

## Your Revolut account

### 1. Why this information is important

This document sets out the terms and conditions for your Revolut personal account (your account) and its related services. It also sets out other important things that you need to know. These terms and conditions, along with the [Cardholder Agreement](#), [Fees page](#), [Privacy Policy](#) and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:

- you, the account holder; and
- us, Revolut Technologies Inc.

The Revolut USA Prepaid Mastercard and Revolut USA Prepaid Visa card are issued by Metropolitan Commercial Bank pursuant to a license from Mastercard International and Visa and may be used everywhere Mastercard or Visa is accepted. Banking services are provided by Metropolitan Commercial Bank, a member of the Federal Deposit Insurance Corporation (FDIC), and are subject to the terms of a [Cardholder Agreement](#). "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank ©2014. Revolut Technologies Inc. is a Delaware corporation that is a technology services provider and administrator of the card program.

You can ask for a copy of these terms and conditions through the Revolut app at any time. To use all the functions of the app that are available to you, you must be connected to the internet.

It's important for you to understand how your account works, so if you'd like more information you might find it helpful to read our [FAQs](#). (The FAQs don't form part of our agreement with you).

These terms and conditions are originally written in and governed by the English language. If this text is translated into another language and there is a conflict between the English and non-English versions, the English text will prevail.

### 2. What type of account is your Revolut Account?

Your account is a prepaid debit card associated with a bank account held with Metropolitan Commercial Bank. You may hold funds in different currencies at the same time.

Because your funds are stored in a bank account held with Metropolitan Commercial Bank, your funds are fully insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000.

### 3. Using money in your account

Once you have set up your account you'll be able to use our services. For example, you can do the following:

- send money to and receive money from other Revolut accounts and non-Revolut accounts;
- change money from one currency to another (we call this a currency exchange). The currencies available might change occasionally;

- make payments and withdraw cash using your Revolut Card; and
- view information about and manage your account.

We add new features and services all the time. We'll let you know about these through the Revolut app.

## 4. Can you open a Revolut account?

You must be 18 years or older to open a Revolut account. A [Revolut <18](#) account may be opened by a parent or legal guardian for children ages 6 to 17. The parent or legal guardian must have a Revolut account in order to open a Revolut <18 account

When you ask us to open a Revolut account, we or someone acting for us will ask for information about you and where the money you will put in your account comes from. We do this for a number of reasons, including to check your credit score and identity, and to meet our legal and regulatory requirements.

If you do not have a social security number you may still be eligible to open a limited Revolut personal account. Depending on your immigration status, we may ask you to provide us with a copy of your supported U.S. visa and may limit your access to certain products and features. Please see [here](#) for a list of supported visas and for more information on how your access to certain products may be limited.

Our [Privacy Policy](#) explains more about how we use your information for these and other purposes.

You can't:

- open more than one Revolut personal account; or
- open a new Revolut personal account if we've previously closed a Revolut account.

This Revolut account is for personal use only and may not be used for business purposes.

Please see the Revolut [Business Terms](#) for information regarding Revolut Business Accounts.

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

You can check all payments into and out of your account through the Revolut app. This information will also be available for six years after you close your account. You can download your information from the Revolut app at any time while your account is active.

We will send a notification to your mobile device each time a payment goes into or out of your account. You can turn off these notifications, through the Revolut app or in your device's settings, at any time. If you turn off notifications, you should regularly check your payments on the Revolut app. It's important that you know what payments go into and out of your account, so we recommend that you do not turn off notifications.

## 6. Communicating with You

We'll usually communicate with you through the Revolut app.

This is how we will provide account information and tell you about any fraud, or suspected fraud, relating to your account. It is also how we will tell you if there is a security threat to your account. Make sure you regularly check the Revolut app for this information.

To help keep your account safe, 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 or email, so you should regularly check your text messages and email account.

We will usually communicate with you in English, unless we tell you otherwise.

### **Keep us in the loop**

Please keep your details up to date and let us know immediately if any information you've given us changes.

To meet our legal and regulatory requirements we might sometimes 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 account or our services.

## **7. How to close your account?**

You can close your account at any time through the Revolut app, or by emailing us at [feedback@revolut.com](mailto:feedback@revolut.com).

You will still have to pay any charges you've incurred. We may also charge you any cancellation fees that apply to other agreements you've entered into with us (for example, if you cancel your Metal subscription).

When you tell us you want to close your account we will give you the opportunity to withdraw the money we hold for you before your account is closed.

### **Canceling your Revolut Card**

You can cancel any of your Revolut Cards in the Revolut app. Please contact us via in-app chat if you have questions about how to cancel a Revolut Card. Canceling your Revolut Card does not close your account.

## **8. What happens after your account is closed?**

We'll hold back enough money to cover any payments that you approved before your account was closed. If you owe us money before closing your account, you will still owe us money after closing your account, until you have repaid it.

### **How to access your money after your account has closed**

If your Revolut account has closed or your Revolut Card has expired you'll be able to contact customer services (at [feedback@revolut.com](mailto:feedback@revolut.com)) and ask them to send you the money we still hold for you, as long as required by applicable law.

Once your account is closed you can only withdraw your money in the currency of the country you live in.

## **Keeping your account safe**

## **9. How is my money protected?**

The funds that you deposit in your card account are held by Metropolitan Commercial Bank and are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000.

## **10. Keeping your security details and Revolut Card safe**

We do everything we can to keep your money safe. We ask you to do the same by keeping your security details and Revolut Card safe.

Sometimes it's easy to forget to take the steps you should take to keep your money safe. Here are a couple of tips:

- make sure you close down the Revolut app when you're not using it; and
- keep your mobile phone and your email account secure and don't let other people use them.

**Contact us through the Revolut app, as soon as possible, if your Revolut Card is lost or stolen, or if your Revolut Card or security details could be used without your permission.**

If you can, you should also freeze your Revolut Card using the Revolut app or by calling the automated number below. If you later realize there's not a risk to your Revolut Card's security, you can unfreeze it.

#### **How you can contact us**

Write to us: 107 Greenwich Street, Floor 20, New York, NY 10006

Freeze your Revolut Card: (844) 744-3512

Tell us about a lost or stolen Revolut Card or security details.

Send us a message on social media.

Email us at: [feedback@revolut.com](mailto:feedback@revolut.com).

Call us: (844) 744-3512 or contact our customer support in the Revolut app

## 11. 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.

For example, the Revolut app or Revolut Card must not be used (directly or indirectly) as follows:

- for illegal purposes (for example, committing fraud);
- in a way that we reasonably believe might harm our ability to provide our services;
- only to send money to and receive money from a credit card account;
- for any transactions to receive cash other than making a withdrawal from an ATM;
- to control or use a Revolut account that's not yours;
- to give Revolut Cards to any other person;
- to allow anyone else to have access to or use your account or the Revolut app;
- to abuse, exploit or get around any usage restrictions set by a service provider your Revolut Card is registered with. For example, you must only use one Revolut Card for any particular service provider that offers a complimentary subscription or trial period; or
- 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're here to help you.

## **Moving money in and out**

### 12. Adding money to your account

You can add money to your account using a debit card registered with us (we call this your "Stored Card") or by bank transfer. Your Stored Card must be in your name.

You may also set up direct deposit via the Revolut app. Direct deposit may be set up through our partner, [Atomic](#), or can be set up manually. If you set up direct deposit manually, you may need to provide the bank's routing number and your assigned card account number directly to your employer or other direct deposit payor.

When you add money by bank transfer, you must use the account details stated in the Revolut app. Make sure you follow the prompts from the app carefully to avoid any delays.

The account details you must use to add money to your account will depend on the currency of the money you are adding. For example, if you want to add money to your account in US dollars (\$), you must use the 'US Dollars account' details stated in the Revolut app.

If you use a Stored Card or a bank account that is in one currency to add money to your account in another currency, your bank or card provider may charge a fee.

There is more information on adding money to your account in our [FAQs](#).

### **Never worry about the balance of your Revolut account getting too low**

We know that it's important to be able to make payments from your account whenever you want. You can authorize us to add money to your 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 your card provider.

### **Payment limits**

Sometimes we might limit how much you can receive into or pay from your account, or how much you can withdraw or spend using your Revolut Card. We might also limit the value of Currency Exchange you can carry out at any one time or over a period of time. These limits can change from time to time. Information about these limits is set out in our [Cardholder Agreement](#).

### **Keep your currency consistent**

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

## **13. Transferring money between Revolut accounts**

### **Instant Transfers**

You can send money to, and receive money from, other Revolut accounts. We call these sorts of payments "Instant Transfers". All Instant Transfers are received 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 method we provide to identify them, and following the prompts.

### **Revolut Messenger**

Your Instant Transfers to and from other Revolut accounts are shown in a thread in the app. This allows you to see how much you have sent to and received from another person, and to see any outstanding payment requests as well. You can access this thread by tapping on the contact for the other Revolut account in the “transfer” section of the Revolut app.

If available in your country, you can also use this thread in the transfer section of the Revolut app to chat with your contacts. We call this function “Revolut Messenger”. Revolut Messenger is intended to make your use of Revolut more social by allowing you to communicate directly with your contacts about your activity on the Revolut app.

In order to use Revolut Messenger:

- you and the contact you want to chat with must both have been using a version of the Revolut app, and signed up to Revolut in a country, that supports Revolut Messenger; and
- either you must have successfully made a payment to the contact in the past;
- or you both must have each other saved in the contacts of your mobile device and have those contacts synced with the Revolut app.

If you don't want to receive messages on Revolut Messenger from a contact, you are able to block them. If you don't want to receive messages on Revolut Messenger at all, you can deactivate it completely. You can do both these things in the Revolut app.

To ensure any communication with your contacts is kept private, Revolut Messenger is protected using end to end encryption. This means that Revolut cannot access messages in your Revolut Messenger in any circumstances. For example, if you contact our Support team in relation to something that has occurred on Revolut Messenger, we will not be able to see your thread. It also means we are unable to provide any information about messages in your Revolut Messenger even if you ask us for it.

Revolut Messenger does not provide any permanent storage or backup of the messages in your thread. If you delete and reinstall the Revolut app, or if you change the device you are using to 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 transaction data of yours). Rather, they are just reminders of the payments you have made to and from the person you are chatting with. They will still appear in your thread if you change devices or reinstall the app.

Our [Community Standards](#) apply whenever you use Revolut Messenger. If you breach those Community Standards, we may restrict or remove your access to Revolut Messenger, or close your Revolut account completely. If you think someone else is breaching those standards (for example, they are harassing you or impersonating someone), you can report them by contacting Support. However, remember that because your messages are encrypted, we cannot see them. This may mean you will need to provide screenshots to Support as evidence of any report you are making.

## **Group Pockets**

If you are a member of a Group Pocket, you can send Instant Transfers to that as well.

A Group Pocket is an account set up and controlled by an individual Revolut user. All members of a Group Pocket can see their own transactions in the Group Pocket and can leave it at any time. Only the Revolut user who set up the Group Pocket (the owner) can automatically 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 (or revoke their access). You should only join a Group Pocket, or send money to it, if you trust the owner as they own the funds - if the owner at any point stops being a Revolut account holder or their account is locked, then you will not be able to access the funds in the Group Pocket.

## **Making purchases using Pay with Revolut**

You can also make an Instant Transfer to a business which uses "Pay with Revolut" to receive payments. This can happen in the following way:

You can instruct us to make an Instant Transfer for a set amount from your Revolut Account to a business, either instantly or at a set date or dates in the future (for example, instead of paying by card in a checkout). We call these payments "Customer Initiated Payments".

## **Customer Initiated Payments**

Customer Initiated Payments must be for a set amount. The set amount will be a one-off payment. You can turn off recurring Customer Initiated Payments to a business at any time (but you'll need to turn it off three (3) Business Days before its due if you want to cancel it). You will be asked to confirm and authenticate the amount of a Customer Initiated Payment, and any recurrence of it, in the checkout or signup flow. The business will only be paid the amount you confirm and the business cannot collect any other payments without your permission.

## **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 any frustrating card details. However, we want Pay with Revolut to work for you as well as for businesses. So we have created a [Buyer Protection Policy](#) which applies when you make an eligible purchase using Pay with Revolut.

## **14. Making other types of payments**

It's easy to send money to your or someone else's bank account. You can make a one-off payment or set up a recurring payment. Just enter the routing number and account number (or, for international payments, the BIC and IBAN) of the account you're sending money to in the Revolut app and follow the prompts. We may need to ask for other information as well.

## **Using your Revolut Card**

You can also make payments or withdraw cash using your Revolut Card.

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 transaction to be authorized by you unless you dispute the transaction.

Sometimes we might charge you a fee for making withdrawals. You can read about these fees in both our [Cardholder Agreement](#) and our [Fees](#) pages.

We are not responsible for losses where payments are returned in a different currency. Sometimes, money you've 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'll convert it back to the original currency. This means that the amount you receive back into your account might be different from the payment you made. We would not be responsible for any losses that this may cause you.

### **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're not, your payment might be delayed or you might lose your money if it's 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.

If the person you want to pay does not receive the money, we won't be responsible if we processed the payment correctly but you gave us the wrong details.

### **Instant Card Transfers**

You may also use your Card Account to send USD funds to an eligible, external, non-Revolut, debit, credit, or prepaid card ("Instant Card Transfer"). Please see the [Cardholder Agreement](#) for more information regarding Instant Card Transfers.

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

We'll 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, let us know through the Revolut app as soon as possible.

If the money is not received into the account you sent it to, we'll refund the payment back into your account. If you've had to pay any charges or interest as a result of our mistake, we'll refund those too.

If you believe that we have received payment on your behalf and the amount is not reflected in your account, contact us via in-app chat and we will perform an investigation promptly. We will credit any amounts due to you as soon as possible.

These rules don't apply to Currency Exchanges.

## 16. Send money using a payment link



You can send money to a friend who doesn't have a Revolut account by setting up a 'payment link'. You can do this by going into the Revolut app, entering the amount you want to send, clicking on 'create payment link', and sending the link to your friend.

Once you've sent the link to your friend, they can complete the payment link by entering the details that are needed for them to receive money from you.

If you are sending less than 250 GBP (or the equivalent in a different currency), your friend will need to enter their bank account details into the link within 24 hours. The payment will then be made to their bank account.

Sometimes, even if the payment amount is less than 250 GBP (or the equivalent in a different currency), your friend who receives the payment link may need to open a Revolut account before they can receive a payment. If they don't open a Revolut account on time, we won't be able to make the payment to them or from them.

## 17. What exchange rate does Revolut use?

If you tell us to make a Currency Exchange, or we need to convert the currency of a payment into or out of your account or a cash withdrawal made using your Revolut Card, we'll use an exchange rate based on our market rate, which is based on foreign-exchange markets. You can see the current rate in the Revolut Dashboard. Once we've converted the currency, your transaction history in the dashboard will show the exchange rate we used. We use the rate that applies at the time we carry out the conversion.

You can find more details about our fees in our [Fees](#) page.

We are not responsible if:

- you lose any money as a result of converting currency; or
- you are charged any fees or lose any money because you're using your Revolut Card in another country and you ask the retailer (or the retailer's bank) to make the conversion. (For example, imagine you're a US customer traveling in Japan. When you pay your bill at a restaurant you agree to pay in US Dollars rather than Yen. This means you've asked for the retailer's bank to convert the currency. We can't be responsible if that bank gives you a worse exchange rate or charges you fees).

## 18. Can you cancel a payment or Currency Exchange?

You can cancel a payment (including a recurring payment) at any time up to three Business Days before the payment is due to be paid from your account. A "Business Day" is defined as a weekday other than a bank holiday in the United States.

You can't cancel a payment within three Business Days from the day it's due to be paid from your account. This means that you cannot cancel Instant Transfers between Revolut accounts. You also can't cancel a currency exchange once we've received your request to carry it out.

You can cancel a bank transfer through the Revolut app.

## 19. 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 recipient receives it on time. Payment receipt times may vary depending on the time the payment was made and the currency you have chosen.

The list below explains when we'll make payments.

### **If you want to make an instant transfer to a Revolut account:**

- Make your payment instruction at any time and we will process it immediately

### **If you want to make a payment to someone else's bank account:**

- Provide instructions before 1pm ET on a Business Day and we will process it immediately
- Provide instructions after 1pm ET on a Business Day and we will process it the next business day
- Provide instructions on a day that is not a Business Day and we will process it the next Business Day

### **If you want to make a payment link transfer to a bank account:**

- Provide instructions any time, and we will process the transaction when the person you want to pay enters their bank details (as long as this is within 24 hours of you sending them the payment link)
- Payment to a bank account at a future date (such as a recurring payment) any time the same Business Day (if the payment is due to come out of your account on a Business Day) or the next Business Day (if the payment is due to come out of your account on a non-Business Day).

## 20. When Revolut will refuse or delay a payment

We must refuse to make a payment, or delay a payment, in the following circumstances:

- if legal or regulatory requirements prevent us from making the payment or require that to carry out further checks;
- if you have violated these terms and conditions in a way that we reasonably believe justifies us refusing or delaying your payment;
- if we believe that processing your instruction would violate these terms and conditions or that your instruction doesn't contain all the information we need to make the payment properly;
- if the amount is over, or would take you over, any limit that applies to your account. We've set out the limits in our FAQs;
- if there is not enough money available in your account to make the payment and cover any charge;
- if a bankruptcy order is made against you or you've entered into an individual voluntary arrangement with your creditors;

- if, even after doing everything reasonably possible, we won't be able to make the payment on time;
- if a third party prevents us from making the payment (for example, if Mastercard or Visa do not allow a payment or cash withdrawal using your Revolut Card);
- if you owe us money or we intend to exercise our right of set-off (as explained below);
- if we have asked you for important information we reasonably need and you have not given us that information; or
- if we have suspended your account.

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.

**When we refuse to make a payment, we'll always try to let you know**

If we can, we'll use the Revolut app to tell you that we have refused to make a payment. If you'd like to find out why we refused the payment, and what you can do to solve any problem, please contact us through the Revolut app.

**We won't be responsible for any losses you suffer as a result of us refusing or delaying a payment.**

## 21. Third-party fees for making or receiving payments

Revolut does not charge any fees for making or receiving payments. However, other banks or parties 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 bank of the person you are sending a payment to or receiving a payment from is within the US, and the payment is in a currency other than USD; or
- you make a payment to or receive a payment from someone whose bank is outside the United States.

## What happens if something goes wrong

### 22. What happens if someone steals from your account?

Let us know as soon as possible through the Revolut in-app chat (and no later than two statement cycles).

We'll complete an investigation and pay back any charges owed to you as soon as possible.

Please see the [Cardholder Agreement](#) for more details on lost or stolen cards and unauthorized transfers.

## 23. When we might block your account or Revolut Card

The safety of your money is important to us. We might prevent you from making payments from your account or with your Revolut Card if we're reasonably concerned about its security or that it might be used fraudulently or without your permission.

We might also have to block your Revolut account or Revolut Card to meet our legal obligations. Contact us via chat in the Revolut app if you have questions about why your Revolut account or Revolut Card has been blocked.

## 24. When could Revolut suspend or close an account?

We may close or suspend your account immediately, and end your access to our services, in exceptional circumstances, including:

- if we have reason to believe, in our sole discretion, that you are behaving fraudulently, suspiciously, or otherwise in violation of the law;
- if you haven't given us (or someone acting on our behalf) any information we need, or we have reason to believe, in our sole discretion, that information you have provided is incorrect or not true;
- if you've violated these terms and conditions;
- if we have reason to believe, in our sole discretion, that your use of the Revolut app is harmful to us or our software, systems or hardware;
- if we have reason to believe, in our sole discretion, that you continuing to use your account could damage our reputation or goodwill;
- if we have asked you to repay money you owe us and you have not done so within a reasonable period of time;
- if you've been declared bankrupt; or,
- if we have to do so under any law, regulation, or court order.

We may also decide to close or suspend your account for other reasons.

## 25. Revolut can change these terms

We may change these terms and conditions for the following (including but not limited to) reasons:

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

- because we are changing or introducing new services or products that affect our existing services or products covered by these terms and conditions.

### **Telling you about changes**

If we change these terms, add, or remove a product or service, we will provide you with notice of the change(s) as required under applicable law.

If we provide notice to you, we'll assume you're happy with the change unless you tell us that you want to close your account before the change is made.

## **Revolut Card payments**

### 26. Your refund rights for Revolut Card payments and direct debits

You can ask us to refund an amount taken from your account if all of the following apply:

- you agreed that a payment could be taken, but didn't agree the actual amount of the payment;
- the amount taken is more than you reasonably expected in all the circumstances (including your spending pattern);
- the person you paid is in the US;
- you didn't authorize the payment directly with us; and,
- you ask us for the refund within sixty (60) days of the payment being taken from your account.

For example, you could get a refund if you gave a hotel permission to charge your Revolut Card for anything you take from the minibar, but the hotel has charged you more money than you could reasonably have expected at the time you gave them permission to do this.

We may ask you for more information to investigate the matter. We'll provide a refund, or tell you why we couldn't provide one, as soon as possible, normally within 10 Business Days from the date you give us the information we ask for, however; this investigation period may be extended if we require additional information.

### **Reversing refunds**

If we give you a refund and then find that you weren't entitled to it, you will have to pay us back.

### 27. Is Revolut responsible if something goes wrong with your Revolut account, your Revolut Card or the Revolut app?

We'll do as much as reasonably possible to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we can't promise that this will always be the case or that the services will be without faults. We also rely on some third parties to provide services to you, which can sometimes disrupt our services. We'll always do our best to solve any problems with our services, no matter what the cause.

If you have a Revolut Card, we will let you know about any changes to our system that will affect your ability to use the card.

We will not be responsible for losses resulting from us failing to meet our obligations for payments into and out of your account because:

- of a legal or regulatory requirement; or
- unforeseeable events outside our control, which were unavoidable at the time.

If you can't use your Revolut Card for any reason we will only be responsible to you for replacing the card.

We will only be responsible for foreseeable losses

- If we break the agreement, we will only be responsible for any loss that we could have foreseen at the time we entered into the agreement.

Nothing in these terms and conditions removes or limits our liability for death or personal injury resulting from our negligence or from fraud or fraudulent claims and statements.

## 28. How you might owe us money

You cannot borrow money from your prepaid card account (for example, you cannot make a payment in an amount that is greater than the amount of money in your wallet). If your balance becomes negative (for example, because you do not have enough money to cover fees you owe us), you must top up your account immediately.

### **Paying fees or other amounts you owe us (other than third-party fees for making or receiving payments)**

The fees you may have to pay us are listed in our [Fees page](#).

If you owe us money (other than third-party fees for making or receiving a payment) or any other amount, we'll take the amount you owe us from your account, in the currency of the country you live in (your base currency).

If not enough money in your account is held in your base currency, we'll take the equivalent value from money you hold in another currency. If you don't have enough money in your account to pay the fees or other amounts you owe us, we might recover the amount in another way, as explained below.

You may be responsible for paying taxes or costs that apply to payments you make or receive through your account and that we are not responsible for collecting from you. So please make sure you check for yourself!

If you owe us money and you don't add money to your account or repay us within seven days, we can recover the amount by:

- exercising our right of set-off; or
- taking other legal steps to recover the money you owe us, such as instructing lawyers or debt collectors.
- If we take any (or all) of these steps, we might charge you our reasonable costs.

## 29. When you might be responsible for our losses

You may be responsible to us for certain losses

If you have violated these terms and conditions, and this has caused us to suffer a loss, the following will apply:

- you will be responsible for any losses we suffer as a result of your action;
- if your actions result in us losing profits, you may also be responsible for those losses. You won't be responsible if this would mean that we are compensated twice for the same loss; and
- you will also be responsible for any reasonable legal costs that arise as a result of our losses.

## 30. How to make a complaint

If you're unhappy with our service, we'll try to fix it

We always do our best, but we realize that things sometimes go wrong. If you have a complaint, please contact us.

### **More information**

Click [here](#) for more information about our complaints handling procedure.

### **How to make a complaint**

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app. We can usually settle matters quickly through the Revolut app. You'll need to give us the information below.

If you prefer you can make your complaint using this [form](#). Or you can email us at: [complaints.us@revolut.com](mailto:complaints.us@revolut.com).

You'll need to tell us:

- your name;
- the phone number and email address associated with your account;
- when the problem arose; and
- how you'd like us to put the matter right.

We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise.

## **Legal bits and pieces**

### 31. Permission for us to process your personal information

To provide services under the agreement we need to collect information about you. For more information about how we use your personal information, see our [Privacy Policy](#).

By entering into the agreement you are giving us permission to gather process and store your personal information for the purpose of providing our services to you. This doesn't affect any

rights and obligations you or we have under applicable data protection laws.

You can withdraw your permission by closing your account, which will end the agreement between you and us. If you do this, we'll stop using your information for the purpose of providing our services, but we may need to keep your information for other legal reasons.

## 32. Authorization for the Social Security Administration to Disclose Your Social Security Number Verification

You authorize the Social Security Administration (SSA) to verify and disclose to Metropolitan Commercial Bank and its Agents through Socure Inc. for the purpose of verifying whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within ninety (90) days of your Revolut onboarding date.

## 33. Wireless Carrier Consent

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Revolut or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. See our [Privacy Policy](#) for how to see how we treat your data.

## 34. Our intellectual property

We own all the intellectual property in our products (for example, the content in our app and on our website, our logo and card designs). You must not use our intellectual property as your own, except to enjoy our products. You also must not reverse-engineer any of our products (that is, reproduce them after a detailed examination of their construction or composition).