

## 1. Why this information is important

This document (the “**Terms**”) sets out the terms of use for the Revolut Duo feature (“**Revolut Duo**”). These Terms, along with the [Fees Pages](#) and the [Information sheet](#) and any other terms and conditions that apply to our services, form a legal agreement between:

- the Revolut Personal customer who selects and pays for the Revolut Duo fee (in these Terms we call this the “**Manager**”);
- the Revolut Personal customer who enters into the Revolut Duo by accepting an invitation from the Manager (in these Terms we call this the “**Member**”); and
- us, Revolut Bank UAB - Italian branch.

A Revolut Personal customer must follow these Terms and the [Paid Plan Terms](#) whenever they use Revolut Duo. If there is any inconsistency between these Terms and the [Paid Plan Terms](#), these Terms will prevail. If you are looking for information not provided in these Terms, check the [Revolut Personal Terms](#) or the Paid Plan Terms. The fees applicable to Revolut Duo are set out in the [Information sheet](#) and in the [Fee Information Document](#) both available on [Revolut website](#).

## 2. What is Revolut Duo?

Revolut Duo is an optional feature available to all Paid Plan tiers (Plus, Premium, Metal, or Ultra) which provides for **two separate Revolut accounts on the same plan tier under a single reduced subscription fee** payable by the Manager. This means one account is for the Manager and one account is for the Member, who is invited to the Revolut Duo by the Manager.

The two Revolut Personal accounts under the Revolut Duo are completely independent. This means that the Manager and the Member do not share benefits, features, allowances, or account information.

## 3. How does Revolut Duo work?

The Manager chooses the Paid Plan tier they want (e.g., Plus, Premium, Metal, or Ultra) and the Member they wish to invite. This plan tier applies to both the Manager and Member.

By accepting the invitation, the Member agrees to the terms of the new Paid Plan tier. **Only the Manager of the Revolut Duo pays the subscription fee.** The Manager and the Member are each responsible for any additional fees incurred on their individual

accounts. For more information on fees, see our [Fees Pages](#) or the [Information sheet](#). The Revolut Duo subscription starts the day the Manager opts for Revolut Duo, which is also when they make the first payment. The subscription fee will remain payable for the Manager even if a Member isn't currently part of their Revolut Duo.

Just like a Paid Plan, Revolut Duo will automatically renew every year unless the Manager gives us notice to end it before the automatic renewal date.

The Manager can cancel, upgrade or downgrade their Revolut Duo at any time, but they may be charged fees for doing so as described under **section 11 (Fees for downgrading your Paid Plan subscription)** of the [Paid Plan Terms](#). The Member can also cancel their subscription to Revolut Duo at any time, but is not charged break fees for doing so.

If the Manager or the Member cancels their subscription within 14 days of entering into Revolut Duo, they will be charged other fees for cards or other services they have received for free (for example, if they have used our lounges service or eSIM data plans, where available). These fees will be shown in the Revolut app when cancelling or withdrawing from Revolut Duo.

## 4. Managing Revolut Duo

### ***Invitations***

The Manager can invite one other Revolut Personal customer to be the Member of their Revolut Duo at any one time. To be eligible as a Member, a Revolut Personal customer must meet the following criteria:

- they are a fully onboarded Revolut Personal customer with a registered address in the same country as you and serviced by the same Revolut entity (e.g., migrated to the Italian branch or joined Revolut after 18 November 2024); and
- they are on the same or a lower Paid Plan tier as your requested Duo plan tier. For example, if you have Metal Duo, you can invite a Member on a Metal, Premium, Plus, or Standard plan (but not Ultra),

(we call this an "**Eligible Revolut Customer**").

An Eligible Revolut Customer will have 14 days to accept or reject an invitation to Revolut Duo, after which it will expire and will no longer be valid. The Manager can rescind a pending invitation to an Eligible Revolut Customer at any time.

The Manager can also remove the Member from their Revolut Duo at any time and invite a new Eligible Revolut Customer to their Revolut Duo.

### ***Manager action***

If the Manager:

- **cancels** their Revolut Duo;
- **ceases** to be a Revolut Personal customer or their account is locked or restricted;  
or
- **removes** the Member from their Revolut Duo,

the Member's ability to access the Revolut Duo paid by the Manager will **automatically end**. If this happens, the Member:

- will receive a notification via email and in the Revolut app;
- will continue to have free access to their Paid Plan for **14 days ("Notice Period")**; and
- will automatically start paying for the Paid Plan themselves unless they opt out during the Notice Period.

If the Member automatically starts paying for the Paid Plan themselves, subscription fees will be charged at normal rates, not Duo rates. For example, if the Member is on Metal Duo, they would continue to receive the Metal Plan benefits during the Notice Period and we will charge them the Metal Plan subscription fee at the end of the Notice Period.

If the Manager downgrades or upgrades their Revolut Duo, the previous Duo plan will be cancelled. The Member will be automatically invited to join the new upgraded or downgraded Revolut Duo. If the Member does not accept this invitation within 14 days:

- the Member will not move to the new Revolut Duo and will automatically start paying for the previous Paid Plan tier themselves; and
- the Manager will continue paying for the new Revolut Duo.

### ***Member action***

If the Member cancels their subscription to Revolut Duo, the Manager:

- will receive a notification via email and in the Revolut app;
- will continue to pay for the Revolut Duo, which will not terminate; and
- can invite a new Eligible Revolut Customer to their Revolut Duo.

## 5. Legal bits and pieces

### **Changing these Terms**

If we make any changes to these Terms, we will give you at least two months' notice if the change is disadvantageous to you, and you can close your account if you disagree

with the change. However, if the change is to your benefit, we can make those changes immediately.

**What law applies?**

The laws of the Republic of Italy apply to these terms and conditions and the agreement.