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Revolut is adhered to Lithuanian State Company Deposit and Investment Insurance (VĮ "Indėlių ir investicijų draudimas"). The maximum warranted amount is EUR 100,000 for a single depositor for all his/her deposits held with Revolut Bank UAB.

**PRECONTRACTUAL INFORMATION AND PAYMENT SERVICES LEAFLET ON  
REVOLUT JOINT ACCOUNT**

**A) PRECONTRACTUAL INFORMATION**

The figures set out in this Joint Account Information Form are correct as at <<date>>. It is important that you are aware that the figures may change throughout the period of your agreement.

This pre-contractual information has been drafted according to the provisions settled in Circular 5/2012 of the Bank of Spain and Order EHA/2899/2011 on transparency of banking products.

The information **highlighted in black and underlined** is specially relevant.

<p><b>Who are we?</b></p>	<p>Revolut Bank UAB, Sucursal en España (WE) is a credit institution 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.</p> <p>In Spain, we are registered within the Commercial Registry in Madrid at Volume 44863, Book 0, Sheet 1, Section 8, Page M789831, 1st registration and our address is at Calle Serrano 20, 28001, Madrid (Spain), with CIF W0250845E.</p> <p>We are licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution with authorisation code LB002119.</p> <p>In Spain, we are also regulated by Bank of Spain and registered therein with code 1583.</p>
<p><b>Account description</b></p>	<p>This is a Euro Joint account with full liquidity which is aimed at consumers.</p> <p>For the purposes of this document, a Consumer (YOU) shall be understood to be a natural person who, for the purposes of payment services transactions, acts for purposes other than his or her economic, commercial or professional activity.</p>

<p><b>How does the account work?</b></p>	<p>The Joint Account is a product in which you can deposit money with the bank, which is obliged to return it at any time you request it. You can use your Joint Account to make, through the App, deposits, payments in general, order and receive bank transfers, direct debit bills, cash withdrawals and withdraw the balance of the Joint Account.</p> <p>You must diligently safeguard and conserve your debit cards. In the event of theft or loss, you must notify us without undue delay as soon as you become aware of it.</p>
<p><b><u>For how long can you have your account?</u></b></p>	<p><b><u>You can have it for an unlimited period of time.</u></b> If you want to cancel it, you just have to communicate it to us and we will cancel it in a 24 hour term (as long as you have transferred your money to another account). There is no compulsory minimum initial period for which you are obliged to have an account with us.</p> <p>We are entitled to amend the Joint account agreement (Joint Account Terms) or terminate it if we give you a 2 months' prior notice.</p> <p>We may amend the agreement without prior notice if the changes are in your favour or if we add a product or service which does not change the terms of your account.</p> <p>We are also entitled to close or suspend your account immediately and end your access to the Revolut app in exceptional circumstances, as explained in Section 10 of <a href="#">Joint Account Terms</a> and section 24 of <a href="#">Personal terms</a>.</p>
<p><b>Do you have to pay for the Joint account?</b></p>	<p>No, opening and holding a Joint Account is free. We may charge some fees for specific services as listed in our <a href="#">Fees Page</a>. There might be taxes or fees applicable to our services which are not invoiced or paid through us.</p>
<p><b><u>Does the account generate any retribution?</u></b></p>	<p><b><u>No, your Joint Account does not generate any retribution.</u></b></p>
<p><b><u>To what Company Deposit and Investment Insurance are we adhered?</u></b></p>	<p><b><u>To Lithuanian State Company Deposit and Investment Insurance (VI "Indėlių ir investicijų draudimas").</u></b> The maximum warranted amount is EUR 100,000 for a single depositor for all his/her deposits held with Revolut Bank UAB.</p> <p>Contact information:  State Company "Deposit and Investment Insurance"  Address: Algirdo str. 31, LT-03219 Vilnius  Telephone: +370 5 213 5657  Fax: +370 5 213 5546</p>

	<p>Email: <a href="mailto:idf@idf.lt">idf@idf.lt</a>  More detailed information: <a href="http://www.iidraudimas.lt">www.iidraudimas.lt</a></p>
<b>Can you switch your Joint Account</b>	<p>Yes, you can do it through the Revolut App. We are adhered to the switching principles of the <a href="#">European Banking Industry Committee</a>.</p>
<b>Do you have a withdrawal right?</b>	<p>Yes, you can withdraw from Joint Account agreement within 14 days from its conclusion by letting us know through the Revolut app or by emailing us at <a href="mailto:feedback@revolut.com">feedback@revolut.com</a>. You have a right to withdraw without paying any penalties and without having to indicate any reason. In case of withdrawal from the agreement we will return any remaining balance to you.</p>
<b>What legislation and Courts apply to this agreement?</b>	<p>Spanish law applies. Legal action under Personal terms can only be brought in the courts of the Kingdom of Spain.</p>
<b>What language do we use with you?</b>	<p>Our agreement and communications will be in Spanish unless otherwise agreed with you.</p>
<b>Can you make a complaint to our Customer Support?</b>	<p>In case of complaint, you can reach our customer support via the Revolut App or write to us at the address c/ Serrano 20, 28001, Madrid (Spain) or by e-mail to <a href="mailto:reclamaciones@revolut.com">reclamaciones@revolut.com</a>.</p> <p>If you are not satisfied with the outcome of your discussions with us, and you have been through our complaints handling process, you are entitled to take your complaint to the Bank of Spain or the Bank of Lithuania.</p> <p>You can refer your complaint to the Bank of Spain or the Bank of Lithuania within one year of the date that you sent us your complaint. In this case, the Central Bank of Lithuania or the Bank of Spain will act as out-of-court dispute resolution authorities. You can find more information on their websites <a href="#">Spain</a> / <a href="#">Lithuania</a>.</p> <p>Please refer to the <a href="#">Complaints Policy on the Revolut website</a> where you can find full details on our complaints handling procedure.</p>
<b>Can you bring a judicial claim against us?</b>	<p>Yes, you are entitled to do so if you esteem we have breached our obligations. You just have to follow the legal requirements provided by the Civil Procedural Act.</p>
<b>For how long is this information valid?</b>	<p>This information will be valid for a 14 calendar days period from the date when the client has accepted it.</p>

## **B) LEAFLET REGARDING THE PREVIOUS INFORMATION ON PAYMENT SERVICES**

This leaflet has been prepared according to the provisions settled in Orden ECE/1263/2019, on transparency of conditions and information requirements applicable to payment services and Circular 2/2019 of the Bank of Spain.

### **ABOUT US**

#### **Who are we?**

Revolut Bank UAB, Sucursal en España (WE) is a credit institution 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.

In Spain, we are registered within the Commercial Registry in Madrid at Volume 44863, Book 0, Sheet 1, Section 8, Page M789831, 1st registration and our address is at Calle Serrano 20, 28001, Madrid (Spain), with CIF W0250845E.

#### **Who supervises our activity?**

We are licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution with authorisation code LB002119.

In Spain, we are also regulated by Bank of Spain and registered therein with code XXX.

### **ABOUT OUR JOINT ACCOUNT**

#### **What are its main characteristics?**

This type of account is commonly called a “current account” and it is a type of bank account where you can store and withdraw money, and make payments. Your money in it will be held by us as a deposit.

With this Joint account, you may, among others:

- Send money to and receive money from other Revolut accounts and non-Revolut accounts;
- Set up SEPA direct debits;
- Make payments and withdraw cash using your Revolut Card;
- View information about and manage your account.

#### **What unique identifier do you have to use when initiating or executing a payment order?**

In order to initiate or execute a payment order you shall provide, among other data and depending on the specific service, the IBAN code (unique identifier). If you are executing a payment order on a debit or credit card, the unique identifier will be the card number (called PAN). Other unique identifiers might exist depending on the specific payment transaction.

#### **What do you need to do in order to initiate a payment order or execute a payment transaction? Can you stop them once you have made the order?**

You can initiate a payment order or execute a payment transaction:

- To other Revolut accounts just by choosing the payee 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. This transfer is immediate.
  - To other banks' accounts (one-off or recurring payment) by means of SEPA credit transfers just by entering the sort code 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.
    - If you provide your payment instruction before 2pm on a business day, we'll receive it immediately.
    - If you provide your payment instruction after 2pm on a business day, we'll receive it the next business day.
    - If you provide your payment instruction on a day that is not a business day, we'll receive it the next business day.
  - To other bank accounts by means of a SEPA direct debit. You may:
    - limit the amount of a SEPA direct debit or how often it is paid from your account (or both);
    - cancel SEPA direct debits paid from your account; and
    - choose to only allow SEPA direct debits to be paid to certain people.
- If you have set up a SEPA direct debit, the payee's bank will ask for it on the business day before it is due and we will pay it to the bank on the due date. If the due date is a non-working day for the payee's bank (this is normally a weekend or bank holiday), it will reach the bank on the next working day.
- You can also make payments or withdraw cash using your Revolut Card. You can do this by entering the details of your Revolut Card (the card number, expiry date and CVC number) or your PIN or by any of the other ways contained in the T&C. These payments are immediate.

You can cancel a payment (including a recurring payment or a SEPA direct debit) at any time up to the end of the business day before the payment is due to be paid from your account.

You can't cancel a payment on the same day it's due to be paid from your account. This means that you can cancel neither transfers between Revolut accounts nor from Revolut Cards.

### **Do you have any limit when using your card?**

You may have some limits when using your card. For instance, for contactless transactions, the maximum amount without inserting a PIN code is 150 Eur.

### **ARE WE GOING TO CHARGE YOU ANYTHING FOR USING THE ACCOUNT?**

#### **What are our normal fees?**

Our account is free of charges, except as foreseen in [fees pages](#)

#### **Can we change the reference interest or the exchange rates?**

We are entitled to change the reference interest or exchange rates. Being this the case, we will inform you without undue delay.

## **HOW DO WE COMMUNICATE WITH YOU?**

### **What is our normal way to contact you?**

We'll usually communicate with you through the Revolut app (IOS, Android) and it's free of charge. We may also communicate with you by text message, phone call or email, so you should regularly check your text messages and email account.

### **How do we provide information to you?**

This precontractual information and the Personal terms shall be available to you before their acceptance. You will be entitled to access to them through the Revolut App at any time.

Before the execution of a payment order, we will inform you, under your request, of the maximum execution period and the applicable fees through the Revolut App.

After the execution or reception of a payment order, we will also inform you of amount of the transaction, the date and other important information through the Revolut App.

Once a month, we will send you through the Revolut App, a statement with all the movements in your account.

### **What language do we use with you?**

Our agreement and communications will be in Spanish unless otherwise agreed with you.

## **WHAT ARE OUR AND YOUR RESPONSIBILITIES?**

### **How can you preserve the security of your card?**

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. This means you shouldn't keep your security details near your Revolut Card, and you should disguise or protect them if you write them down or store them. Don't share your security details with anyone other than an open-banking provider or third-party provider who is acting in line with regulatory requirements. We've explained more about open-banking providers and third-party providers in section 10 of our [Personal terms](#).

Sometimes it's easy to forget to take the steps you must 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.

### **What to do if your card is lost, stolen or misappropriated or it is used without your authorisation?**

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, without undue delay, also freeze your Revolut Card using the Revolut app or by calling +34 900 94 32 45. If you later realise there's not a risk to your Revolut Card's security, you can unfreeze it.

### **By means of which secure procedure do we notify you in the event of suspected**

### **fraud, actual fraud or threats to security?**

We will inform you through the Revolut App.

### **Can we block your card?**

We are entitled to suspend your card if:

- 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 account or Revolut Card to meet our legal obligations arising from the laws of the Kingdom of Spain.

We'll tell you through the Revolut app before, or as soon as possible after, we block your Revolut app or Card. We'll also let you know why we've done it (unless it would reduce your or our security or it would be unlawful). We will unblock your account as soon as the reasons for blocking your account no longer exist.

### **Are you liable if there are unauthorised payment transactions?**

No. If money has been taken from your account, let us know as soon as possible through the Revolut app (and no later than within 13 months from the date the money was taken from your account). We'll pay the money back into your account if any of the following apply:

- you couldn't have known that your security details or Revolut Card were at risk of being misused;
- the payment happened because someone we're responsible for made a mistake;
- the payment was taken after you told us that someone knew your security details or your Revolut Card was lost or stolen, or we didn't give you a way to tell us about this;
- the law required us to make you follow certain prompts when you instructed us to make the payment and we didn't do this; or
- you made a payment to pay for certain goods or services you bought online or through some other method that is not face-to-face.

We'll also pay back any charges you had to pay as a result of the payment being taken from your account.

We won't refund any money if you've acted fraudulently, or you intentionally or carelessly failed to keep your security details or Revolut Card safe (unless you told us about this before the payment was taken from your account).

### **How and when do you have to notify us of any unauthorised, incorrectly initiated or executed payment transaction?**

Let us know as soon as possible through the Revolut app (and no later than within 13 months from the date the money was taken from your account).

### **Are we liable for any unauthorised payment transactions?**

We will be liable for unauthorised payment transactions as long as:

- you couldn't have known that your security details or Revolut Card were at risk of being misused;
- the payment happened because someone we're responsible for made a mistake;
- the payment was taken after you told us that someone knew your security details or



- your Revolut Card was lost or stolen, or we didn't give you a way to tell us about this;
- the law required us to make you follow certain prompts when you instructed us to make the payment and we didn't do this; or
- you made a payment to pay for certain goods or services you bought online or through some other method that is not face-to-face .

### **Are we liable for the non-execution or defective or delayed execution of a payment order?**

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

### **When can we refund you the amount corresponding to the authorised payment transactions?**

We can refund if:

- 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 EEA;
- you didn't authorise the payment directly with us;
- we and the person you paid did not give you any information about the payment during the four weeks before it was taken; and
- you ask us for a refund within eight weeks of the payment being taken from your account.

## **HOW CAN THE ACCOUNT AGREEMENT CAN BE MODIFIED OR TERMINATED?**

### **Can we modify the account agreement?**

If we add a new product or service that doesn't change the terms and conditions of your account, we may add the product or service immediately and let you know before you use it. Otherwise, we'll give you at least two months' notice through the Revolut app and/or email before we make any change.

We'll assume you're happy with the change unless you tell us that you want to close your account before the change comes into effect.

### **Can we or you terminate the account agreement?**

The duration of the account agreement is illimited but you can terminate it at any time by communicating it to us. You can do this through the Revolut app, by writing to us at our head office in Spain or by emailing us at [feedback@revolut.com](mailto:feedback@revolut.com). There is no charge or fee to close your account.

We can terminate the agreement giving you at least two months' prior notice through the Revolut app and/or email.

We are also entitled to close or suspend your account immediately and end your access to our website in exceptional circumstances, as explained in Section 10 of [Joint Account Terms](#) and section 24 of [Personal terms](#).



## **DO YOU NEED TO MAKE A COMPLAINT?**

### **What legislation and Courts apply to this agreement?**

According to clause 33 of the [Personal terms](#), Spanish law applies. Legal action under Personal Terms can only be brought in the courts of the Kingdom of Spain.

### **Can you make a complaint to our Customer Support?**

In case of complaint, you can reach our customer support via the Revolut App or write to us at the address c/ Serrano 20, 28001 Madrid (Spain) or by e-mail to [reclamaciones@revolut.com](mailto:reclamaciones@revolut.com).

### **What to do if you are not satisfied with our answer to your complaint?**

If you are not satisfied with the outcome of your discussions with us, and you have been through our complaints handling process, you are entitled to take your complaint to the Bank of Spain or the Bank of Lithuania.

You can refer your complaint to the Bank of Spain or the Bank of Lithuania within one year of the date that you sent us your complaint. In this case, the Central Bank of Lithuania or the Bank of Spain will act as out-of-court dispute resolution authorities. You can find more information on their websites Spain / Lithuania.

Please refer to the [Complaints Policy on the Revolut website](#) where you can find full details on our complaints handling procedure.