

This document sets out the legal agreement between you and Revolut Ltd (**Revolut Tech**) that applies to you when you use the Revolut mobile and web app (the **App**).

1. To use the Revolut App, you must open and maintain a Revolut current account with Revolut Bank UK Ltd (**Revolut Bank**).

2. Revolut Tech (one of the companies in the Revolut group (the **Revolut Group**)) provides the App that you use to access your Revolut current account.

3. You'll also have access to other products and services from the Revolut Group through the App once you have opened your Revolut current account.

4. The key products and services provided by the Revolut Group are set out in the table below.

5. By opening a Revolut current account, you agree to be offered products and services of other companies in the Revolut Group through the App.

6. These products and services may be regulated or unregulated, and you'll need to enter into separate terms and conditions with each company in the Revolut Group to start using their products and services.

7. Revolut Tech is only responsible for providing access to the App and not for the provision of the products and services themselves (except as outlined in the table below).

8. By agreeing to these terms, you acknowledge that we or our other Revolut Group companies may send you direct marketing about the products and services available to you through the App (subject to your marketing preferences). We explain more about how we use your personal data for marketing and how you can manage your privacy preferences in our [Customer Privacy Notice](#).

9. We may change these terms for the following reasons:

- to clarify how the framework arrangement works or address a change to the structure of the arrangement, or
- to reflect legal or regulatory requirements that apply to the Revolut Group.

10. If we need to change these terms and we've assessed that the change negatively impacts your rights or obligations, or changes the overall nature of these terms, we'll give you 30 days' notice. We'll assume you're happy with the change if you haven't closed your Revolut current account within the notice period.

Products and services available through the App

You'll be able to access a range of products and services through the Revolut App. This list isn't exhaustive — we may introduce new features from time to time. Some products and services may only be available to certain types of customers or accounts (for example, Business customers may not be eligible for some features available to Personal customers).

You can contact all companies in the Revolut Group through the App using the chat function located under the Help section of the App, email us on support@revolut.com or write to us at 30 S Colonnade, London E14 5HX.

Revolut for Personal Customers

Product/service	Revolut Group company that provides the product/service
Commodities related products and services	Revolut Ltd
Cryptocurrency related products and services	Revolut Ltd
Investment related products and services	Revolut Trading Ltd
Savings through partners	Revolut Ltd
Services that are not regulated financial services (e.g. e-Sims)	Revolut Ltd
Stand alone insurance (e.g pet insurance)	Revolut Travel Ltd

Revolut for Business Customers

Product/service	Revolut Group company that provides the product/service
Cryptocurrency related products and services	Revolut Ltd

Product/service	Revolut Group company that provides the product/service
Savings through partners	Revolut Ltd
Investment related products and services	Revolut Trading Ltd
Services that are not regulated financial service (except Payroll and Expenses services which are not regulated but are provided by Revolut Bank)	Revolut Ltd