provider's website asking you to verify the payment and you will receive a push notification to your Revolut app, and you will have to open your Revolut app and confirm the transaction to complete the payment.

'Strong authentication' is authentication that provides protection of data security based on the use of at least two elements that fall into the categories of: a) knowledge of something that only the user knows, b) possession of something that only the user has, c) characteristics of the user; - being an integral part of this authentication and independent in such a way that a breach of one of these elements does not undermine the reliability of the others.

You can use your Revolut card for contactless payments. You do not need to confirm the contactless payment with a PIN or signature as long as the amount of a single payment does not exceed the equivalent of PLN 100 in Poland or, in the case of payments in a currency other than the Polish currency, the limit for contactless transactions in that currency specified in the country in which you make the payment.

When you use your Revolut card to make a withdrawal from an ATM or make a payment (for example, in a shop or restaurant), we will consider the payment to be authorised by you (and so you have granted your consent to it) unless:

- you let us know that the money has been taken from your Revolut account without your consent; or
- you do not think we have carried out your payment order (relating to this payment)correctly.

We might charge you a fee for withdrawing cash with the Revolut card. You can read about these fees on our Fees page.

Return of payment in another currency

Sometimes, money you have asked us to transfer to someone is not paid into their account and is returned to us. If we had to carry out a currency exchange when we sent the payment, and can show that we did everything right, when we return the money to you we will return it in the converted currency or convert it back to the original currency. This means that the amount you receive back into your account might be less or more depending on the currency conversion rate at the time of return.

TAKE CARE ENTERING THE DETAILS OF THE PERSON YOU WANT TO PAY

When you enter the details of the person you want to pay, make sure the details are correct. If they are not correct, your payment might be delayed or you might lose your money if it is sent to the wrong account.

Make sure you know the person you are making a payment to. If someone approaches you and asks you to make a payment to them, but you are not sure who they are or

what the payment is for, you may be a victim of a scam and lose money.
If the person you want to pay does not receive the money, we will not be responsible for the non-performance or improper performance of that payment if we have processed that payment correctly, but you have given us an incorrect account number for that person (even if the other data you gave us was correct). In this case, we will take action to recover this money.
You can report a transfer made to an incorrect account number that you have given us by contacting our customer service via the Revolut app. Our action to recover the money transferred in this way will depend on whether we maintain the account to which the money was transferred or whether this account is maintained by another entity.
If we maintain the account, we will notify the person who received the money that you have notified us of a transfer made using an incorrect account number and that the person may return the transferred money to the account we indicate to him or her, and if he or she does not do so, we will be required to provide you with the person's personal details. If the person returns the money to the account we have indicated, we will transfer the money to you.
If we are not the entity that maintain the account, we will ask the entity that maintains the account to take action to recover the money. If the person who received the money transferred to the wrong account returns the money and we receive the money, we will transfer the money to you.
However, if the person who received the money does not return the money, we will either provide you with the person's name and address or we will ask the person's account holder to provide you with this data. You will be provided with this data to enable you to claim back from that person any money that that person has received as a result of an incorrect account number being indicated.

What do we do if someone else makes a mistake?

If money has been credited to your Revolut account because the person making the payment has provided an incorrect account number, we will need to take action to recover the money. We will provide you with details of an account to which you can return the money to. If you do not return the money, we will be obliged to share your personal data with the person making the payment in order to enable that person to claim the money back from you.

SEPA direct debits

You may be able to pay direct debits, in EUR, from your Revolut account to bank accounts held in the Single European Payments Area (which is all the countries in the EEA plus Switzerland, Monaco and San Marino. For the avoidance of doubt, the EEA is made up of all the countries in the European Union, plus Norway, Iceland and Liechtenstein). These payments are called ‘SEPA’ direct debits.
You can:

- limit the amount of a SEPA direct debits or how often it is paid from your Revolut account (or both); or
- block any direct debits from your Revolut account or block any direct debits initiated by one or more specified payees; or
- choose to only allow SEPA direct debits to be paid to specific recipients.

You can do this by contacting us through the Revolut app.
If you set up a SEPA direct debit, the entity that holds the payee's account will submit the payment order to us on the business day before the due date (the entity is responsible for submitting the payment order to us on that day), and we will pay the money to that entity on the due date. If the payment date falls on a holiday for that entity (usually a weekend or a public holiday), the money will reach that entity on the next business day.
More information about SEPA direct debits can be found in our FAQ page.

Payments for services provided by other Revolut group companies

The Revolut app is not limited to your Revolut account. It is an online platform that allows you to access a wide range of services.
Not all of these services are provided by us (Revolut Bank UAB). Some are provided by other companies within the Revolut group. Where this is the case, you must agree to separate terms and conditions regarding the provision of these services with the Revolut company providing the service (and thus enter into an agreement with them).
For example:

- If you use cryptocurrency services, these are provided by Revolut Ltd, and are governed by the Cryptocurrency Terms and Conditions which you agreed to, to be able to use these services. We do not provide these services and you do not have rights against us under those Cryptocurrency Terms and Conditions.
- If you use precious metal services, these are provided by Revolut Ltd, and are governed by the Precious Metal Terms and Conditions which you agreed to, to be able to use these services. We do not provide this service and you do not have rights against us under those Precious Metal Terms and Conditions.
- If you use trading services, these are provided by Revolut Securities Europe UAB, and are governed by the Trading Terms and Conditions which you agreed to, to be able to use these services. We do not provide this service and you do not have rights against us under those Trading Terms and Conditions.
- If you use Stays services, these are provided by Revolut Ltd, and are governed by the Stays Terms and Conditions which you agreed to, to be able to use these services. We do not provide this service and you do not have rights against us under those Stays Terms and Conditions.

Although we do not provide these services, they usually trigger a payment to or from your Revolut account. When you buy or sell cryptocurrency, for example, the payment will be debited from your Revolut account or made to your Revolut account. In this case, we will credit or debit your Revolut account at the request of another Revolut group entity in accordance with the provisions of the terms and conditions you have accepted for these services.

Card transfers

You can use Revolut to send money to a card. This means a payment that is sent via a card scheme instead of traditional payment schemes. The recipient of the payment is identified by their card number instead of their account number.

Card transfers are sent instantly. This means there is no option to cancel this type of payment after it is sent, so please make sure that the payee's card details are correct.

If you are doing a card transfer from your Revolut card, remember that the information on your card is valuable information and that can be exploited by fraudsters to your disadvantage. The only card information you need to share from your card to make a card transfer is the card number; you do not need the expiry date and you do not need the CVV security code.

Local account details

Upon your request, we will provide you with local account details for the currencies indicated in the Revolut app. Once we provide you with local account details within the EEA (e.g. PLN, RON or other currencies), we treat this as a sub-account of your Revolut account, and the rules that apply to your Revolut account also apply to this sub-account.

If we provide you with local account details from outside the EEA, whenever you receive a payment to this local account number, we will issue an amount of e-money equivalent to the value of this payment. When we do, you authorise us to immediately transfer this e-money to your Revolut account. Whenever you make a payment from this local account, you authorise us to take the funds from your Revolut account, immediately issue an equivalent amount of e-money, and immediately pay it out to the recipient in accordance with this Personal Terms.

You can find information on the availability of local accounts in the Revolut app.

Making Payments in Chinese Yuan

If you have not engaged in any cryptocurrency-related activity with any of Revolut's services so far, you can use Revolut to send payments in Chinese Yuan to anyone with an Alipay account. The maximum value of a single payment is 50,000 Chinese yuan (CNY).

We currently do not support CNY payments to accounts other than an Alipay account. It is also not possible to store CNY funds in your Revolut account.

According to Chinese regulations, there are limits on the amount of funds and the number of transfers an Alipay beneficiary can receive per month and per year, depending on the reason for the transfer. If these limits are exceeded on the beneficiary's side, the payment will be canceled and the money will return to your Revolut account.

Unfortunately, if you have engaged in any cryptocurrency related activity on any Revolut group entity, you cannot use Revolut to send payments in CNY. This is due to restrictions put in place by the partners we use to offer this service. By cryptocurrency related activity, we mean you have either:

- held, bought or sold cryptocurrency directly on the Revolut app; or
- received or sent cryptocurrency proceeds from a cryptocurrency exchange into your Revolut crypto account.

In order to make payments to an Alipay account, you will need to provide:

- the name and Alipay ID of the person you want to send the money to; and
- the reason for the payment; and
- other information, if necessary for payment.

A condition of payment will be that your personal information will be provided to Alipay's partner banks in China. See our Customer Privacy Notice (accessible here) for more information on how we handle your personal data.

AliPay payments are completed in real-time.

Transfers to Mobile Wallets

You can use the Revolut app to send payments to recipients using mobile wallets. Since such a payment is not sent through a traditional payment system, no account information is required to make the payment. The recipient will be identified by the phone number or email address associated with their mobile wallet account

To send a payment using your Mobile Wallets, you'll need to provide a wallet identifier and information about your payment.

These transfers are sent instantly. As this is an international transfer, our regular international payment fees will apply (please see our Fees pages here to access the information about applicable fees). No other fees are applicable to these payments.

BLIK Payments

In Poland, you can make payments using the BLIK service. BLIK is a service which allows you to make payment orders using six-digit codes generated in the Revolut app. BLIK can be used for certain payment transactions, including paying for goods online or withdrawing cash at an ATM. Information about BLIK and the terms of its use are set out in the BLIK Terms here).

Fees due for BLIK are charged in accordance with our Fees pages here.

13. What happens if a payment was sent to the wrong account, wasn’t sent at all or was delayed?

We will always try to process your payments correctly and on time, but sometimes things go wrong and a payment might be delayed or not received by the person you wanted to pay.
If you notice an unauthorised transaction (i.e., a transaction you did not authorise), or if you notice that a transaction has not been executed or has been executed improperly, and:

- the person paying you;
- the bank account you wanted to make the payment into; or
- the retailer you were paying;

is located in the EEA, please notify us via the Revolut app immediately. If we do not receive this notification from you within 13 months from the date on which the amount was debited from your Revolut account or from the date on which the transaction was supposed to have been executed, your claims against us for this unauthorised, non-executed or improperly executed transaction will lapse (and we will therefore not be liable to you for it) unless, contrary to our obligations, we have not provided you with information about this transaction.
These rules do not apply to currency exchanges.

14. Send and receive money using a payment link

You can easily send money to another user who does not have a Revolut account by setting up a ‘payment link’ in the Revolut app. A payment link allows you to agree to pay a certain amount without entering the account or card details the payment will be made to. Instead, you choose the amount, share the link, and the recipient enters their account details or card number themselves.
You can also create a payment link to receive payments and send that link to another user.
When you send such a link, the person to whom you sent it will have to enter certain information:

- if you send money via a payment link, the person to whom you sent the link will have to enter his or her bank account or card information when you open the link; then the payment will be made to his or her bank account or card, respectively - just as if you had entered the information yourself in the Revolut app;

- If you receive money through a payment link, the person to whom you have sent the link will have to enter the details of their debit, credit or added Apple Pay or Google Pay card after opening the link; the payment will then be processed using their card. The amount of money you can request through the payment link may be subject to limits. These limits will be visible in the app.

All payment links have a time limit. After this, the link will expire, and the other user will not be able to make or receive your payment. We will tell you what this time limit is in the Revolut app when you create the link.

Remember, when you create a payment link to send money, you are agreeing to make a payment without entering the account or card details yourself. The payment will be made to whatever details are entered into the link. Make sure you are careful where you share a link, and who you share it with. For example, if you share a “send money” link on a friend’s social media profile, someone else could click on the link and claim the money themselves. If you’re worried about a payment link you have created, you can cancel it (before it is completed) through the transaction history in the Revolut app.

Revolut.Me

You can send payments to other people or receive payments from other people using Revolut.Me links.

By sharing your Revolut.Me link or QR code, you can receive Revolut.Me payments anywhere and from anyone who has a valid means of payment. Anyone with your Revolut.Me information can make Revolut.Me payments to your Revolut account. All they have to do is add a description and enter the amount they want to pay you. If they fail to do so, you will not be paid.

Unlike payment links, Revolut.Me links are static URLs that you can use to receive payments permanently. The amount you can request from a Revolut.Me link may be subject to limits. These limits will be visible in the application. When you use Revolut.Me for the first time, we will generate a Revolut.Me username. It will appear as part of the QR code or in your Revolut.Me link. Your QR code and Revolut.Me link can be found in the Revolut app.

15. What exchange rate do you use?

You will find live currency exchange rates in the Revolut app.

The exchange rate is updated in real-time so the actual exchange rate may change between the time you order us to exchange your currency and the time we actually do the exchange. This means that if you order us to exchange your currency, the exchange may result in you receiving a slightly higher or lower amount than you expect.

Standard and Plus paid plan users can make a set amount of currency exchangesin each month. This set amount is indicated on our Fees Page. Standard and Plus users who exceed this amount will be charged additional fees indicated on our Fees Page (this additional fee will not apply to Premium, Metal and Ultra users).
Once the currency has been exchanged, the transaction history in the Revolut app will show the exchange rate that was used in the case.

16. Can I cancel a payment or currency exchange?

You can cancel (via the Revolut app) a payment from your Revolut account (including a recurring payment or SEPA direct debit) at any time before the end of the business day preceding the day on which your Revolut account is to be debited with the amount of that payment.
You cannot cancel a payment from your Revolut account on the same day the payment is due. You also cannot cancel transfers between Revolut accounts or a currency exchange after you have instructed us to make it.
If a payment transaction is initiated by or through a payment transaction initiation service provider or a payee, you cannot cancel a payment order after you have given the payment transaction initiation service provider permission to initiate the payment transaction or after you have given the payee permission to execute the payment transaction.

17. How long does it take to make a payment?

We understand that when you make a payment, one of the most important things is that the person for whom the payment is intended receives it on time. When that person's account receives the payment depends on what time you instruct us to make the payment and what currency it is to be made in.
Below we explain when we will process payments. Please note that all times stated in these Personal Terms are for British time, i.e. Greenwich Mean Time (GMT) from October to March and British Summer Time (BST) from March to October (unless explicitly indicated otherwise).
Instant transfer from your Revolut account to another account held by Revolut:

- You can give us a payment order at any time and we will receive it immediately.

Payment to someone else's bank account:

- If you give the payment order before 1pm (or 2pm Warsaw time) on a business day, it is considered to have been received immediately.

- If you give the payment order after 1pm (or 2pm Warsaw time) on a business day, it is considered to have been received on the next business day.
- If you give the payment order on a non-business day, it is considered to have been received on the first business day thereafter.

Payment via a payment link to an account held by an entity other than Revolut:

- You can give a payment order at any time. We are considered to have received it when the person to whom you want to pay enters his or her account information (provided that this occurs within the time limit, which you will be informed about when creating a payment link in the Revolut app).

Payment to an account at a future date (e.g. a recurring payment):

- You may submit a payment order at any time, in which case we will be deemed to have received it on the same business day (if the payment is to be made from your Revolut account on a business day) or the first business day thereafter (if the payment is to be made from your Revolut account on a non-business day).

Payment using a card transfer:

- You can give the payment order at any time, is considered to have been received immediately.

The below explains when we'll make payments in different currencies.

If the currency of your payment is EUR:

- When we collect a payment from your Revolut account, the amount of that payment will be received by the entity that maintains the account of the person you are paying by the end of the next business day.

If the currency of the payment is any currency other than EUR to a bank account in the EEA:

- When we collect the payment from your Revolut account, it will be received by the entity that maintains the account of the person you are paying within four business days.

If the payment currency is any currency other than EUR or GBP to a bank account outside the EEA:

- When we collect the payment from your Revolut account, it will be received by the entity that maintains the account of the person you are paying, as soon as we are able to deliver it, the time will depend on where the bank of the person you want to pay is located.

If you tell us to make a currency exchange you will receive the converted amount immediately.

18. When we may refuse or delay a payment

We may refuse payment (both incoming and outgoing) in the following cases:

- the ability or obligation to refuse arises from binding provisions of applicable law; or
- your payment instruction was not submitted in accordance with Sections 11-14 of these Personal Terms; or
- the payment for the amount you indicate, plus the fees due in connection with the payment, will cause you to exceed the spending limit applicable to your Revolut account (information on the amount of this limit is available in Appendix 1); or
- if the amount for which the payment is to be made, plus the fees due in connection with the payment, is greater than the amount of funds that is in your Revolut account at the time you instruct us to make the payment; or
- if a bankruptcy order has been issued against you; or
- if we are required by generally applicable law to obtain certain information or documents from you, and you, despite our request, have not provided them to us; or
- your Revolut account or your Revolut card has been blocked.

We may also refuse to issue a new Revolut card if you do not have enough money in your account to pay us to issue or deliver the card.
We may delay a payment (both incoming and outgoing) if legal requirements dictate that we perform additional checks in connection with that payment.
WHEN WE REFUSE TO MAKE A PAYMENT, WE WILL ALWAYS (UNLESS IT WOULD BE INADMISSIBLE UNDER GENERALLY APPLICABLE LAWS) INFORM YOU VIA THE REVOLUT APP OF THIS REFUSAL, THE REASONS FOR IT (IF POSSIBLE) AND THE PROCEDURE FOR CORRECTING THE ERRORS THAT CAUSED THE REFUSAL. YOU WILL RECEIVE SUCH NOTIFICATION AS SOON AS POSSIBLE.

19. Third-party fees for making or receiving payments

We do our best to make payments charged to your Revolut account free of charge. However, sometimes we have to charge fees to provide a particular service. When we do, we try to keep our fees low. We will always provide you with information about any associated fees before you make a payment on the Revolut app. You can find detailed information about fees on our Fees page.
We do not charge any fees for sending local payments (that is, in your case, payments in PLN within Poland). We do not charge any fees for accepting payments.

If you make a payment in a currency other than PLN or to another country, we may charge an international payment or SWIFT payment fee. These fees are described on our Fees page. We will always inform you about the fees and state their amount in the Revolut app before making the transfer.
Other providers involved, such as the bank of the person you are paying or certain correspondent or intermediary banks (banks that help transfer the money between other banks) might sometimes take their fees from the payment you're sending or receiving. This could mean that you or the person you are paying receives less than expected. For example, you could only receive €90 from someone who has sent you €100 because the other person's bank has charged a €10 fee.
This might happen if:

- the account provider of the person you are sending a payment to or receiving a payment from is within the EEA, and the payment is in a currency that is not the currency of an EEA member state; or
- you make a payment to or receive a payment from a person whose account is held by an entity that is located outside the EEA.

We will not charge you any fees for receiving payments. We will always give you the full amount we receive from another bank. Likewise, we will always send the full amount that you ask us to send, but we can not guarantee that the full amount will be paid into the other person's account without a fee being taken by another bank. If you make a card transfer, you will also be charged a fee. This fee will depend on the amount you are sending and the country where you are sending it to. This fee will be calculated in real time and shown to you in the Revolut app before you make the payment.

What happens if something goes wrong

20. What happens if money disappears from my Revolut account?

If you become aware of an unauthorised transaction (i.e. a transaction to which you have not consented), please inform us via the Revolut app immediately, but no later than 13 months from the date on which the amount was debited from your Revolut account.
If such an unauthorised transaction occurs, we shall immediately (in any case no later than the end of the business day following the day on which the unauthorised transaction was discovered, or the day on which you informed us of the unauthorised transaction) deposit the amount of the transaction back into your Revolut account, except in the event that we have reasonable and duly documented grounds to suspect

fraud and inform the relevant authorities responsible for criminal prosecution of this in writing.
If we deposit the money back into your Revolut account, this shall also apply to any fees incurred in connection with the collection of the payment from your Revolut account.
If the transaction is initiated via the provider of the payment transaction initiation service, then we will immediately, but no later than the end of the business day following the day on which we discover the occurrence of this unauthorised transaction charged to your Revolut account, or the day on which we receive your notification, refund the amount of the transaction and restore your Revolut account to the state it would have been in had the transaction not taken place.
If an unauthorised transaction has taken place due to someone using your Revolut card that you have lost or that has been stolen from you, or the misappropriation of your Revolut card, then you will be liable for the transaction up to the equivalent in PLN of €50. However, this shall not apply (and you shall not be liable up to this amount) if you had no way of knowing that your Revolut card had been lost, stolen or misappropriated before the transaction was made (except where you acted deliberately), or the loss of the card before the transaction was made was caused by an act or omission of our employees or other persons whose services we use.
We will not reimburse you if you have intentionally or through gross negligence caused the unauthorised transaction by breaching your obligation to use the Revolut card or Revolut app in accordance with these Personal Terms or by reporting to us the loss, theft, misappropriation or unauthorised use of your Revolut card or Revolut app that you have discovered (if you have reported this to us, you are not liable for unauthorised transactions after this report unless you have caused them intentionally). We will not make a refund, for example, if you give someone the PIN for your Revolut card, and that person pays with that Revolut card without your permission.
If we do not require strong user authentication, you will not be liable for unauthorised payment transactions unless you have acted intentionally.
In Section 7, we have indicated the means for you to report the loss, theft, misappropriation or unauthorised use of or unauthorised access to your payment instrument. If we had not provided you with these means, you would not be liable for unauthorised payment transactions unless you had intentionally caused the unauthorised transaction.

21. When we might block your Revolut app or Revolut Card

The security of your money is of great importance to us.

We may block your access to the Revolut app or your Revolut card, and thus prevent you from making payments using them, for legitimate reasons relating to the security of the Revolut app or your Revolut card, or if we have a suspicion that the Revolut app or your Revolut card has been used in an unauthorised manner or if an unauthorised transaction has been deliberately brought about, or because of an increased risk of you losing the creditworthiness required for your Revolut card (insofar as your use of your Revolut card is linked to the use of credit extended to you). We may also block your access to the Revolut app or your Revolut card if laws applicable to us oblige us to do so.
We will notify you of the blocking of your access to the Revolut app or your Revolut card, and the reasons for this, via the Revolut app prior to the blocking or, if this is not possible, immediately after the blocking, unless notification is unreasonable for security reasons or prohibited by generally applicable laws.
Your access to the Revolut app and your Revolut card will also be blocked if you report to us that you have discovered the loss, theft, misappropriation or unauthorised use of or access to the Revolut app or your Revolut card respectively as referred to in section 7 of these Personal Terms.
We will unblock your access to the Revolut app or your Revolut card (whichever has been blocked) as soon as the grounds for maintaining the blocking no longer exist.

22. When can we block or terminate your Revolut account?

We may block your access to your Revolut account or one or more of its functions (temporarily restrict your ability to use it) if:

- we have reasonable and properly documented grounds to suspect that you have intentionally or through gross negligence used your Revolut account for purposes that are in breach of Polish or European laws that are directly applicable to you; or
- we have reasonable and properly documented grounds to suspect that you allow others to access or enable others to use your Revolut account or Revolut app; or
- we have asked you to provide us with information or documents that we are obliged to obtain under the provisions of generally applicable law and we have not received them; or
- you violate the provisions of these Personal Terms contained in Sections 4 and 11; or
- you, intentionally or through gross negligence, contribute to an unauthorised payment transaction.

We will unblock your access to the Revolut account as soon as the grounds for maintaining the blocking no longer exist.

We may terminate your Account Agreement, with two months' notice, for the following important reasons:

- we have asked you to provide us with information or documents which we are obliged to obtain under generally applicable laws and this information has not been provided by you despite our repeated request; or
- you are in breach of the provisions of these Personal Terms even though we have asked you to cease the breach and pointed them out to you; or
- you are using your Revolut account for business or professional purposes despite our request to stop this; or
- no transactions have been made on your Revolut account for more than 24 consecutive months, with the exception of transactions for the collection of fees;
- we have asked you to repay your debts to us related to these Personal Terms, but you have failed to do so within the timeframe set by us; or
- maintaining a negative balance on your Revolut account for more than three months; or
- we cease to provide the services covered by the Account Agreement; or
- we have reasonable and properly documented grounds to suspect, that you have intentionally or as a result of gross negligence used your Revolut account for purposes that are in breach of Polish and European laws that are directly applicable to you; or
- we have reasonable and properly documented grounds to suspect, that the funds held in your Revolut account are derived from or related to criminal activity; or
- we learned that you gave us false information or withheld true information when opening your Revolut account, if providing true information would have resulted in your account not being opened; or
- we are obliged to give you notice of termination under the provisions of generally applicable law applicable to us or by virtue of a court decision rendered in a case involving us or by virtue of a recommendation of a state authority supervising our activities; or
- we are unable to apply to you the due diligence measures as defined by the anti-money laundering and counter-terrorist financing regulations.

The termination of the Account Agreement will result in the closure of your Revolut account. You will not be able to use any services that were covered by the Account Agreement. Termination of the Account Agreement and subsequent closure of your Revolut account may also result in the termination of any other agreement entered

into with or through us. You can get more information from the Revolut app or by contacting us.
If we charged you an upfront fee prior to termination, we will refund the fee on a pro-rata basis to the period of the Account Agreement.

23. How can I close my Revolut account?

You can close your Revolut account, and hence terminate this Account Agreement with immediate effect, at any time by informing us. You can do this through the Revolut app, by writing to us at our registered office, or by emailing us at support@revolut.com.
If you wish to close your Revolut account, you will need to withdraw all funds and other assets that are in your Revolut account and in any other accounts you may have open with Revolut (e.g. funds in a Joint Account). Once your Revolut account is closed, you will lose access to the Revolut app and therefore also access to any other Revolut accounts and services, including cards.
If your Revolut account has been temporarily restricted, the provisions of the applicable law may make it impossible to close it immediately.
How can I withdraw from the Account Agreement?
You can withdraw from this Account Agreement (and so end it) without giving a reason by informing us (through the Revolut app or by sending an email to support@revolut.com) within the first 14 days from your acceptance of these Personal Terms and thus the conclusion of the Account Agreement between you and us. You agree to start performing the Account Agreement before the end of the withdrawal period. You will not incur any costs in connection with such withdrawal, but if you have performed any activities under this agreement before the expiry of these first 14 days for which a fee is provided for on our Fees page, you will be obliged to pay it. In case of withdrawal, we will reimburse you, to the account you have indicated, any funds that are in your Revolut account on the expiry of this 14-day period.
You may also withdraw from the Revolut card part of the Account Agreement by informing us (via the Revolut app or by sending an email to support@revolut.com) within the first 14 days, beginning on the day you received your first Revolut card, but only if you have not made any transactions with the card. In the event of such a withdrawal, we will reimburse you for the fees you have incurred, but we will charge you for the costs of issuing the payment card as indicated on our Fees page.

24. What happens after my Revolut account is closed?

It will still be necessary for you to pay the fees and commissions due to us accrued prior to the closure of your Revolut account, which have not been collected until then.
How do I get access to my money after closing my Revolut account?
If the Account Agreement is terminated (by us or by you) or you withdraw from the Account Agreement, please indicate to us how you would like to receive a return of the money held in your Revolut account. If you do not indicate this way to us, your money will be held by us in a non-interest-bearing technical account.
If the Account Agreement is terminated (either by us or by you) or you withdraw from the Account Agreement, please indicate to us how you would like to receive a return of the money held in your Revolut account. If you do not indicate this way to us, your money will be held by us in a non-interest bearing technical account.
When your account is closed, you can have your funds transferred to an account at another bank.

25. Changes to the Personal Terms and Fees

Amendments to the Personal Terms
We reserve the right to amend the Personal Terms during the term of the Account Agreement for the following important reasons:
1. the introduction, amendment or repeal of generally applicable laws or the issuance of final judgments by Polish administrative courts, Polish common courts (district and appellate courts), shaping the practice of the financial sector; Polish administrative courts, the Court of Justice of the European Union; the Supreme Court; Supreme Administrative Court regarding how we provide our services or how you use our services, to the extent that this will result in an obligation for us to amend the rules and regulations and only to the extent corresponding to such amendments or judgments Changes in this respect will not be made later than within six months of the date on which one of the above events occurs and provided that this shall not result in the amendment or removal of prohibited provisions pursuant to Art. 385[3] of the Civil Code; or
2. issuance, amendment or revocation of guidelines, provisions, decisions, or recommendations of the: National Bank of Poland, Polish Financial Supervision Authority, President of the Office of Competition and Consumer Protection, Bank of Lithuania, European Central Bank or other authorised public administration bodies addressed to the banks or to us directly, from which our obligation to amend the Rules arises. Amendments will be made to the extent resulting from the content of the aforementioned decisions, provisions, recommendations, positions. Changes in this respect will not be made later than within 6 months from the date of occurrence of one of the aforementioned events and with the proviso that this will not lead to the

removal of prohibited provisions in accordance with Article 385[3] of the Civil Code; or
3. a change in our offer, that is, if:

- we are introducing new products, services or functionalities, the change will only consist of adding to the Personal Terms of the new products, services, functionalities or adjusting the existing provisions of the Personal Terms of the accounts to include the new services, functionalities or products. The decision to use any new chargeable products, services or functionalities will be at your discretion; or
- we change the scope of the services or functionalities of the products or services we offer (provisions concerning changed services or functionalities may or may not be part of separate terms and conditions for the product or service in question), but the change of the Personal Terms will only concern the changed functionalities or services, and the changed services or functionalities will not lose their original character and will not impose additional burdens on you, and as long as this ensures the due performance of the Account Agreement by us; or
- we will cease offering a service or product, or limit the functionality of services or products, in which case the changes to the Personal Terms related to the cessation of offering a service or product or limitation of functionality will be introduced only within the scope of the provisions relating to the relevant service or product and will not limit the basic benefits resulting from the Account Agreement. Before we do this, we will inform you whether we offer similar services or products that you can use.

Changes in this respect will not be made more than twice a year and will not lead to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code:
4. the need to introduce:

- changes resulting from changes introduced by payment organisations to card issuers, payment service providers or our partners, but only to the extent necessary to ensure compliance with such changes;
- technological and technical corrections or improvements in connection with the handling of the account;
- new, adjustment or improvement of existing personal data protection measures;
- ensuring the protection of products and services against abuse, security threats, disruptions and use incompatible with the Personal Terms or applicable law, in particular criminal law (e.g. fraud),

only to the extent that it will be necessary to adapt the Personal Terms to the solutions resulting from these changes, this will ensure proper implementation of the Personal Terms and will not lead to an increase in your obligations or to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code,
5. circumstances in which:

- we update our contact details, address details or registration details;
- we introduce a new or change the existing marketing name of our services and products or services and products that we offer together with our partners, provided that these changes do not increase your existing obligations or limit your rights,
- we correct typographical, spelling or punctuation errors, including adding additional explanations;
- we merge or separate our regulations;
- we change the style, font, form or graphics of the Personal Terms,

provided that this does not violate your interests or increase your obligations and that it does not lead to a change or deletion of provisions that are prohibited under Article 385[3] of the Civil Code.

Informing about changes to the Personal Terms

Information about all changes will be sent by email on a durable medium together with the attached amended regulations, no later than two months before the date the changes take effect.

If you do not object to these changes or do not terminate the Account Agreement before changes to the Personal Terms take effect, then we will consider that you have consented to them. You may object to the proposed changes in the period from the day you receive information about the changes to the day preceding the date they take effect. If you object but do not terminate, the Account Agreement expires on the day preceding the date the changes take effect. You do not incur any fees in this respect.

Changes to Fees

We reserve the right to change the amount of fees specified on the Fees pages or the principles of their application and calculation, to introduce a new fee for activities (services) not previously covered by fees or to waive the collection of fees previously charged, during the term of the Account Agreement, for the following important reasons:

1. a change in the consumer price index published by the Central Statistical Office (“GUS”) compared to the same month of the previous year by at least two per cent. We have the right to make a change no more than twice a year based on

changes in the indicators for June and December. The change may enter into force no later than six months after the publication of the given index; or

2. introduction, amendment or repeal of generally applicable legal provisions or issuance of final judgments of Polish administrative courts, Polish common courts (district and appellate) shaping the practice of the financial sector; the Court of Justice of the European Union; the Supreme Court; the Supreme Administrative Court regarding how we provide our services or how you use our services, to the extent that this will result in our obligation to introduce changes or waive our fees and only to the extent corresponding to these changes or judgments, changes in this respect will not be made later than within six months from the date of occurrence of one of the above events and provided that this will not lead to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code; or

3. issuing, amending or repealing guidelines, resolutions, decisions, or recommendations of: the National Bank of Poland, the Polish Financial Supervision Authority, the President of the Office of Competition and Consumer Protection, Bank of Lithuania, European Central Bank or other authorised public administration bodies addressed to banks or directly to us, from which our obligation to change or waive fees results. Changes will be made within the scope and in the amount resulting from the content of the above decisions, resolutions, recommendations, or positionsChanges in this respect will be made no later than within 6 months from the date of occurrence of one of the above events and provided that this does not lead to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code; or

4. introduction of new paid products, services or functionalities of an optional nature, provided that this change will consist in the introduction of new fees for the new functionality, service or product, and the decision to use these new paid products, services or functionalities will be yours. Changes in this respect will not be made more often than twice a year and no later than within six months from the date of occurrence of one of the above events and provided that this will not lead to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code; or

5. the need to correct typos, editorial, spelling or punctuation errors, to the extent that they do not increase your obligations towards us or the scope and manner of providing services by us. Changes in this respect will not be made more often than twice a year, provided that this will not lead to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code.

If we change the fees, due to the occurrence of at least one of the reasons specified above, such changes will be made in accordance with the direction of the change, excluding the reasons specified in points 2, 3, and 5, assuming that:

- an increase in any of the fees for the above reasons may not exceed three times its previous amount,
- in the event of an increase in the fee, the previous amount of which was:

- PLN 0 - the fee resulting from the increase may not exceed PLN 200,
- 0% - the fee resulting from the increase may not exceed 2%.

- in the event of introducing a new fee, its amount may not exceed PLN 200 or 2%.

Informing about changes in Fees
Information about all changes in fees will be sent to you by e-mail on a durable medium together with the amended Fees pages attached, no later than two months before the date the fee changes are to take effect.
If you do not object to these changes or do not terminate the Account Agreement before the date the changes to the Fees pages take effect, then it is considered that you have given your consent to them. You may object to the proposed changes at any time from the day you receive information about the changes to the day before they take effect. If you object but do not terminate, the agreement expires on the day before the changes take effect. You will not incur any fees in this respect.

26. Your refund rights and SEPA direct debits

The right to a refund
You can ask us to refund the amount of an authorised transaction (i.e., a payment you agreed to) initiated by or through the payee, which has already been executed, if:

- at the time you authorised the transaction (which is when you agreed to the payment), the exact amount of this transaction was not specified; and
- the amount of this transaction is higher than the amount you could have expected, taking into account the type and value of your previous transactions, the provisions of this Account Agreement and the relevant circumstances of the case (whereby, the reasons may not be related to currency exchange if the reference exchange rate agreed between you and us was used for currency exchange); and
- the payment was made to an account in the EEA; and
- you did not authorise the payment directly with us; and
- neither we nor the person to whom you are paying has provided you with any information about this future payment within four weeks before the due date of this payment.

As an example, consider a situation in which you agreed to have a hotel charge your Revolut card for anything you take from the minibar, and the hotel charged you a higher amount than you might have expected at the time you gave your agreement.
We may ask you for additional information indicating that the conditions for refunding the amount indicated above have been met.
You can request a refund of the amount of an authorised transaction (i.e., a transaction you agreed to) from us within eight weeks after the amount of that payment has been debited from your Revolut account. You can request this refund by contacting us via chat, and within 10 business days of this contact, we will either refund your money or inform you why we will not refund your money while indicating the state authorities to which you can complain if you disagree with our justification for refusing the refund.
For information on how to request a refund of a provider-initiated payment, see Section 11.
SEPA direct debits
In the case of SEPA direct debit, the conditions indicated above do not apply. You may request a refund of the amount of an authorised transaction (i.e., a transaction for which you have agreed) from us within eight weeks from the date on which the amount of that transaction was debited from your Revolut account, and if you do so, within 10 business days we will refund the full amount of that transaction to your Revolut account.
Reversing refunds
If we give you a refund and then find that you were not entitled to it, you will have to pay us back.

27. Are you liable if something goes wrong with my Revolut account, card or Revolut app?

We will ensure that our services run constantly and quickly. However, we cannot promise that this will always be the case or that the services will be free of defects. We always make every effort to resolve any problems with our services, regardless of the cause.
If you directly instruct us to make a payment and we fail to do so or do so improperly, we will be liable unless we can prove that this payment was credited in a timely manner to the entity holding the account of the person who was to receive this payment. If we are liable for this, we will restore your Revolut account, from which the amount of this payment was debited, to the state it was in had the non-performance or improper performance of this payment not occurred.

In the event that you have placed a payment order with us to a provider providing a payment transaction initiation service, and that payment has not been made or has been improperly made, we will restore your Revolut account to the state it was in had theimproperly made payment not occurred.
If we have received the payment amount for you and this amount has not been credited to your Revolut account, we will be liable to you for the non-performance or improper performance of the transaction. In such a case, we will immediately deposit the appropriate amount into your Revolut account in order to bring that account to the state it was in had the non-performance or improper performance of the payment transaction not occurred.
If you are the one who is to receive the payment, and you are the one who initiates the order to receive it, it is our responsibility to pass this order to the entity that maintains the account of the person who is to pay you. If there is a delay, this money will be credited to your Revolut account as if there was no delay. If we are not the one responsible for the non-performance or improper performance of this payment, then the liability to the person who made the payment, will be borne by the entity that maintains his or her account, unless we have received the amount of this payment (even if there is a delay), then we will transfer this money to your Revolut account as if the payment had been properly made. If, in accordance with the provisions above, we are responsible for the non-performance or improper performance of the payment transaction, our liability also includes the fees and interest that you were charged as a result of the non-performance or improper, including delayed, performance of the payment transaction.
If we do not receive notice from you that a transaction was not executed or was executed improperly within 13 months from the date the amount was debited from your Revolut account or from the date the transaction was supposed to have been executed, your claims against us for this non-executed or improperly executed transaction will lapse (and so we will not be liable to you for it). We will also not be liable if you indicated to us an incorrect account number to which the money was supposed to go. In addition, we are not liable for the non-performance or improper performance of a payment transaction in the event of force majeure or if the non-performance or improper performance of the transaction is due to generally applicable laws applicable to us.
If a transaction has not been executed or improperly executed and you initiated the transaction (or, if you are the recipient, the transaction was initiated through you), we, regardless of whether we are responsible for the non-execution or improper execution of the transaction, will, upon your request, take prompt action to trace the transaction and inform you of the result of the action.

28. How you might owe us money

Fees due to us as indicated on the Fees page or in a separate agreement between you and us will be charged to your Revolut account.
You cannot borrow money on your Revolut account, unless you are using one of our credit products.
The Revolut card enables offline transactions, which are made without a connection to a bank. This means that their settlement may exceed the amount of funds available in your Revolut account.
If there is a negative balance in your Revolut account at the end of the business day, immediately provide your Revolut account with the amount of money needed to settle the negative balance. A negative balance on your Revolut account may occur as a result of a withdrawal from your Revolut account of an amount greater than the amount you have stored in your Revolut account, which may have occurred as a result of a withdrawal or payment from your Revolut account or as a result of fees charged to your Revolut account. If money is received into your Revolut account that has a negative balance, we will credit the money to pay off that negative balance
If you do not fund your Revolut account and eliminate the negative balance, we may deduct the amount owed to us from any amount we have to pay you
This does not limit our right, under generally applicable laws, to seek repayment of amounts due to us, other than as described above.
If you are experiencing financial difficulties please reach out to us through the in-app chat to receive support.

29. Filing of complaints

In the event of your dissatisfaction with our services, we will endeavour to rectify the problems
We always do our best, but we recognise that sometimes things can go wrong. If you would like to make a complaint, please contact us. We will accept and investigate any complaint sent to us. Our final response to your complaint, or a message explaining why a final response has not been given, will be provided within 15 working days of your complaint. In particularly complex cases that do not allow us to deal with your complaint within this timeframe, we will explain the reason for the delay, indicate the circumstances that need to be established in order to deal with your case, and set an expected timeframe for dealing with your complaint and providing a response, which will be no longer than 35 working days from the day we receive your complaint.
Filing a complaint
If you would like to speak to someone about an issue that is bothering you, please contact us via the chat available in the Revolut app. The in-app chat is our customer service tool and our responses to questions sent by you via in-app chat are not subject to the complaint processing timeframes indicated above. We are usually able

to resolve your issue quickly via the in-app chat. This will likely require you to provide us with the following information.
If you want to file a complaint, you can do it through this form. You can also send us an email at formalcomplaints@revolut.com. If you wish to make a complaint when corresponding with us, we will provide you with a complaint form or we can submit a formal complaint form for you and have our agents analyse your case as a complaint. You must be able to tell us:

- your name and surname;
- the phone number and email address associated with your Revolut account;
- description of the issue;
- the time the problem occurred; and
- the suggested way of solving the problem.

We will investigate your complaint and respond to you by email. We will communicate with you in Polish, unless you request otherwise.
Notwithstanding the above, you always have the right to turn to the non-judicial dispute resolution bodies listed below in connection with any complaint about our services. You also have the right to go to court if you consider that we have violated the law.
Out of court dispute resolution authority for complaints related to financial services
You can file a complaint against our actions with the Bank of Lithuania within 1 (one) year of the date you sent us your complaint. In this case, the Bank of Lithuania will act as an out-of-court dispute resolution body dealing with disputes between consumers and financial service providers.
Their address is: Žalgirio g. 90, 09303 Vilnius, the Republic of Lithuania.
You can find more information on their website.
Please note that if you wish to have recourse to the Bank of Lithuania as an out-of-court dispute resolution body, you must send us your complaint within three months from the date you become aware (or should have become aware) of the alleged breach of your rights or legitimate interests under your contract with us.
The processing of a complaint by the Bank of Lithuania is free of charge.
The extrajudicial body for the settlement of consumer disputes not related to the competence of the Bank of Lithuania is the State Consumer Rights Protection Authority.
Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania.
You can find more information on their website. You can also invoke the consumer protection rules of the country of the EEA area where you live. You can also complain to the relevant out-of-court dispute resolution bodies that handle consumer complaints related to our financial services in your country.

Out of court dispute resolution authority for complaints related to the processing of personal data

You have the right to make a complaint to the State Data Protection Inspectorate (SDPI),the Lithuanian supervisory authority for data protection issues.

Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt.

You can find more information on their website.

Out-of-court dispute resolution body for complaints relating to financial services in Poland

You can also refer to the mandatory consumer protection legislation applicable in the EEA country where you live. It is possible to submit a complaint to the relevant out-of-court dispute resolution bodies that handle consumer complaints in your country in relation to financial services provided by us. In Poland, the relevant body is the Financial Ombudsman. Contact details can be seen below:

Address: ul. Nowogrodzka 47A 00-695 Warsaw

Email: biuro@rf.gov.pl

Telephone: +48 22 333-73-26, +48 22 333-73-27

Detailed information on the procedure before the Financial Ombudsman is available on the website: www.rf.gov.pl.

More information

Click here for more information about our complaints handling procedure.

Other matters

30. Data protection and Confidentiality rules

In order to provide the services covered by the Account Agreement, we need to collect information about you. For more detailed information on how we use your personal information in general, please refer to our Privacy Statement (you will find it here).

By entering into theAccount Agreement, you acknowledge that we will gather and store your personal information for the purpose of providing our services to you. This does not affect any rights or obligations, either yours or ours, under generally applicable data protection legislation.

If you do not want us to process your personal data to provide the services covered by thisAccount Agreement you must close your Revolut account, which will terminate theAccount Agreement between you and us. If you do this, we will stop processing your data to provide our services, but we may be required to retain it by the common law provisions applicable to us.

Confidentiality

By entering into thisAccount Agreement, you give us permission to disclose to other entities within the Revolut group, third parties that provide services to us (or to other entities within the Revolut group), and subcontractors of such third parties (the categories of the recipients are provided in our Privacy Policy here):

- the fact that you are our client;
- the services we provide to you;
- your Revolut account number;
- your Revolut account balance(s);
- operations performed by you or being performed on your behalf;
- your obligations to us;
- circumstances of providing the financial services to you;
- your financial situation and assets;
- other commercial information you have provided to us when opening the account; and
- your activities, plans, debt obligations or transactions with other persons.

The above information may be disclosed if:

- it is necessary for the performance of financial accounting, audit or risk assessment;
- we use common information systems or technical equipment (servers);
- it is necessary for the provision of services you have requested;
- it is necessary to develop or improve the services we provide across the Revolut group;
- it is necessary to provide you with consolidated information from different Revolut group entities;
- you have consented to receive promotional content or we provide it to you based on other legal reasons.

We may also disclose the above information to a third party we are assigning, pledging or transferring, or intending to assign, (any parts of) our business, rights, claims or obligations arising from the Account Agreement concluded with you.
All of the above we call'client secrets', which we must protect as required by the applicable regulations. We will make sure that the third parties to whom the above information is disclosed are bound by contractual or statutory duties of confidentiality unless otherwise provided in the law.

A client secret may be disclosed in case it is required by law, in particular at the request of the law enforcement, regulatory, tax or other public authorities and the judicial authority acting within the framework of a court proceedings. In every situation where we need to share your personal data, we're dedicated to doing so in line with the relevant data protection laws.
Some of the features we make available in the Revolut app are social in nature. By entering into the agreement you understand and confirm that, in case you will not change your privacy preferences in the Revolut app, other Revolut users may be able to see limited information about you (such as your name, profile picture and the Revolut plan you are on). For example, if a customer searches for your username in the app, they will see your full name and profile picture. You can change your privacy settings in the Revolut app at any time.

31. Our intellectual property

All the intellectual property in our products (for example, the content in our app and on our website, our logo and card designs) are owned by our parent company, Revolut Ltd (a company incorporated in England and Wales with company number 08804411, whose registered office is at 7 Westferry Circus, Canary Wharf, London, E14 4HD, United Kingdom) and being used by us and other Revolut Group companies. You must not use this intellectual property as your own, except to use our products. You also must not reverse-engineer any of our products or services (that is, reproduce them after a detailed examination of their construction or composition).

32. Some legal bits and pieces

Our agreement with you
Only you and we have any rights under the Account Agreement.
The Account Agreement is personal to you and you cannot transfer any rights or obligations under it to another person.
Lithuanian law applies
The laws of the Republic of Lithuania apply to the Account Agreement between you and us (and thus including these Personal Terms). Despite this, you are subject to the protection afforded to you under Polish laws that cannot be excluded by contract and intended to protect your interests.
The Polish version of the Personal Terms applies
If these Personal Terms are translated into another language, the translation is for reference only and the Polish version will apply.
Our right to enforce the agreement

If you breach the Account Agreement between you and us and we do not enforce our rights or delay enforcing them, this will not prevent us from enforcing these or other rights at a later date to the extent that generally applicable law allows us to do so. Likewise, if we breach the Account Agreement between you and us and you fail to enforce your rights or delay enforcing them, this will not prevent you from enforcing these or other rights at a later date to the extent that generally applicable law allows you to do so.

Taking legal action

The competent court for disputes related to the Account Agreement concluded between you and us is the Polish court of competent jurisdiction.

Appendixes

1. Payment (transfer) limits

Specific limits apply for:

- If you are in the UK or EU, transfers of British Pounds (GBP) to UK beneficiaries are limited to £250k per transaction, £500k per day, and £1Mm per week. You cannot make more than 50 transfers in 24 hours, or more than 200 transfers in 7 days.
- If you're making a transfer to or from Japan, there is a limit of 1M Japanese Yen (JPY) equivalent per transaction.

We provide more information on the limits when you make a transfer in the app.