These Revolut Kids and Teens Terms apply from 3 June 2026. If you signed up for a Revolut Kids and Teens account before 2 July 2024, the previous version of the Revolut Kids and Teens Terms (formerly called Revolut <18) here applies to you until 2 June 2026. If you signed up for a Revolut Kids and Teens account on or after 2 July 2024, this version of the Revolut Kids and Teens Terms (save for Section 6) applies to you. Please see the previous version of Section 6 of these terms here, which apply until 9 September 2025.

Normally, you must be 18 or over to open an Account. If you are 16 to 17 years old, you may be eligible to open an Account with restrictions. These restrictions are listed in "Schedule 2 - 16 - 17 Account" of the Personal Terms. Make sure you read them carefully.

1. Why this information is important

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

To set up Revolut Kids and Teens, you must have a Revolut personal account. These Revolut Kids and Teens Terms apply on top of our Personal Terms when you choose to use Revolut Kids and Teens, but our Personal Terms still apply as well. If there are any inconsistencies between the Personal Terms and these Revolut Kids and Teens Terms, these Revolut Kids and Teens Terms will prevail.

If you do choose to use Revolut Kids and Teens, these Revolut Kids and Teens terms will form part of the legal agreement between you (the account holder) and us (Revolut Technologies Singapore Pte. Ltd.). There is no legal agreement between us and any Revolut Kids and Teens users you allow to use your Revolut Kids and Teens account.

In these Revolut Kids and Teens terms:

- When we say “Lead Parent”, we mean the Revolut personal account holder who originally set up the Revolut 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 Kids and Teens account.
- When we say 'Revolut Kids and Teens User'', we mean any person who the Lead Parent has allowed to use the Revolut Kids and Teens account.
- When we say "Revolut Kids & Teens Card", we mean both the physical card and virtual card that is linked to the Revolut Kids & Teens account.

- When we say "Virtual Revolut Kids & Teens Card", we mean the virtual non-tangible card that allows you to enter into Revolut Card Purchases.

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 those instances.
When we say the “Revolut app” in these Revolut Kids and Teens Terms, we mean the Revolut app that the Lead Parent uses to access their personal account. When we say the “Revolut Kids and Teens app”, we mean the app that Revolut Kids and Teens users use to access the Lead Parent’s Revolut Kids and Teens account . These are separate apps. You cannot access the Revolut Kids and Teens app and Revolut Kids and Teens cannot access the Revolut app.
You can ask for a copy of these Revolut Kids and Teens Terms through the Revolut app at any time.

2. What is Revolut Kids and Teens?

Revolut Kids and Teens is designed for parents who want their children to gain financial skills and to learn how to use and manage money. If you use Revolut Kids and Teens for something else, you may breach the Revolut Kids and Teens Terms.
A Revolut Kids and Teens account is a sub-account of the Lead Parent’s Revolut personal account that they allow a Revolut Kids and Teens user to use. As it is a sub-account of the Lead Parent’s personal account, they are responsible for everything a Revolut Kids and Teens User does using it as if they had done it themselves.
The Revolut Kids and Teens User can view any transactions made on the Revolut Kids and Teens account using the Revolut Kids and Teens app.
The Revolut Kids and Teens User will also be issued with a card linked to the account that they can use for spending. They may be able to add it to Apple Pay or Google Pay as well (subject to Apple Pay or Google Pay’s term and eligibility requirements).
Revolut Kids and Teens Users (who are of eligible age and subject to the Lead Parent’s approval) can also make domestic money transfers to other Revolut Kids and Teens users or receive domestic money transfers from other Revolut Kids and Teens users by using the Revolut Kids and Teens app (“**Revolut Kids and Teens Payments**”).
Revolut Kids and Teens Payments can only be performed for domestic money transfer and not cross border transfers.
Revolut Kids and Teens Users cannot make any other kinds of transfers by using the Revolut Kids and Teens app.
The Lead Parent can send money to (and from) the Revolut Kids and Teens account, and keep track of how the Revolut Kids and Teens user is spending that money, using the Revolut app.

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

The Lead Parent or the Co-Parent can also control how Revolut Kids and Teens users can use their card.

A Revolut Kids and Teens account and card can only be used to spend the money you, whether as Lead Parent or (if applicable) Co-Parent or another Revolut Kids and Teens user (if your Revolut Kids and Teens is eligible for Revolut Kids and Teens to Revolut Kids and Teens Transfers have sent to the Revolut Kids and Teens account. If the Revolut Kids and Teens User attempts a transaction using your Revolut Kids and Teens card and there are insufficient funds in the Revolut Kids and 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 and Teens Payments

In some countries, there is a minimum age for Revolut Kids and Teens Payments. This means that a Revolut Kids and Teens User may meet the minimum age for the Revolut Kids and Teens app but may not be able to use Revolut Kids and Teens Payments. The minimum age for Revolut Kids and Teens Payments varies based on your country of residence. Please check our FAQs to get information on the eligible age for Revolut Kids and Teens Payments in your country.

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

Revolut Kids and Teens users can make or receive Revolut Kids and Teens Payments only if the currency of the Lead Parent's personal account for both Revolut Kids and Teens Users is the same.

Revolut Kids and Teens users are not able to withdraw cash from ATMs both in Singapore and overseas.

3. Who can use a Revolut Kids and Teens account?

The Lead Parent can create a Revolut Kids and Teens account at any time in the Revolut app. When the Lead Parent does so, they must nominate the Revolut Kids and Teens User whom they 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 and Teens User. You can only give a person access to Revolut Kids and Teens if they are aged between 6 and 17 and you are their guardian or otherwise have legal responsibility for them.

Virtual Revolut Kids & Teens Cards are only offered to Revolut Kids & Teens users who are at least 13 years old.

You can create more than one Revolut Kids and Teens account, up to a maximum of five, depending on your plan. However, each Revolut Kids and Teens account can only have one Revolut Kids and Teens User linked to it, and the Revolut Kids and 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 and Teens accounts. Each Revolut Kids and Teens account can have a maximum of one Co-Parent attached to it. The Lead Parent can remove the Co-Parent at any time and replace the Co-Parent attached to a particular Revolut Kids and Teens account up to three times in one year.

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

4. Who is the legal owner of a Revolut Kids and Teens account and card?

This section only applies to Lead Parents.

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

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

This also includes any Revolut Kids and Teens Payments. Each Revolut Kids and Teens Payment initiated by the Revolut Kids and Teens is seen as a payment instruction from you.

Although we provide you as the Lead Parent with tools to assist you to control your Revolut Kids and Teens user's use of the Revolut Kids and Teens account and card (like preventing online purchases, and by adding or removing money), you remain responsible for that use.
Only you, as the Lead Parent, and we (Revolut Technologies Singapore Pte Ltd) have rights under these Revolut Kids and Teens Terms. Revolut Kids and 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 and Teens account's legal owner, you, as Lead Parent, are responsible for it and all actions taken by your Revolut Kids and Teens User with it. We do not accept any liability for how or where the Revolut Kids and Teens card is used by your Revolut Kids and Teens User or for any Revolut Kids and Teens Payments. You are also responsible for:

- explaining to your Revolut Kids and Teens User how to use your Revolut Kids and Teens account and card in line with these Revolut Kids and Teens Terms (and must do so before they start using it);
- ensuring that your Revolut Kids and Teens User's use of your Revolut Kids and Teens account (for example, the things they buy with it) is acceptable to you;
- ensuring that you have agreed to your Revolut Kids and Teens User's use of the Revolut Kids and Teens Payments feature (if applicable) by approving the first and all subsequent transfers to and/or from the other Revolut Kids and Teens user.
- making sure that the money in the Revolut Kids and Teens account is sufficient (but not excessive) for your Revolut Kids and Teens User and in line with the account limits on your Revolut Kids and Teens account;
- keeping your Revolut Kids and Teens 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 Kids and Teens account (customer support is not offered in the Revolut Kids and Teens app).

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

6. Who can use a Revolut Kids and Teens card and what for?

The Lead Parent can order one Revolut Kids and Teens card for each Revolut Kids and Teens account. This card must be used by, and only by, the Revolut Kids and Teens User you nominated to have access to the account. The Co-Parent cannot order any Revolut Kids and Teens cards.

The Revolut Kids and Teens card can be used like any other card on your Revolut personal account to make purchases online or in person. You, whether you are a Lead Parent or Co-Parent, can turn these features on and off from the Revolut app.

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

To make the Revolut Kids and Teens card as safe and secure as possible, we block merchant types which we think aren't age appropriate for Revolut Kids and Teens Users. For example, merchants who only sell alcohol, cigarettes and gambling products. To do this, we rely on the merchant's registered business type (also known as a 'MCC code'), not the actual details of what is being bought on a Revolut Kids and Teens card. This means Revolut Kids and Teens cards are not restricted from, for example, buying alcohol at a supermarket (because the category of 'supermarket' is not restricted) or at a merchant with an inaccurate registered business type. We check the MCC code to block certain merchant types only at the time of processing a particular transaction. If we turn a merchant off, you can't turn it back on.

7. Can I use Revolut Kids and Teens in more than one currency?

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

Revolut Kids and Teens Payments can only be made or received by your Revolut Kids and 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 and Teens users is the same.
If you or your Revolut Kids and Teens User uses a Revolut Kids and 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 and Teens account?

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

Revolut Kids and Teens Card

- If the Lead Parent orders a standard Revolut Kids and 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 card ("Revolut Kids and 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 and Teens Custom Card only applies if the Lead Parent is on the Standard plan. There is no customisation fee for a Revolut Kids and Teens Custom Card (first and replacement cards) if the Lead Parent is on the Premium, Metal or Ultra Plan. Card delivery fees may apply*. The Revolut Kids and Teens Custom Card is available subject to stock availability.

* Fees for 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 and Teens card (standard or custom) is ordered within 7 days of the Lead Parent opening their own Revolut Personal account, standard delivery of the Revolut Kids and Teens card is free. Express delivery may still be subject to a fee (we will tell you the fee in the Revolut app).

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 includes all card payments and ATM withdrawals completed in a different currency to your base currency. A high-frequency fee will apply on each individual Revolut Kids and Teens account for any foreign exchange above:

- If Lead Parent is on the Standard plan: S$750 per rolling month;
- If Lead Parent is on the Premium. Metal or Ultra plan, no high-frequency fee is charged for foreign exchange.

The use of your Revolut Kids and Teens account also has the following limits, which your Revolut personal account does not. These limits apply to each individual Revolut

Kids and Teens account separately, not across all your Revolut Kids and Teens accounts if you have more than one:

- Only S$12,000 can be received by a Revolut Kids and Teens account in any one year and only S$1,000 can be held in it at any one time.
- Only S$1,000 can be spent by making payments per day (this includes card payments and transfers). Also, only a total of 15 card payments can be made, per day.
- Customers on Standard plans are also subject to additional limits, as reflected in-app, when the Lead Parent/ Co-Parent tops up the Revolut Kids and Teens account.

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

Just like your Revolut personal account, Revolut Kids and 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 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 Kids and 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 and Teens account or card be closed or cancelled?

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

- Freezing or canceling the Revolut Kids and Teens card in the Revolut app.
- Taking back some or all of the money from it back to the Lead Parent's Revolut personal account.

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

What happens when a Revolut Kids and Teens User turns 16?
When a Revolut Kids and Teens User turns 16, they can continue to use the Revolut Kids and Teens account until the earlier of their 17th birthday or the card expiring. We won't issue any new card to a Revolut Kids and Teens who is over 17.
Once a Revolut Kids and Teens User

- turns 16, they will be eligible to sign up for a Revolut Personal account with restrictions ("16-17 account"); and
- turns 18, they will be eligible to sign up for a normal Revolut Personal account.

They may do so by either downloading the Revolut app or by following the account migration steps set out in the Revolut Kids and Teens app. If they select the latter account migration process, they will be able to transfer any remaining balance and currency pockets from their Revolut Kids and Teens account to their new Revolut account.
If, for some reason, you would prefer that the Revolut Kids and Teens User not migrate the account to an adult Revolut account, the Lead Parent can close the Revolut Kids and Teens account before the migration.
If you would prefer they do not transfer the Revolut Kids and Teens account balance to their new Revolut account, the Lead Parent can withdraw said balance into their own Revolut Personal account before the Revolut Kids and Teens User initiates the account migration process.
If, as Lead Parent, you do not close the Revolut Kids and Teens account or withdraw the funds in said account by the time the Revolut Kids and Teens User turns 18, you will be deemed to have consented to any account migration or transfer they choose to make.
Once the account migration is completed, we will automatically close the Revolut Kids and Teens account and cancel the associated Revolut Kids and Teens card.
If the Revolut Kids and Teens user decides not to migrate the Revolut Kids and Teens account to a full Revolut personal account, the Revolut Kids and Teens account will be automatically terminated on the date of the Revolut Kids and Teens User's 19th birthday.
What happens if a Parent closes their Revolut personal account?
As a Revolut Kids and Teens 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 Kids and Teens account will be closed too. If a Co-Parent closes their Revolut personal account, the Revolut Kids and 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 and Teens in that country. If we can't, your Revolut Kids and Teens account may need to be closed. Please also be aware that different fees may apply to your Revolut Kids and Teens account in your new country.

12. Legal bits and pieces

Permission for us to process your Revolut Kids and Teens User's personal information

This section only applies to Lead Parents. To provide services under the agreement we need to collect information from you, about your Revolut Kids and Teens User. Under data protection law, we are what is known as the 'data controller' of your child's personal information. For more information about how we use personal information generally, please see our Privacy Policy.

We also have a specific Privacy Statement for Revolut Kids and Teenswhich you should ask your Revolut Kids and Teens Users to read and help them understand before they accept the statement. In Singapore, the Personal Data Protection Act (PDPA) does not specify situations in which a minor (that is, an individual who is less than 21 years of age) may give consent for purposes of the PDPA. However, the Personal Data Protection Commission's view is that a minor who is at least 13 years of age would typically have sufficient understanding to be able to consent on his/ her own behalf. In situations where you feel that your child/ ward lacks the requisite legal capacity to give consent for purposes of the PDPA, you may give consent on behalf of the minor.

By entering into these Revolut Kids and Teens terms you are giving us permission to gather, process and store your Revolut Kids and Teens User's personal information for the purpose of providing our services to you and them. This doesn't affect any rights and obligations you, your Revolut Kids and Teens User, or we have under data protection law.

You can withdraw your permission to us processing your child's personal information by closing your Revolut Kids and Teens Account, which will end your agreement to the Revolut Kids and Teens terms between you and us. However, the agreement and the personal terms will remain in place between you and us, for your Revolut personal account.

If you end your agreement to these Revolut Kids and Teens terms, we'll stop using your Revolut Kids and Teens User's information for the purpose of providing our services, but we may need to keep their information for other legal reasons.

13. Everything else

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