

These Revolut <18 Terms were updated on 23 April 2025. For new Revolut <18 accounts created on or after 29 April 2025, these updated terms apply immediately. For accounts opened before 29 April 2025, the updates in Section 10 will take effect from 25 June 2025, all other updates apply from 24 April 2025. Click [here](#) to view previous versions of the Revolut <18 Terms.

1. Why this information is important

This document sets out the terms and conditions for the use of Revolut <18 and other important things that you need to know about it. We call this document the Revolut <18 Terms.

To set up Revolut <18, you must have a Revolut Personal account. These Revolut <18 Terms apply on top of our [Personal Terms](#) when you choose to use Revolut <18, but our Personal Terms still apply as well. If there is any inconsistency between the Personal Terms and these Revolut <18 Terms, these Revolut <18 Terms will apply.

If you do choose to use Revolut <18, these Revolut <18 Terms will form part of the legal agreement between you (the account holder) and us (Revolut Ltd). There is no legal agreement between us and any Revolut <18 Users you allow to use your Revolut <18 account.

In these Revolut <18 Terms:

- When we say "Lead Parent", we mean the Revolut Personal account holder who originally set up the Revolut <18 account.
- When we say "Co-Parent", we mean any Revolut Personal account holder who the Lead Parent has selected to have certain limited access to the Revolut <18 account.
- When we say "Revolut <18 User", we mean any person who the Lead Parent has allowed to use the Revolut <18 account.

If the Lead Parent does not add a Co-Parent, any terms applying only to Co-Parents do not apply.

Where the same terms apply to both Lead Parents and Co-Parents alike, we just use the term "you". Where terms apply to Lead Parents and not Co-Parents, or vice versa, we specify who we mean by "you" in these instances.

When we say the “Revolut app” in these Revolut <18 Terms, we mean the Revolut app that the Lead Parent uses to access their Personal account. When we say the “Revolut <18 app”, we mean the app that Revolut <18 Users use to access the Lead Parent’s Revolut <18 account. These are separate apps. You cannot access the Revolut <18 app and Revolut <18 Users cannot access the Revolut app.

You can ask for a copy of these Revolut <18 Terms through the Revolut app at any time.

2. What is Revolut <18?

Revolut <18 is designed for parents and guardians who want their children to gain financial skills and to learn how to use and manage money. If you use Revolut <18 for something else, you may breach the Revolut <18 Terms.

A Revolut <18 account is a sub-account of the Lead Parent’s Revolut Personal account that they allow a Revolut <18 User to use. As it is a sub-account of the Lead Parent’s Personal account, the Lead Parent is responsible for everything a Revolut <18 User does using it as if they had done it themselves.

The Revolut <18 User can view any transactions made on the Revolut <18 account using the Revolut <18 app.

The Revolut <18 User may also be issued with cards linked to the account that they can use to spend and withdraw cash ("**Revolut <18 Cards**"). They may be able to add it to Apple Pay or Google Pay as well (subject to Apple Pay or Google Pay’s terms and eligibility requirements).

Revolut <18 Users (who meet the minimum age requirements and subject to the Lead Parent’s approval) may also make transfers to other Revolut <18 Users (who meet the minimum age requirements) or Revolut customers by using the Revolut <18 app ("**Revolut <18 Payments**").

Revolut <18 Users cannot make any other kinds of transfers by using the Revolut <18 app.

The Lead Parent can send money to (and from) the Revolut <18 account, and keep track of how the Revolut <18 User is spending that money, using the Revolut app.

The Co-Parent can send money to the Revolut <18 account and keep track of how the Revolut <18 User is spending their money. However, the Co-Parent will not be able to withdraw that money once it has been sent to the Revolut <18 account. The Lead Parent can withdraw any money sent to the Revolut <18 account.

The Lead Parent or the Co-Parent can also control how Revolut <18 Users can use their Revolut <18 Cards.

A Revolut <18 account and Revolut <18 Cards can be used to spend the money in the Revolut <18 account. If your Revolut <18 User attempts a transaction using your Revolut <18 Card and there are insufficient funds in the Revolut <18 account then the transaction will be declined, even if there are sufficient funds in your Revolut Personal account (whether you are the Lead Parent or the Co-Parent).

Revolut <18 Payments

In some countries, there is a minimum age for Revolut <18 Payments. This means that a Revolut <18 User may meet the minimum age for the Revolut <18 account but may not be able to use Revolut <18 Payments. The minimum age for Revolut <18 Payments varies based on your country of residence. Please check our [FAQs](#) to get information on the minimum age for Revolut <18 Payments in your country.

Revolut <18 Users may be able to make or receive Revolut <18 Payments with other Revolut <18 Users or Revolut customers.

To make or receive Revolut <18 Payments, each Revolut <18 User (whether sending or receiving) must meet the minimum age requirements in their respective countries. If the Revolut <18 User wishes to make a Revolut <18 Payment, the first payment will require the Lead Parent's approval. By approving the first payment to the other Revolut <18 User or Revolut customer, the Lead Parent will also be approving all subsequent payments sent by the Revolut <18 User to the same Revolut <18 User or Revolut customer. This means that if the Lead Parent rejects the first Revolut <18 Payment to another Revolut <18 User or Revolut customer, subsequent Revolut <18 Payments to the same Revolut <18 User or Revolut customer will not be allowed (until the Lead Parent has agreed to it).

Revolut <18 Users can only make or receive Revolut <18 Payments to other Revolut <18 Users if the base currencies of both Revolut <18 Users' Lead Parents are the same.

Revolut <18 payment links

Revolut <18 Users can receive money from other Revolut customers and non-Revolut customers through a “payment link”. When a Revolut or Revolut <18 User receives a request to send money to a Revolut <18 User via a payment link, the money is sent via a transfer from their Revolut or Revolut <18 account (if eligible to send payments on Revolut <18). If a non-Revolut customer receives a request to send money to a Revolut <18 User via payment link, they can do so via card payment.

The payment link feature is only available to the Revolut <18 User to receive money if the Lead Parent enables it in the Revolut app (the Lead Parent can also disable it at any time).

The “Send and receive money through a payment link” section of the Personal Terms (as it applies to “receiving” money through a payment link) and the above “Revolut <18 Payments” section of these Terms apply when this feature is enabled.

A Revolut <18 User can **only receive money** through a payment link if:

- the feature is enabled by the Lead Parent in the Revolut app;
- the Revolut <18 User and payer meet any minimum age requirements in their country; and
- the amount is within the limit on how much money can be received into the Revolut <18 account (please see the “Are there any fees or limits on a Revolut <18 account?” section in these Terms).

Revolut <18 Users cannot use payment links to send money other than responding to a payment link request from another Revolut <18 User.

3. Who can use a Revolut <18 account?

The Lead Parent can create a Revolut <18 account at any time in the Revolut app. When you do so, you must nominate the Revolut <18 User who you are giving access to the account. If we ask, you also must provide us with the information we need to verify the identity of the Revolut <18 User. You can only give a person access as a Revolut <18 User if they are aged between 6 and 17 and you are their guardian or otherwise have legal responsibility for them.

You can create more than one Revolut <18 account, up to a maximum of five, depending on your plan. However, each Revolut <18 account can only have one Revolut <18 User linked to it, and the Revolut <18 User you nominate to have access to the account cannot be changed.

As mentioned above, the Lead Parent can also appoint a Co-Parent to have access to the Revolut <18 account. Each Revolut <18 account can have a maximum of one Co-Parent attached to it. The Lead Parent can remove the Co-Parent at any time and can replace the Co-Parent attached to a particular Revolut <18 account up to three times in one year.

If as the Lead Parent you have multiple Revolut <18 accounts, you can appoint different Co-Parents to those accounts. A Co-Parent can be attached to a maximum of five Revolut <18 accounts (whether in their capacity as a Lead Parent or Co-Parent).

4. Who is the legal owner of a Revolut <18 account and Revolut <18 Cards?

This section only applies to Lead Parents.

As a Revolut <18 account is a sub-account of the Lead Parent's Revolut Personal account, the Lead Parent is the legal owner of it. You, as the Lead Parent, are responsible for everything a Revolut <18 User does using your Revolut <18 account as if you had done it yourself.

This includes any Revolut <18 Cards. Each Revolut <18 Card issued for your Revolut <18 account is issued to you as the Lead Parent and you authorise your Revolut <18 User to use it on your behalf. You, as the Lead Parent, are responsible for it and everything a Revolut <18 User does using it as if you had done it yourself.

This also includes any Revolut <18 Payments. Each Revolut <18 Payment initiated by the Revolut <18 User is seen as a payment instruction from you, and each payment request made through a payment link from the Revolut <18 app is seen as a request from you.

Although we provide you as the Lead Parent with tools to assist you to control your Revolut <18 User's use of the Revolut <18 account and Revolut <18 Cards (like preventing ATM withdrawals or online purchases, by adding or removing money, and enabling payment links), you remain responsible for that use.

Only you, as the Lead Parent, and we (Revolut Ltd) have rights under these Revolut <18 Terms. Revolut <18 Users do not. This agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

5. What are my responsibilities?

This section only applies to Lead Parents.

As your Revolut <18 account's legal owner, you, as Lead Parent, are responsible for it and all actions taken by your Revolut <18 User with it. We do not accept any liability for how or where the Revolut <18 Cards are used by your Revolut <18 User or for any Revolut <18 Payments. You are also responsible for:

- explaining to your Revolut <18 User how to use your Revolut <18 account and Revolut <18 Cards in line with these Revolut <18 Terms (and must do so before they start using these);
- ensuring that your Revolut <18 User's use of your Revolut <18 account (for example, the things they buy with it) is acceptable to you;
- ensuring that you have agreed to your Revolut <18 User's use of the Revolut <18 Payments feature (if applicable) by approving the first and all subsequent transfers to the other Revolut <18 User;
- ensuring that you only enable Revolut <18 payment links if you are happy for your Revolut <18 User to request payments from other Revolut and non-Revolut customers;
- making sure that the money in the Revolut <18 account is sufficient (but not excessive) for your Revolut <18 User and in line with the account limits on your Revolut <18 account;
- keeping your Revolut <18 Cards and their PINs and details safe, and freezing them and reporting them to us if they are lost or stolen; and
- contacting us to resolve any issues with or ask questions about the Revolut <18 account (customer support is not offered in the Revolut <18 app).

Remember as Lead Parent, the rules on account, sending money and receiving money and card use set out in the Personal Terms apply to your Revolut <18 account as well because it is a sub-account of your Revolut Personal account. This means you are also responsible for ensuring that your and your Revolut <18 User's use of your

Revolut <18 account is in line with those Personal Terms. If you have appointed a Co-Parent, you are also responsible for ensuring that their use of the Revolut <18 account is in line with the Personal Terms.

6. Who can use a Revolut <18 Card and what for?

The Lead Parent must either order or approve each Revolut <18 Card. We may apply limits to the maximum number of each type of Revolut <18 Card for each Revolut <18 account. These Revolut <18 Cards must be used by, and only by, the Revolut <18 User you have nominated to have access to the account. The Co-Parent cannot order or approve any Revolut <18 Cards.

The Revolut <18 Card can be used like any other card (on your Revolut Personal account) to make purchases online or in person and to make ATM withdrawals. You, whether you are a Lead Parent or Co-Parent, can turn these features on and off from the Revolut app.

The Revolut <18 Cards may also be eligible for Apple or Google Pay (subject to Apple Pay or Google Pay's terms and eligibility requirements). This means that your Revolut <18 User may be able to use the Revolut <18 Cards through their Apple or Android device, as well as just by using the physical or virtual Revolut <18 Cards. Bear this in mind if you want to take your Revolut <18 User's physical card away from them for any reason. We suggest you freeze all Revolut <18 Cards in the Revolut app if you want to stop the Revolut <18 User from using them.

To make the Revolut <18 Cards as safe and secure as possible, we may block merchant types which we think aren't age appropriate for Revolut <18 Users. For example, we may block merchants who only sell cigarettes or gambling products. To do this, we rely on the merchant's registered business type (also known as an 'MCC code'). We may modify our list of blocked MCC codes if we find that legitimate, age-appropriate purchases are consistently being blocked. We cannot ensure that all inappropriate purchases are blocked, for example if a merchant is selling a range of goods or has an inaccurate registered business type. If we block a merchant, you can't turn it back on.

7. Can I use Revolut <18 in more than one currency?

The Lead Parent can only open Revolut <18 accounts in the base currency of the Lead Parent's Revolut Personal account. This is normally the currency of the country of the address of the Lead Parent's Revolut Personal account. The Lead Parent can only send money to Revolut <18 accounts in this currency. The Co-Parent can also only send money to the Revolut <18 account in the currency of the Lead Parent's Personal account.

Revolut <18 Payments can only be made or received by your Revolut <18 User in the currency of the Lead Parent's Personal account and only if the currency of the Lead Parent's Personal account for both Revolut <18 Users is the same.

If you or your Revolut <18 User uses a Revolut <18 card to make a purchase in a currency other than your base currency (as the Lead Parent), we'll perform a currency conversion in the same way as we would for a transaction on your Revolut Personal account.

8. Are there any fees or limits on a Revolut <18 account?

It is free to create a Revolut <18 account.

The use of your Revolut <18 account is subject to the same fees as for your Revolut Personal account, other than the following exceptions:

Physical Revolut <18 Card

- If the Lead Parent orders a standard physical Revolut <18 Card there is no card fee (first and replacement cards), but delivery fees may apply*.
- If the Lead Parent wants to design and order a customised physical card ("**Revolut <18 Custom Card**"), we'll tell you what fees apply before you order your card in the Revolut app. A customisation fee for a Revolut <18 Custom Card only applies if the Lead Parent is on the Standard plan. There is no customisation fee for a Revolut <18 Custom Card (first and replacement cards) if the Lead Parent is on the Plus, Premium, Metal or Ultra Plan. Card delivery fees may apply*. The Revolut <18 Custom Card is available subject to stock availability.

* Fees for physical Revolut <18 Card delivery are the fees that apply to the Lead Parent's Personal account in line with your plan (see [Personal fees](#)). However, if the first physical Revolut <18 Card (standard or custom) is ordered within 7 days of the

Lead Parent opening their own Revolut Personal account, standard delivery of the physical Revolut <18 Card is free. Express delivery may still be subject to a fee (we will tell you the fee in the Revolut app).

ATM Withdrawal Fees

The value of free ATM withdrawals allowed before a fee applies depends on the Lead Parent's plan. ATM withdrawals are free on each individual Revolut <18 account up to:

- If Lead Parent is on the Standard plan: £100 per rolling month
- If Lead Parent is on the Plus or Premium plan: £150 per rolling month
- If Lead Parent is on the Metal or Ultra plan: £200 per rolling month

For usage above these limits, a 2% fee applies.

Foreign Exchange Fees

The value of foreign exchange allowed before a high-frequency fee depends on the Lead Parent's plan. References to Foreign exchange include all card payments and ATM withdrawals completed in a different currency to the Lead Parent's base currency. A high-frequency fee will apply on each individual Revolut <18 account for any foreign exchange above:

- If Lead Parent is on the Standard plan: £500 per rolling month
- If Lead Parent is on the Plus plan: £1,000 per rolling month

If Lead Parent is on the Premium, Metal or Ultra plan, no high-frequency fee is charged for foreign exchange.

Usage Limits

The following limits apply to each individual Revolut <18 account:

- Only £6000 can be received by a Revolut <18 account in any one year and only £5000 can be held in it at any one time.
- Only £120 can be withdrawn at an ATM per day. Also, only 3 ATM withdrawals can be made per day, and 6 per week, in total.
- Only £1000 can be spent by making payments per day (this includes card payments and transfers). Also, a total of 15 card payments can be made per day. This limit applies cumulatively across all Revolut <18 Cards.

Any other limits that apply will be shown in the Revolut app.

9. What happens if a Revolut <18 account balance is negative?

Just like your Revolut Personal account, Revolut <18 accounts are not designed to have a negative balance. However, this can happen (for example, because there isn't sufficient money to cover fees owed to us or because of an offline transaction).

Where this happens, we will contact you (if you are the Lead Parent) to remediate the negative balance. If you as Lead Parent do not, we will transfer the amount of the negative balance from your Revolut Personal account to your Revolut <18 account. If this results in a negative balance on your Revolut Personal account, our Personal Terms will apply in the ordinary way.

10. How can a Revolut <18 account or Revolut <18 Card be closed or cancelled?

The Lead Parent can stop the use of a Revolut <18 account at any time by:

- freezing or cancelling each Revolut <18 Card in the Revolut app.
- withdrawing some or all of the money from it back to the Lead Parent's Revolut Personal account.

A Revolut <18 User may also freeze or cancel Revolut <18 Cards.

The Lead Parent can also permanently close a Revolut <18 account. This can be done through the Revolut <18 settings in the Revolut app or by contacting Customer Support. Upon closure, any remaining money in the Revolut <18 account will be returned to the Lead Parent's Personal account and the relevant Revolut <18 Cards will be cancelled. Remember, the rules for account closure in our Personal Terms also apply to your Revolut <18 account.

What happens when a Revolut <18 User turns 16?

When a Revolut <18 User turns 16, they can continue to use the Revolut <18 account until the earlier of their 19th birthday or the Revolut <18 Cards expiring. We won't issue any new card to a Revolut <18 User who is over 18.

Once a Revolut <18 User:

- turns 16, they will be eligible to sign up for a Revolut Personal account with restrictions ("**Independent Teen Account**"); and
- turns 18, they will be eligible to sign up for a normal Revolut Personal account.

They can choose to sign-up to Revolut by downloading the Revolut app or by following the account migration steps set out in the Revolut <18 app. An <18 User will be able to transfer any remaining balance and pockets from the Revolut <18 account to their new Revolut Personal account ("**Funds Transfer**") by following steps in the Revolut <18 app.

If, for some reason you would prefer that the Revolut <18 User not migrate the account to a Revolut Personal account, the Lead Parent can close the Revolut <18 account before the migration. If you would prefer they do not complete the Funds Transfer, the Lead Parent can withdraw the account balance to their own Revolut Personal account before the Funds Transfer is completed.

Lead Parents will be able to opt-out of the Funds Transfer for 16-17 year old <18 Users in the Revolut app from 3 months prior to each <18 User turning 16.

If, as Lead Parent, you do not close the Revolut <18 account or withdraw those funds by the time the Revolut <18 User turns 16, you will be deemed to have consented to any account migration or Funds Transfer they chose to make.

If the Revolut <18 user is 18 at the time that the Funds Transfer is completed, we will automatically terminate the Revolut <18 account and cancel the associated Revolut <18 Cards. If the Revolut <18 User is 16-17 at the time that the Funds Transfer is completed, their Revolut <18 account will continue to be available in line with these terms.

If the Lead Parent or Revolut <18 User does not otherwise close the Revolut <18 account, the Revolut <18 account will be automatically terminated on the Revolut <18 User's 19th birthday.

What happens if a Parent closes their Revolut Personal account?

As a Revolut <18 account is a sub-account of a Lead Parent's Revolut Personal account, closing the Revolut Personal account of the Lead Parent means the Revolut <18 account will be closed too. If a Co-Parent closes their Revolut Personal account, the Revolut <18 account will continue.

11. What happens if I move countries?

If as the Lead Parent you plan to permanently move to another country, please contact us. You may need to provide us with the information we need to determine if we can continue to offer you Revolut <18 in that country. If we can't, your Revolut <18 account may need to be closed. Please also be aware that different fees may apply to your Revolut <18 account in your new country.

12. Personal data

To provide services under this agreement we need to collect information about Revolut <18 Users. Under data protection law, we are what is known as the 'controller' of Revolut <18 Users' personal data. For more information about how we use personal data for the Revolut app, please see our [Privacy Notice](#).

We also have a specific [Privacy Notice for Revolut <18 Users](#) which you, as Lead Parent, should ask your Revolut <18 User to read and, where necessary, help them understand. This Privacy Notice is made available to Lead Parents and Revolut <18 Users during the creation of any Revolut <18 account. It is also available to Revolut <18 Users through the Revolut <18 app and the Revolut website (www.revolut.com).

Where allowed by data protection law, we will ask older Revolut <18 Users to provide some limited personal data to Revolut. However, Lead Parents will be required to confirm this personal data. For all other Revolut <18 Users, Lead Parents will be required to submit necessary personal data to facilitate the setting up, and operation, of a Revolut <18 account.

By entering into these Revolut <18 Terms you, as Lead Parent, understand that Revolut will gather, process and store your Revolut <18 User's personal data to provide requested services to you and them. This doesn't affect any rights and obligations you, your Revolut <18 User, or we have under data protection law.

You can direct Revolut to close a Revolut <18 account for which you are a Lead Parent. This will not affect the Personal Terms for your Revolut Personal account which will remain in place. When you close a Revolut <18 account, we will stop using your Revolut <18 User's personal data to provide them with a Revolut <18 account. However, we may be required to retain their personal data after Revolut <18 account closure under relevant laws and regulations. See Section 10 for more information about how you can close a Revolut <18 account.

13. Everything else

Remember, except as expressly modified in these Revolut <18 Terms, our Personal Terms apply to your use of the Revolut <18 account and Revolut <18 Cards. This means that all the rights you and we have under our Personal Terms also apply to your use of the Revolut <18 account and Revolut <18 Cards. For this reason, you should read these Revolut <18 Terms and our Personal Terms together.