This page consists of two Parts:
Part I: Revolut Bank UAB page.
Part II: Revolut Bank S.A. page.
If your account is being migrated to Revolut Bank S.A., please scroll down to the terms that apply to you.

Part I

This version of terms will apply from 16 October 2026 except where indicated otherwise. Please click here to see the previous terms that apply until 15 October 2026.

1. Why this information is important

This document sets out the terms and conditions for the use of Revolut - Kids & Teens and other important things that you need to know about it. We call this document the Revolut - Kids & Teens Terms.
To set up Revolut - Kids & Teens, you must have a Revolut personal account. These Revolut - Kids & Teens Terms apply as a supplement of our Personal Terms when you choose to use Revolut - Kids & Teens. This means that our Personal Terms apply as well and if there is any inconsistency between the Personal Terms and these Revolut - Kids & Teens Terms, these Revolut - Kids & Teens Terms will prevail.
Our Personal Terms together with these Revolut - Kids & Teens Terms, along with the Fees page, Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:

- you, the account holder; and
- us, Revolut Bank UAB and its French branch.

Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the Bank of Lithuania (located Totorių g. 4, LT-01121 Vilnius - contact: (info@lb.lt or +370 5 251 2763 for international callers) and the European Central Bank as a credit institution. You can see our licence on the Bank of Lithuania website here and our incorporation and company documents on the Lithuanian Register of Legal Entities website here.
Revolut Bank UAB has established a branch in France, with company number 917 420 077 and whose registered office is at 10 avenue Kléber, 75116 Paris, France (our

“**French Branch**”).

This agreement is indefinite. It means that it is valid until you or we end it.
There is no legal agreement between us and any Revolut - Kids & Teens Users you allow to use your Revolut - Kids & Teens account.
In these Revolut - Kids & Teens Terms:

- “Lead Parent” means the Revolut personal account holder who originally set up the Revolut - Kids & Teens account.
- When applicable, “Co-Parent” means any Revolut personal account holder who the Lead Parent has selected to have certain limited access to the Revolut - Kids & Teens account. *(if the Lead Parent does not add a Co-Parent, any terms applying only to Co-Parents do not apply).*
- 'Revolut - Kids & Teens User' means any person who the Lead Parent has allowed to use the Revolut - Kids & Teens account.

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 - Kids & Teens Terms, we mean the Revolut app that the Lead Parent uses to access their personal account. When we say the “Revolut - Kids & Teens app”, we mean the app that Revolut - Kids & Teens Users use to access the Lead Parent's Revolut - Kids & Teens account. These are separate apps. You cannot access the Revolut - Kids & Teens app and Revolut - Kids & Teens Users cannot access the Revolut app.

You can download a copy of these Revolut - Kids & Teens Terms from the Revolut app at any time.

2. What is Revolut - Kids & Teens?

Revolut - Kids & Teens 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 - Kids & Teens for something else, you may breach the Revolut - Kids & Teens Terms.

Revolut - Kids & Teens account is a sub-account of the Lead Parent's Revolut personal account that they allow a Revolut - Kids & Teens 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 - Kids & Teens User does using it as if they had done it themselves.

The Revolut - Kids & Teens can view any transactions made on their Revolut - Kids & Teens account using the Revolut - Kids & Teens app.

The Revolut - Kids & Teens User may also be issued with cards linked to the account that they can use to spend and withdraw cash ("**Revolut Kids & Teens 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 - Kids & Teens Users (who meet the minimum age requirements and subject to the Lead Parent's approval) may also make transfers to other Revolut - Kids & Teens Users (who meet the minimum age requirements) or Revolut customers by using the Revolut - Kids & Teens app ("**Revolut - Kids & Teens Payments**").

Revolut - Kids & Teens Users cannot make or receive any other kinds of transfers by using the Revolut - Kids & Teens app.

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

The Co-Parent can send money to the Revolut - Kids & Teens account and keep track of how the Revolut - Kids & Teens Users are spending their money. However, the Co-Parent will not be able to withdraw that money once it has been sent to the Revolut - Kids & Teens account. The Lead Parent can withdraw any money that the Co-Parent has sent to the Revolut - Kids & Teens account.

The Lead Parent or the Co-Parent can also control how Revolut - Kids & Teens Users can use their cards.
A Revolut - Kids & Teens account and Revolut - Kids & Teens Cards can only be used to spend the money you, whether as Lead Parent or (if applicable) Co-Parent or another Revolut - Kids & Teens User (if your Revolut - Kids & Teens User is eligible for for Revolut - Kids & Teens Payments), have sent to the Revolut - Kids & Teens account. If your Revolut - Kids & Teens User attempts a transaction using your Revolut - Kids & Teens Cards and there are insufficient funds in the Revolut - Kids & Teens 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 - Kids & Teens Payments

In some countries, there is a minimum age for Revolut - Kids & Teens Payments. This means that a Revolut - Kids & Teens User may meet the minimum age for the Revolut - Kids & Teens app but may not be able to use Revolut - Kids & Teens Payments.
The minimum age for Revolut - Kids & Teens Payments in France is 13 years old. For more information on the minimum age for Revolut - Kids & Teens Payments in other countries, check our dedicated FAQs.

Users may be able to make or receive Revolut - Kids & Teens Payments with other Users or Revolut customers.

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

Users can only make Revolut - Kids & Teens Payments to another User if the base currencies of both Users' Lead Parents is the same.

Revolut - Kids & Teen payment links
Users can receive money from other Revolut customers and non-Revout customers through a "payment link". When a Revolut User receives a request to send money to a User via a payment link, the money is sent via a transfer from their Revolut or Revolut - Kids & Teen account (if eligible to send payments on Revolut - Kids & Teen). If a non-Revolut customer receives a request to send money to a User via payment link, they can do so via card payment.
The payment link feature is only available to the 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 - Kids & Teen Payments" section of these Terms apply when this feature is enabled.
A User can **only receive money** through a payment link if:

- the feature is enabled by the Lead Parent in the Revolut app;
- the 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 - Kids & Teen account (please see the "Are there any fees or limits on a Revolut - Kids & Teen account?" section in these Terms).

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

3. Who can use a Revolut - Kids & Teens account?

The Lead Parent can create a Revolut - Kids & Teens Revolut account at any time in the Revolut app. When you do so, you must nominate the Revolut - Kids & Teens 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 - Kids & Teens User. You can only give a person access as a Revolut - Kids & Teens 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 - Kids & Teens account, up to a maximum of five, depending on your plan. However, each Revolut - Kids & Teens account can only have one Revolut - Kids & Teens User linked to it, and the Revolut - Kids & Teens 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 - Kids & Teens accounts. Each Revolut - Kids & Teens Revolut 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 - Kids & Teens account up to three times in one year.

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

4. Who is the legal owner of a Revolut - Kids & Teens account and Revolut - Kids & Teens Cards?

This section only applies to Lead Parents.

As a Revolut - Kids & Teens 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 - Kids & Teens User does using your Revolut - Kids & Teens account as if you had done it yourself.

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

This also includes any Revolut - Kids & Teens Payments. Each Revolut - Kids & Teens Payment initiated by the Revolut - Kids & Teens User is seen as a payment instruction from you, and each payment request made through a payment link from the Revolut - Kids & Teen 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 - Kids & Teens User's use of Revolut - Kids & Teens account and Revolut - Kids & Teens Cards (like preventing ATM withdrawals or online purchases, and by adding or removing money, and/ or and enabling payment links), you remain responsible for that use.

Only you, as the Lead Parent, and we (Revolut Bank UAB) have rights under these Revolut - Kids & Teens Terms. Revolut - Kids & Teens 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 - Kids & Teens account's legal owner, you, as Lead Parent, are responsible for it and all actions taken by your Revolut - Kids & Teens User with it. We do not accept any liability for how or where the Revolut - Kids & Teens Cards are used by your Revolut - Kids & Teens User or for any Revolut - Kids & Teens Payments . You are also responsible for:

- explaining to your Revolut - Kids & Teens User how to use your Revolut - Kids & Teens account and Revolut - Kids & Teens Cards in line with these Revolut - Kids & Teens Terms (and must do so before they start using these);
- ensuring that your Revolut - Kids & Teens User's use of your Revolut - Kids & Teens account (for example, the things they buy with it) is acceptable to you;
- ensuring that you only enable Revolut - Kids & Teen payment links if you are happy for your User to request payments from other Revolut and non-Revolut customers;

- ensuring that you have agreed to your Revolut - Kids & Teens User's use of the Revolut - Kids & Teens Payments feature (if applicable) by approving the first and all subsequent transfers to the other Revolut - Kids & Teens User;
- making sure that the money in the Revolut - Kids & Teens account is sufficient (but not excessive) for your Revolut - Kids & Teens User and in line with the account limits on your Revolut - Kids & Teens account;
- keeping your Revolut - Kids & Teens Cards and their PINs and details safe, and freezing them and reporting them to us if they are lost or stolen;
- contacting us to resolve any issues with or ask questions about the account (customer support is not offered in the Revolut - Kids & Teens 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 - Kids & Teens 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 - Kids & Teens User's use of your Revolut - Kids & Teens 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 - Kids & Teens account is in line with the Personal Terms.

6. Who can use a Revolut - Kids & Teens Card and what for?

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

The Revolut - Kids & Teens 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 - Kids & Teens Card 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 - Kids & Teens User may be able to use their Revolut - Kids & Teens Cards through their Apple or Android device, as well as just by using the physical or virtual ones. Bear this in mind if you want to take your Revolut - Kids & Teens User's physical Card away from them for any reason. We suggest you freeze the Revolut - Kids &

Teens Cards in the Revolut app if you want to stop the Revolut - Kids & Teens User from using them.

To make the Revolut - Kids & Teens Cards as safe and secure as possible, we may block merchant types which we think aren't age appropriate for Revolut - Kids & Teens 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 - Kids & Teens in more than one currency?

The Lead Parent can only open Revolut - Kids & Teens 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 - Kids & Teens accounts in this currency. The Co-Parent can also only send money to the Revolut - Kids & Teens account in the currency of the Lead Parent's personal account.

Revolut - Kids & Teens Payments can only be made or received by your Revolut - Kids & Teens 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 - Kids & Teens Users is the same.

If you or your Revolut - Kids & Teens User uses a Revolut - Kids & Teens 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 - Kids & Teens account?

It is free to create a Revolut - Kids & Teens account.
The use of your Revolut - Kids & Teens account is subject to the same fees as for your Revolut personal account, other than the following exceptions:
Physical Revolut - Kids & Teens Card

- If the Lead Parent orders a standard physical Revolut - Kids & Teens 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 - Kids & Teens Custom Card"), we'll tell you what fees apply before you order your card in the Revolut app. A customisation fee for a Revolut - Kids & Teens Custom Card only applies if the Lead Parent is on the Standard plan. There is no customisation fee for a Revolut - Kids & Teens 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 - Kids & Teens Custom Card is available subject to stock availability.

* Fees for physical 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 Revolut - Kids & Teens physical 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 - Kids & Teens 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 - Kids & Teens account up to:

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

- Withdrawal amounts above these limits are charged a 2% fee on the withdrawal amount

Foreign Exchange Fees

- The value of foreign exchange allowed before a fee applies depends on the Lead Parent's plan. References to foreign exchange include all card payments and ATM withdrawals completed in a different currency to your base currency. A 0.5% fee will apply on each individual Revolut - Kids & Teens account for any foreign exchange above:

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

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

Usage Limits
The following limits apply to each individual Revolut — Kids & Teens account:

- Only 12,500 EUR can be received by a Revolut — Kids & Teens account in any one year. Only 3,000 EUR can be received in any one year from sources other than the Lead Parent or Co-Parent.
- Only 10,500 EUR can be held in a Revolut — Kids & Teens account at any one time.
- Only 120 EUR 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 2,000 EUR 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 — Kids & Teens Cards.

You may be able to request a higher limit than the limits set out above through the Revolut app. We will carry out additional checks and/or require additional information to approve an increase to your limits. You must provide us with this information. You must make sure that information you provide to us is accurate. We will inform you of your new limit in the Revolut app. We reserve the right to approve an increase that is lower than the amount you requested, or reject your limit request based on the information provided.

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

9. What happens if a Revolut - Kids & Teens account balance is negative?

Just like your Revolut personal account, Revolut - Kids & Teens 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 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 - Kids & Teens 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 - Kids & Teens account or Card be closed or cancelled?

The Lead Parent can stop the use of a Revolut - Kids & Teens account at any time by:

- Freezing or cancelling each Revolut - Kids & Teens Cards in the Revolut app.
- Withdrawing some or all of the money from it back to the Lead Parent's Revolut personal account.

A Revolut - Kids & Teens User may also freeze or cancel Revolut - Kids & Teens Cards However, you or we may decide to permanently close a Revolut - Kids & Teens account.

- **You can withdraw from this agreement** and so end it within the first 14 days of opening a Revolut - Kids & Teens account by letting us know (you can use this standard withdrawal form) through the Revolut app or by emailing us at support@revolut.com. 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 your Personal Account (if you are the Lead Parent) no later than 30 days following reception of your withdrawal request.
- Independently from your right to withdraw, **you can also close your account**, and so end the agreement, at any time by letting us know. You can do this in the Revolut - Kids & Teens settings in the Revolut app, by writing to us at our office or by emailing us at support@revolut.com. There is no charge or fee to close your account and any remaining money in the Revolut - Kids & Teens account will be returned to your personal account (if you are the Lead Parent) and the relevant Revolut - Kids & Teens Card will be cancelled. If you are the Co-Parent and the Revolut - Kids & Teens User's account is closed, any remaining money in the Revolut - Kids & Teens account at the point of closure will be returned to the Lead Parent rather than to you.
- **We may also decide to close your Revolut - Kids & Teens account** and will let you know at least 2 months before we do this, unless we decide to close your account immediately (see Section 23 of the Personal Terms "**When could you suspend or close my account without notice**?").

What happens when a Revolut - Kids & Teens User turns 18?
When a Revolut - Kids & Teens User turns 18, they can continue to use the Revolut - Kids & Teens account until the earlier of their 19th birthday or the Revolut - Kids & Teens cards expiring. We won't issue any new cards to a Revolut - Kids & Teens User who is over 18.

Once a Revolut - Kids & Teens User turns 18, they will be eligible to sign up for a 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 - Kids & Teens app. If they select the account migration process, they will be able to transfer any remaining balance and pockets from their Revolut - Kids & Teens account to their new Revolut account.

If, for some reason you would prefer for Revolut - Kids & Teens User not to migrate from the Revolut - Kids & Teens account to a Revolut account, the Lead Parent can close the Revolut - Kids & Teens account before the migration process is initiated. Upon closure, any remaining balance in the Revolut - Kids & Teens account will be returned to your personal account (if you are the Lead Parent).

Once the migration process is initiated the Revolut - Kids & Teens User will be able to transfer the remaining funds from the Revolut - Kids & Teens account to their new Revolut account. If you would prefer they do not transfer the Revolut - Kids & Teens account balance to their new Revolut account, the Lead Parent can withdraw the remaining funds from the Revolut - Kids & Teens account to their own Revolut personal account before the Revolut - Kids & Teens User initiates the account migration process.

If, as Lead Parent, you do not close the Revolut - Kids & Teens account or withdraw the remaining funds from the Revolut - Kids & Teens account by the time the Revolut - Kids & Teens User initiates the migration, you will be deemed to have authorised the account migration or any transfer they chose to make.

Once the account migration is completed, we will automatically close the Revolut - Kids & Teens account and cancel the associated card.

If the Revolut - Kids & Teens User decides not to migrate the Revolut - Kids & Teens account to the Revolut account, the Revolut - Kids & Teens account will be automatically terminated on the Revolut - Kids & Teens User's 19th birthday.

What happens if a Parent closes their Revolut personal account?
As a Revolut - Kids & Teens Account is a sub-account of a Lead Parent's personal Revolut account, closing the personal Revolut account of the Lead Parent means the Revolut - Kids & Teens Account will be closed too. If a Co-Parent closes their personal Revolut account, the Revolut - Kids & Teens 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 - Kids & Teens in that country. If we can't, your Revolut - Kids & Teens account may need to be closed. Please also be aware that different fees may apply to your Revolut - Kids & Teens account in your new country.

12. Personal data

To provide services under this agreement we need to collect information about Revolut - Kids & Teens Users. Under data protection law, we are what is known as the controller of Revolut - Kids & Teens 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 - Kids & Teens Users which you, as Lead Parent,you should ask your Revolut - Kids & Teens User to read and, where necessary, help them understand. This Privacy Notice is made available to Lead Parents and Revolut - Kids & Teens Users during the creation of any Revolut - Kids & Teens account. It is also available to Revolut - Kids & Teens Users through the Revolut - Kids & Teens app and the Revolut website (www.revolut.com).

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

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

You can direct Revolut to close a Revolut - Kids & Teens 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 - Kids & Teens account, we will stop using your Revolut - Kids & Teens User's personal data to provide them with a Revolut - Kids & Teens account. However, we may be required to retain their personal data after Revolut - Kids & Teens account closure under relevant laws and regulations. See Section 10 for more information about how you can close a Revolut - Kids & Teens account.

13. Legal bits and pieces

If you're unhappy with our service, we'll try to put things right
We always do our best, but we realise that things sometimes go wrong. 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, and our answers to the queries made by you through the in-app chat are not subject to the complaint handling time frames indicated above. We can usually settle matters quickly through the app. You'll probably need to give us the information below.
How to make a complaint
If you wish to make a formal complaint, you can do that using this form. You can also email us at formalcomplaints@revolut.com. If you express your wish to complain when communicating with us, we will provide you with a complaint form, or we may submit the formal complaint form for you and have our agents analyse your case as a formal complaint.
You'll need to tell us:

- your name and surname;
- the phone number and email address associated with your account;
- what the issue is;
- when the problem arose; and
- how you'd like us to put the matter right.

We will accept and consider any complaint sent by you to us. Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint is made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). We'll look into your complaint and respond to you by email. We will communicate with you in French or English, unless we tell you otherwise.
You always have the right to apply to any court with jurisdiction if you think we have breached the law.

Out of court dispute resolution authority for complaints related to financial services
If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des Sociétés Financières (ASF) once you have been through our internal Revolut complaints process. The Médiateur de l'ASF can be reached through its website (see link above) or by mail at the following address: Monsieur le Médiateur de l'ASF 75854 PARIS CEDEX 17. If you need

more information on the Médiateur de l'ASF, please refer to its website. Alternatively, you can also submit a complaint to the European Commission's online dispute resolution platform.
You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found here.

Out of court dispute resolution authority for complaints related to the processing of personal data
You have the right to make a complaint to the State Data Protection Inspectorate (SDPI), the Lithuanian supervisory authority for data protection issues. Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt. You can find more information on their website.

For more information about our complaints handling procedure, click here

How you can contact us
Write to us:

- 10 avenue Kléber, 75116 Paris, France.

Freeze your card:

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

Tell us about a lost or stolen 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). This is an automated phone line which is unable to connect you to a human agent, and it can only be used to block your Revolut card, or to provide general automated responses.

Our contract with you

French law applies
This agreement is governed by French law. However, you can always rely on the mandatory consumer protection rules of the EEA country where you live.

The French version of the agreement applies.
If these terms and conditions are translated into another language, the translation is for reference only and the French version applies. By entering into this agreement and accepting Revolut services, you confirm that you understand French language and agree to communicate with Revolut in French or in English language as far as the legal relations arising under this agreement are concerned including with respect to submitting and resolving any complaints.

Place of conclusion of this agreement
This agreement is deemed to be concluded at the place you live at the moment of conclusion.

Our right to enforce the agreement
If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date.

Taking legal action against us
Disputes of any kind relating to the validity, interpretation or performance of these terms and conditions must be brought in the courts of France (or in the courts of any EU Member State where you reside).

Part II

Revolut - Kids & Teens

This version of these terms applies from 2 December 2026. It replaces all previous versions from that date. To view any previous version of these terms, please select the "History" tab at the top of this page.

1. Why this information is important

This document sets out the terms and conditions for the use of Revolut - Kids & Teens and other important things that you need to know about it. We call this document the Revolut - Kids & Teens Terms.
To set up Revolut - Kids & Teens, you must have a Revolut personal account. These Revolut - Kids & Teens Terms apply as a supplement of our Personal Terms when you

choose to use Revolut - Kids & Teens. This means that our Personal Terms apply as well and if there is any inconsistency between the Personal Terms and these Revolut - Kids & Teens Terms, these Revolut - Kids & Teens Terms will prevail.
Our Personal Terms together with these Revolut - Kids & Teens Terms, along with the Fees page, Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the agreement) between:

- you, the account holder; and
- us, Revolut Bank S.A.

Revolut Bank S.A. is a société anonyme (French public limited company) with a share capital of €10,624,500, registered with the Paris Trade and Companies Register (RCS Paris) under SIREN number 941 040 818, with its registered office at 10 avenue Kléber, 75116 Paris, France.
Revolut Bank S.A. is a credit institution authorised by the Autorité de Contrôle Prudentiel et de Résolution ("ACPR") and the European Central Bank ("ECB"), and under the direct prudential supervision of the ECB.

This agreement is indefinite. It means that it is valid until you or we end it.
There is no legal agreement between us and any Revolut - Kids & Teens Users you allow to use your Revolut - Kids & Teens account.
In these Revolut - Kids & Teens Terms:

- “Lead Parent” means the Revolut personal account holder who originally set up the Revolut - Kids & Teens account.
- When applicable, “Co-Parent” means any Revolut personal account holder who the Lead Parent has selected to have certain limited access to the Revolut - Kids & Teens account. *(if the Lead Parent does not add a Co-Parent, any terms applying only to Co-Parents do not apply).*
- 'Revolut - Kids & Teens User’ means any person who the Lead Parent has allowed to use the Revolut - Kids & Teens account.

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 - Kids & Teens Terms, we mean the Revolut app that the Lead Parent uses to access their personal account. When we say the “Revolut - Kids & Teens app”, we mean the app that Revolut - Kids & Teens Users use to access the Lead Parent's Revolut - Kids & Teens account. These are separate apps. You cannot access the Revolut - Kids & Teens app and Revolut - Kids & Teens Users cannot access the Revolut app.

You can download a copy of these Revolut - Kids & Teens Terms from the Revolut app at any time.

2. What is Revolut - Kids & Teens?

Revolut - Kids & Teens 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 - Kids & Teens for something else, you may breach the Revolut - Kids & Teens Terms.

Revolut - Kids & Teens account is a sub-account of the Lead Parent's Revolut personal account that they allow a Revolut - Kids & Teens 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 - Kids & Teens User does using it as if they had done it themselves.

The Revolut - Kids & Teens can view any transactions made on their Revolut - Kids & Teens account using the Revolut - Kids & Teens app.

The Revolut - Kids & Teens User may also be issued with cards linked to the account that they can use to spend and withdraw cash ("**Revolut Kids & Teens 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 - Kids & Teens Users (who meet the minimum age requirements and subject to the Lead Parent's approval) may also make transfers to other Revolut - Kids & Teens Users (who meet the minimum age requirements) or Revolut customers by using the Revolut - Kids & Teens app ("**Revolut - Kids & Teens Payments**").

Revolut - Kids & Teens Users cannot make or receive any other kinds of transfers by using the Revolut - Kids & Teens app.

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

The Co-Parent can send money to the Revolut - Kids & Teens account and keep track of how the Revolut - Kids & Teens Users are spending their money. However, the Co-Parent will not be able to withdraw that money once it has been sent to the Revolut -

Kids & Teens account. The Lead Parent can withdraw any money that the Co-Parent has sent to the Revolut - Kids & Teens account.

The Lead Parent or the Co-Parent can also control how Revolut - Kids & Teens Users can use their cards.
A Revolut - Kids & Teens account and Revolut - Kids & Teens Cards can only be used to spend the money you, whether as Lead Parent or (if applicable) Co-Parent or another Revolut - Kids & Teens User (if your Revolut - Kids & Teens User is eligible for for Revolut - Kids & Teens Payments), have sent to the Revolut - Kids & Teens account. If your Revolut - Kids & Teens User attempts a transaction using your Revolut - Kids & Teens Cards and there are insufficient funds in the Revolut - Kids & Teens 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 - Kids & Teens Payments
In some countries, there is a minimum age for Revolut - Kids & Teens Payments. This means that a Revolut - Kids & Teens User may meet the minimum age for the Revolut - Kids & Teens app but may not be able to use Revolut - Kids & Teens Payments.
The minimum age for Revolut - Kids & Teens Payments in France is 13 years old. For more information on the minimum age for Revolut - Kids & Teens Payments in other countries, check our dedicated FAQs.

Users may be able to make or receive Revolut - Kids & Teens Payments with other Users or Revolut customers.

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

Users can only make Revolut - Kids & Teens Payments to another User if the base currencies of both Users' Lead Parents is the same.

Revolut - Kids & Teen payment links

Users can receive money from other Revolut customers and non-Revout customers through a “payment link”. When a Revolut User receives a request to send money to a User via a payment link, the money is sent via a transfer from their Revolut or Revolut - Kids & Teen account (if eligible to send payments on Revolut - Kids & Teen). If a non-Revolut customer receives a request to send money to a User via payment link, they can do so via card payment.
The payment link feature is only available to the 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 - Kids & Teen Payments” section of these Terms apply when this feature is enabled.
A User can **only receive money** through a payment link if:

- the feature is enabled by the Lead Parent in the Revolut app;
- the 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 - Kids & Teen account (please see the “Are there any fees or limits on a Revolut - Kids & Teen account?” section in these Terms).

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

3. Who can use a Revolut - Kids & Teens account?

The Lead Parent can create a Revolut - Kids & Teens Revolut account at any time in the Revolut app. When you do so, you must nominate the Revolut - Kids & Teens 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 - Kids & Teens User. You can only give a person access as a Revolut - Kids & Teens 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 - Kids & Teens account, up to a maximum of five, depending on your plan. However, each Revolut - Kids & Teens account can only have one Revolut - Kids & Teens User linked to it, and the Revolut - Kids & Teens 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 - Kids & Teens accounts. Each Revolut - Kids & Teens Revolut 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 - Kids & Teens account up to three times in one year.

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

4. Who is the legal owner of a Revolut - Kids & Teens account and Revolut - Kids & Teens Cards?

This section only applies to Lead Parents.
As a Revolut - Kids & Teens 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 - Kids & Teens User does using your Revolut - Kids & Teens account as if you had done it yourself.

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

This also includes any Revolut - Kids & Teens Payments. Each Revolut - Kids & Teens Payment initiated by the Revolut - Kids & Teens User is seen as a payment instruction from you, and each payment request made through a payment link from the Revolut - Kids & Teen 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 - Kids & Teens User's use of Revolut - Kids & Teens account and Revolut - Kids & Teens Cards (like preventing ATM withdrawals or online purchases, and by adding or removing money, and/ or and enabling payment links), you remain responsible for that use.

Only you, as the Lead Parent, and we (Revolut Bank S.A.) have rights under these Revolut - Kids & Teens Terms. Revolut - Kids & Teens 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 - Kids & Teens account's legal owner, you, as Lead Parent, are responsible for it and all actions taken by your Revolut - Kids & Teens User with it. We do not accept any liability for how or where the Revolut - Kids & Teens Cards are used by your Revolut - Kids & Teens User or for any Revolut - Kids & Teens Payments . You are also responsible for:

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

6. Who can use a Revolut - Kids & Teens Card and what for?

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

The Revolut - Kids & Teens 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 - Kids & Teens Card 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 - Kids & Teens User may be able to use their Revolut - Kids & Teens Cards through their Apple or Android device, as well as just by using the physical or virtual ones. Bear this in mind if you want to take your Revolut - Kids & Teens User's physical Card away from them for any reason. We suggest you freeze the Revolut - Kids & Teens Cards in the Revolut app if you want to stop the Revolut - Kids & Teens User from using them.

To make the Revolut - Kids & Teens Cards as safe and secure as possible, we may block merchant types which we think aren't age appropriate for Revolut - Kids & Teens 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 - Kids & Teens in more than one currency?

The Lead Parent can only open Revolut - Kids & Teens 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 - Kids & Teens accounts in this currency. The Co-Parent can also only send money to the Revolut - Kids & Teens account in the currency of the Lead Parent's personal account.

Revolut - Kids & Teens Payments can only be made or received by your Revolut - Kids & Teens 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 - Kids & Teens Users is the same.

If you or your Revolut - Kids & Teens User uses a Revolut - Kids & Teens 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 - Kids & Teens account?

It is free to create a Revolut - Kids & Teens account.
The use of your Revolut - Kids & Teens account is subject to the same fees as for your Revolut personal account, other than the following exceptions:

Physical Revolut - Kids & Teens Card

- If the Lead Parent orders a standard physical Revolut - Kids & Teens 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 - Kids & Teens Custom Card"), we'll tell you what fees apply before you order your card in the Revolut app. A customisation fee for a Revolut - Kids & Teens Custom Card only applies if the Lead Parent is on the Standard plan. There is no customisation fee for a Revolut - Kids & Teens 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 - Kids & Teens Custom Card is available subject to stock availability.

* Fees for physical 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 Revolut - Kids & Teens physical 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 - Kids & Teens 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 - Kids & Teens account up to:

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

- Withdrawal amounts above these limits are charged a 2% fee on the withdrawal amount

Foreign Exchange Fees

- The value of foreign exchange allowed before a fee applies depends on the Lead Parent's plan. References to foreign exchange include all card payments and ATM withdrawals completed in a different currency to your base currency. A 0.5% fee will apply on each individual Revolut - Kids & Teens account for any foreign exchange above:

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

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

Usage Limits

The following limits apply to each individual Revolut — Kids & Teens account:

- Only 12,500 EUR can be received by a Revolut — Kids & Teens account in any one year. Only 3,000 EUR can be received in any one year from sources other than the Lead Parent or Co-Parent.
- Only 10,500 EUR can be held in a Revolut — Kids & Teens account at any one time.
- Only 120 EUR 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 2,000 EUR 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 — Kids & Teens Cards.

You may be able to request a higher limit than the limits set out above through the Revolut app. We will carry out additional checks and/or require additional information to approve an increase to your limits. You must provide us with this information. You must make sure that information you provide to us is accurate. We will inform you of your new limit in the Revolut app. We reserve the right to approve an increase that is lower than the amount you requested, or reject your limit request based on the information provided.

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

9. What happens if a Revolut - Kids & Teens account balance is negative?

Just like your Revolut personal account, Revolut - Kids & Teens 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 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 - Kids & Teens 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 - Kids & Teens account or Card be closed or cancelled?

The Lead Parent can stop the use of a Revolut - Kids & Teens account at any time by:

- Freezing or cancelling each Revolut - Kids & Teens Cards in the Revolut app.
- Withdrawing some or all of the money from it back to the Lead Parent's Revolut personal account.

A Revolut - Kids & Teens User may also freeze or cancel Revolut - Kids & Teens Cards However, you or we may decide to permanently close a Revolut - Kids & Teens account.

- **You can withdraw from this agreement** and so end it within the first 14 days of opening a Revolut - Kids & Teens account by letting us know (you can use this standard withdrawal form) through the Revolut app or by emailing us at support@revolut.com. 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 your Personal Account (if you are the Lead Parent) no later than 30 days following reception of your withdrawal request.
- Independently from your right to withdraw, **you can also close your account**, and so end the agreement, at any time by letting us know. You can do this in the Revolut - Kids & Teens settings in the Revolut app, by writing to us at our office or by

emailing us at support@revolut.com. There is no charge or fee to close your account and any remaining money in the Revolut - Kids & Teens account will be returned to your personal account (if you are the Lead Parent) and the relevant Revolut - Kids & Teens Card will be cancelled. If you are the Co-Parent and the Revolut - Kids & Teens User's account is closed, any remaining money in the Revolut - Kids & Teens account at the point of closure will be returned to the Lead Parent rather than to you.

- **We may also decide to close your Revolut - Kids & Teens account** and will let you know at least 2 months before we do this, unless we decide to close your account immediately (see Section 23 of the Personal Terms "**When could you suspend or close my account without notice**?").

What happens when a Revolut - Kids & Teens User turns 18?
When a Revolut - Kids & Teens User turns 18, they can continue to use the Revolut - Kids & Teens account until the earlier of their 19th birthday or the Revolut - Kids & Teens cards expiring. We won't issue any new cards to a Revolut - Kids & Teens User who is over 18.

Once a Revolut - Kids & Teens User turns 18, they will be eligible to sign up for a 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 - Kids & Teens app. If they select the account migration process, they will be able to transfer any remaining balance and pockets from their Revolut - Kids & Teens account to their new Revolut account.

If, for some reason you would prefer for Revolut - Kids & Teens User not to migrate from the Revolut - Kids & Teens account to a Revolut account, the Lead Parent can close the Revolut - Kids & Teens account before the migration process is initiated. Upon closure, any remaining balance in the Revolut - Kids & Teens account will be returned to your personal account (if you are the Lead Parent).

Once the migration process is initiated the Revolut - Kids & Teens User will be able to transfer the remaining funds from the Revolut - Kids & Teens account to their new Revolut account. If you would prefer they do not transfer the Revolut - Kids & Teens account balance to their new Revolut account, the Lead Parent can withdraw the remaining funds from the Revolut - Kids & Teens account to their own Revolut personal account before the Revolut - Kids & Teens User initiates the account migration process.

If, as Lead Parent, you do not close the Revolut - Kids & Teens account or withdraw the remaining funds from the Revolut - Kids & Teens account by the time the Revolut - Kids & Teens User initiates the migration, you will be deemed to have authorised the account migration or any transfer they chose to make.

Once the account migration is completed, we will automatically close the Revolut - Kids & Teens account and cancel the associated card.

If the Revolut - Kids & Teens User decides not to migrate the Revolut - Kids & Teens account to the Revolut account, the Revolut - Kids & Teens account will be automatically terminated on the Revolut - Kids & Teens User's 19th birthday.

What happens if a Parent closes their Revolut personal account?
As a Revolut - Kids & Teens Account is a sub-account of a Lead Parent's personal Revolut account, closing the personal Revolut account of the Lead Parent means the Revolut - Kids & Teens Account will be closed too. If a Co-Parent closes their personal Revolut account, the Revolut - Kids & Teens 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 - Kids & Teens in that country. If we can't, your Revolut - Kids & Teens account may need to be closed. Please also be aware that different fees may apply to your Revolut - Kids & Teens account in your new country.

12. Personal data

To provide services under this agreement we need to collect information about Revolut - Kids & Teens Users. Under data protection law, we are what is known as the controller of Revolut - Kids & Teens 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 - Kids & Teens Users which you, as Lead Parent, you should ask your Revolut - Kids & Teens User to read and, where necessary, help them understand. This Privacy Notice is made available to Lead Parents and Revolut - Kids & Teens Users during the creation of any Revolut - Kids &

Teens account. It is also available to Revolut - Kids & Teens Users through the Revolut - Kids & Teens app and the Revolut website (www.revolut.com).

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

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

You can direct Revolut to close a Revolut - Kids & Teens 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 - Kids & Teens account, we will stop using your Revolut - Kids & Teens User's personal data to provide them with a Revolut - Kids & Teens account. However, we may be required to retain their personal data after Revolut - Kids & Teens account closure under relevant laws and regulations. See Section 10 for more information about how you can close a Revolut - Kids & Teens account.

13. Legal bits and pieces

If you're unhappy with our service, we'll try to put things right
We always do our best, but we realise that things sometimes go wrong. 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, and our answers to the queries made by you through the in-app chat are not subject to the complaint handling time frames indicated above. We can usually settle matters quickly through the app. You'll probably need to give us the information below.

How to make a complaint
If you wish to make a formal complaint, you can do that using this form. You can also email us at formalcomplaints@revolut.com. If you express your wish to complain when communicating with us, we will provide you with a complaint form, or we may submit

the formal complaint form for you and have our agents analyse your case as a formal complaint.
You'll need to tell us:

- your name and surname;
- the phone number and email address associated with your account;
- what the issue is;
- when the problem arose; and
- how you'd like us to put the matter right.

We will accept and consider any complaint sent by you to us. Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint is made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case). We'll look into your complaint and respond to you by email. We will communicate with you in French or English, unless we tell you otherwise.
You always have the right to apply to any court with jurisdiction if you think we have breached the law.

Out of court dispute resolution authority for complaints related to financial services
In case you are unhappy with how we have dealt with your complaint about regulated services provided by Revolut Bank S.A., you can refer the complaint free of charge to the Mediator of the Association Française Sociétés Financières ("ASF"), if response given to you by our services has not led to a solution that is satisfactory to you or if there is no response within 35 days.
The ASF may be contacted by any individual customer who is not acting for professional purposes. It will respond to you in complete independence and fairness in accordance with the mediation charter available on the website.
You can contact the ASF online via the dedicated website or by mail at the address below.
The contact details of the ASF are the following (to learn more about ombudsman, please visit a dedicated website):
Website: Association Française Sociétés Financières ("ASF")
Address: Monsieur le Médiateur de l'ASF; 75854 PARIS CEDEX 17

You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us.

Out of court dispute resolution authority for complaints related to the processing of personal data
You have the right to lodge a complaint with the Commission Nationale de l'Informatique et des Libertés (CNIL), the French supervisory authority responsible for the protection of personal data, by any means: via their website (www.cnil.fr), by telephone at +33 (0)1 53 73 22 22, or by post at 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

For more information about our complaints handling procedure, click here.

How you can contact us
Write to us:

- Revolut Bank S.A.: 10 avenue Kléber, 75116 Paris, France.

Freeze your card:

- +33 8 05 98 02 94 (your telecommunication service provider's standard rates apply).

Tell us about a lost or stolen 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.

Our contract with you

French law applies
This agreement is governed by French law. However, you can always rely on the mandatory consumer protection rules of the EEA country where you live.

The French version of the agreement applies.
If these terms and conditions are translated into another language, the translation is for reference only and the French version applies. By entering into this agreement and accepting Revolut services, you confirm that you understand French language and agree to communicate with Revolut in French or in English language as far as the legal relations arising under this agreement are concerned including with respect to submitting and resolving any complaints.

Place of conclusion of this agreement

This agreement is deemed to be concluded at the place you live at the moment of conclusion.

Our right to enforce the agreement
If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date.

Taking legal action against us
Disputes of any kind relating to the validity, interpretation or performance of these terms and conditions must be brought in the courts of France (or in the courts of any EU Member State where you reside).