

Revolut Card Terms

These Terms will apply from 2 May 2025.

1. Why this information is important

This document sets out the terms and conditions for the issuance of your Revolut debit card (your **"Revolut Card"**). These terms and conditions (the **"Terms"**) form part of the legal agreement between:

- you (the **"Card Holder"**), and
- us, Revolut Switzerland Payments AG.

Other terms and conditions also apply when you use your Revolut Card. The issuance of your Revolut Card is a separate service in addition to your personal account that you hold with Revolut Bank UAB (the **"Personal Account"**) under the [Personal Terms](#). Due to this, the Personal Terms also apply to your use of the Revolut Card, and you must comply with the Personal Terms at all times when using your Revolut Card. If there is any inconsistency between the Personal Terms and these Terms, these Terms will prevail.

These Terms refer to additional things that you need to know that are specific to your use of the Revolut Card that are not covered in the Personal Terms. Where there is any conflict between these Terms and the Personal Terms in relation to your Revolut Card, these Terms will prevail. If you expect something to be covered in these Terms but it is not, please check the [Personal Terms](#) instead.

Revolut Switzerland Payments AG is a company limited by shares, organised and existing under the laws of Switzerland, registered with the commercial register of the canton Zurich, legal entity code CHE-466.957.066, and whose registered office is at Beethovenstrasse 48, 8001 Zurich, Switzerland. Revolut Switzerland Payments AG is a financial intermediary supervised by VQF Verein zur Qualitätssicherung von Finanzdienstleistungen (**"VQF"**). You can see the VQF website [here](#). VQF is a self-regulatory organisation supervised by FINMA (further information can be found on the FINMA website [here](#)).

It's important for you to understand how your Revolut Card works. You can ask for a copy of these terms and conditions through the Revolut app, at any time.

If you'd like more information you might find it helpful to read our [FAQs](#) but these FAQs don't form part of our agreement with you.

2. Can I get a Revolut Card?

To apply for a Revolut Card you must satisfy the following:

- have an active Personal Account with Revolut Bank UAB;
- pass our Know Your Customer ("**KYC**") checks in relation to the card issuance and the Personal Account and the account must be in an active state (it is not suspended, closed, or restricted); and
- live in Switzerland (we will use the residency address that your Personal Account is registered with).

You must continue to satisfy these criteria or your Revolut Card may be deactivated.

When you ask us to issue a Revolut Card for you, we or someone acting for us may separately ask you questions about yourself. We do this for a number of reasons, including to check your identity and to meet our other legal and regulatory requirements. The [Customer Privacy Notice](#) that applies to your Personal Account explains more about how we use your information for these and other purposes.

Keep us in the loop about your information

Please keep your details up to date and let us know immediately if any information you've given to us as a Revolut Card holder changes. Please provide this information quickly so that there is no disruption to your Personal Account, or any other services you use.

3. 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. 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 else.

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 the automated number below. If you later realise there's not a risk to your Revolut Card's security, you can unfreeze it.

How you can contact us

Write to us:

Revolut Bank UAB, Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.

Freeze your Revolut Card

+370 5 214 3608 (your telecommunication service provider's standard rates apply).

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

- Send us a message through the Revolut app on someone else's device.
- Send us a message on social media.
- Email us at support@revolut.com.

Call us

+370 5 214 3608 (your telecommunication service provider's standard rates apply).

4. Are there any restrictions on using the Revolut Card?

Please act reasonably and responsibly when using the Revolut Card. The Revolut Card must not be used (directly or indirectly) as follows:

- for illegal purposes (for example, committing fraud);
- in a way that 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 (cash machine);
- to control or use a Revolut account that's not yours;
- to give Revolut Card to any other person;
- 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 free 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.

5. When we might block your Revolut Card

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

We also have the right to block your Revolut Card to meet our legal obligations arising from the applicable laws or in cases described in Section 4 of these Terms.

We'll tell you through the Revolut app before, or as soon as possible after, we block your Revolut 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 Revolut Card as soon as the reasons for blocking your Revolut Card no longer exist.

6. Communicating with us

We'll communicate with you about your Revolut Card in the same way that we do in relation to your Personal Account. Please see the [Personal Terms](#) for more information. We will always process your personal data in compliance with the [Customer Privacy Notice](#) that applies to your Personal Account and your Revolut Card.

7. Legal bits and pieces

Changing these Terms

If we make any changes to these Terms, we'll give you at least 30 days' notice.

Processing of personal data

We process your personal data to provide the Revolut Card to you. Some of your personal data may also be shared with third parties. For more information about how we process your personal data, please see our [Customer Privacy Notice](#).

How to make a complaint about your Revolut Card

If you're not happy with the service you've received in relation to your Revolut Card, we'll do our best to make things right where it's within our control. If you have a complaint about your Revolut Card, please reach out to Support and let them know you want 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 chat available on the Revolut app. The in-app chat is our customer support tool. We can usually settle matters quickly through the app.

You have the same rights to make a complaint in relation to your Revolut Card as you do under the Personal Terms. The complaints relating to your Revolut Card will be handled by the Revolut Complaints team on behalf of Revolut Switzerland Payments AG. Please see the "How to make a complaint" section of the [Personal Terms](#) or our [Complaints Policy](#) for more information. This means you can make a complaint yourself about your Revolut Card, and we will treat it in the same way as we do under the Personal Terms.

Applicable law and jurisdiction

These Terms shall be exclusively governed by Swiss substantive law. The courts in Zurich 1, Switzerland, shall have exclusive jurisdiction for any dispute arising out of, or in connection with these Terms.

The English version of these Terms prevails

These Terms may be translated in other languages. The English version of these Terms apply and will prevail in the event of inconsistency with any translation.