

# Your Revolut Personal Account

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## 1. Why is this information important?

This document sets out the terms and conditions for your Revolut personal account (your account) and its related services. It also sets out other important things that you need to know.

These terms and conditions, along with the [Cardholder Agreement](#), [Fees](#) pages, [Privacy Policy](#) and any other terms and conditions that apply to your account and our services, form a legal agreement (the Agreement) between:

- you, as the account holder; and
- us, Revolut Technologies Inc.

The Revolut USA Prepaid Visa card and Revolut USA Prepaid Mastercard (each, a Revolut Card) are issued by Lead Bank pursuant to a license from Visa U.S.A. Inc. and Mastercard International, respectively, and may be used everywhere Visa or Mastercard, respectively, is accepted. Banking services are provided by Lead Bank, a member of the Federal Deposit Insurance Corporation (FDIC), and are subject to the terms of a [Cardholder Agreement](#). Revolut Technologies Inc. (Revolut) is a technology services provider and program manager of the card program.

You can ask for a copy of these terms and conditions through the Revolut mobile application (Revolut app) at any time. To use all the functions of the Revolut app that are available to you, you must be connected to the internet.

It's important for you to understand how your account works, so if you'd like more information you might find it helpful to read our [FAQs](#). (The FAQs don't form part of our Agreement with you).

These terms and conditions are originally written in and governed by the English language. If this text is translated into another language and there is a conflict between the English and non-English versions, the English text will prevail.

## 2. What type of account is your account?

Your account is associated with a prepaid card issued by Lead Bank. You may hold funds in different currencies at the same time.

## 3. Services associated with your account

Once you have set up your account you'll be able to access a number of services, including those offered by Lead Bank. For example, you can do the following:

- send and receive money;
- change money from one currency to another (currency exchange). The currencies available may change occasionally;
- make payments and withdraw cash using your Revolut Card; and
- view information about and manage your account.

We add new features and services all the time. We'll let you know about these through the Revolut app.

#### 4. Can you open a Revolut account?

You must be eighteen (18) years or older to open a Revolut account. A [Revolut – Kids & Teens](#) card may be opened by a parent or legal guardian for children ages 6 to 17. The parent or legal guardian must have a Revolut account in order to open a Revolut – Kids & Teens card.

When you ask us to open a Revolut account, we or someone acting for us will ask for information about you and where the money you will put on your Revolut Card comes from.

If you do not have a social security number you may still be eligible to open a limited Revolut personal account. Depending on your immigration status, we may ask you to provide us with a copy of your supported U.S. visa and may limit your access to certain products and features. Please see [here](#) for a list of supported visas and for more information on how your access to certain products may be limited.

Our [Privacy Policy](#) explains more about how we use your information for these and other purposes.

You can't:

- open more than one Revolut personal account; or
- open a new Revolut personal account if we've previously closed a Revolut account that you held.

This Revolut account is for personal use only and may not be used for business purposes. Please see the Revolut [Business Terms](#) for information regarding Revolut Business Accounts.

#### 5. How do I get information on payments into and out of my card?

You can check all payments related to your Revolut Card through the Revolut app. This information will also be available for six (6) years after you close your account.

You can download your information from the Revolut app at any time while your account is active.

You may choose to receive a notification to your mobile device, or by email, each time a payment goes into or out of your Revolut Card. You can turn off these notifications, through the Revolut app or in your device's settings, at any time. If you turn off notifications, you should regularly check your payments on the Revolut app. It's important that you know what payments go into and out of your account, so we recommend that you do not turn off notifications.

## 6. Communicating with you

We usually communicate with you through the Revolut app. This is how we provide account information and tell you about any fraud, or suspected fraud, relating to your account. It is also how we tell you if there is a security threat to your account. Make sure you regularly check the Revolut app for this information.

To help keep your account safe, download the latest software for your mobile device and the latest version of the Revolut app as soon as they are available.

We may also communicate with you by text message or email, so you should regularly check your text messages and email account.

We usually communicate with you in English, unless we tell you otherwise.

### **Keep us in the loop**

Please keep your details up to date and let us know immediately if any information you've given us changes.

To meet our legal and regulatory requirements we, or someone acting for us, might sometimes need to ask for more information (for example, if your spending increases). Please provide this information quickly so that there is no disruption to your account or our services.

## 7. How to close your account?

You can close your account at any time through the Revolut app, or by emailing us at [support@revolut.com](mailto:support@revolut.com).

You will still have to pay any charges you've incurred. We may also charge you any cancellation fees that apply to other agreements you've entered into with us (for example, if you cancel your Metal subscription). Please see the [Cardholder Agreement](#) or [Fees](#) pages for details.

When you tell us you want to close your account we will give you the opportunity to withdraw the money we hold for you before your account is closed.

### **Canceling your Revolut Card**

You can cancel any of your Revolut Cards in the Revolut app. Please contact us via in-app chat if you have questions about how to cancel a Revolut Card.

## 8. What happens after your account is closed?

We'll hold back enough money to cover any payments that you approved before your account was closed. If you owe us money before closing your account, you will still owe us money after closing your account, until you have repaid it.

### **How to access your money after your account has closed**

If your Revolut account has closed or your Revolut Card has expired you'll be able to contact customer services at [support@revolut.com](mailto:support@revolut.com) and ask them to send you the money we still hold for you, as long as required by applicable law.

Once your account is closed you can only withdraw your money in US dollars.

## **Keeping your account safe**

## 9. How is your money protected?

The funds that you deposit in your Revolut Card account are held by Lead Bank and are insured by the FDIC up to applicable limits in the event of the bank's failure, if specific deposit insurance requirements are met. See [FDIC-Prepaid Cards and Deposit Insurance Coverage](#) for details.

## 10. Keeping your security details and Revolut Card safe

We do everything we can to keep your money safe. We ask you to do the same by keeping your security details and Revolut Card safe.

Sometimes it's easy to forget to take the steps you should take to keep your money safe. Here are a couple of tips:

- make sure you close down the Revolut app when you're not using it; and
- keep your mobile phone and your email account secure and don't let other people use them.

**Contact us through the Revolut app, as soon as possible, if your Revolut Card is lost or stolen, or if your Revolut Card or security details could be used without your permission.**

If you can, you should also freeze your Revolut Card using the Revolut app or by calling the automated number below. If you later realize there's not a risk to your Revolut Card's security, you can unfreeze it.

### **How you can contact us**

- Contact customer support in the Revolut app
- Call us at: (844) 744-3512

- Email us at: [support@revolut.com](mailto:support@revolut.com)
- Write to us at: 107 Greenwich Street, Floor 20, New York, NY 10006

## 11. Are there any restrictions on using the Revolut app or Revolut Card?

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

- for illegal purposes (for example, committing fraud);
- in a way that we reasonably believe might harm our ability to provide our services;
- only to send money to and receive money from a credit card;
- for any transactions to receive cash other than making a withdrawal from an ATM;
- to control or use a Revolut account that's not yours;
- to give Revolut Cards to any other person not registered with your account;
- to allow anyone else to have access to or use your account or the Revolut app;
- to abuse, exploit or get around any usage restrictions set by a service provider your Revolut Card is registered with. For example, you must only use one Revolut Card for any particular service provider that offers a complimentary subscription or trial period; or
- to trade in foreign currencies for speculative purposes (that is, to take advantage of any expected rise or fall in the value of a currency) or to take advantage of discrepancies in the foreign exchange market.

Please also act in a respectful way towards us and our support staff; we're here to help you.

## **Moving money in and out**

### 12. Transferring money between Revolut accounts

#### **Instant Transfers**

You can send money to, and receive money from, other Revolut accounts. We call these sorts of payments "Instant Transfers." All Instant Transfers are received immediately.

You can make an Instant Transfer to another Revolut user's account by choosing them from the contacts list in the Revolut app, by using their username, or by using any

other method we provide to identify them, and following the prompts in the Revolut app.

### **Revolut Messenger**

Your Instant Transfers to and from other Revolut accounts are shown in a thread in the Revolut app. This allows you to see how much you have sent to and received from another person, and to see any outstanding payment requests as well. You can access this thread by tapping on the contact for the other Revolut account in the "Transfers" section of the Revolut app.

If available, you can also use this thread in the transfer section of the Revolut app to chat with your contacts. We call this function "Revolut Messenger." Revolut Messenger is intended to make your use of the Revolut app more social by allowing you to communicate directly with your contacts about your activity on the Revolut app.

In order to use Revolut Messenger:

- you and the contact you want to chat with must both have been using a version of the Revolut app, and signed up to Revolut in a country that supports Revolut Messenger; and
- either: (1) you must have successfully made a payment to the contact in the past; or (2) you both must have each other saved in the contacts of your mobile device and have those contacts synced with the Revolut app.

If you don't want to receive messages on Revolut Messenger from a contact, you are able to block them. If you don't want to receive messages on Revolut Messenger at all, you can deactivate it completely. You can do both these things in the Revolut app.

To ensure any communication with your contacts is kept private, Revolut Messenger is protected using end to end encryption. This means that Revolut cannot access messages in your Revolut Messenger in any circumstances. For example, if you contact customer support in relation to something that has occurred on Revolut Messenger, we will not be able to see your thread. It also means we are unable to provide any information about messages in your Revolut Messenger even if you ask us for it.

Revolut Messenger does not provide any permanent storage or backup of the messages in your thread. If you delete and reinstall the Revolut app, or if you change the device you are using to access the Revolut app, your messages will be permanently lost.

The Instant Transfers shown in your Revolut Messenger thread are not messages, are not encrypted, and are permanently stored (in the same way as any other transaction data of yours). Rather, they are just reminders of the payments you have made to and from the person you are chatting with. They will still appear in your thread if you change devices or reinstall the Revolut app.

Our [Community Standards](#) apply whenever you use Revolut Messenger. If you breach those Community Standards, we may restrict or remove your access to Revolut Messenger, or close your Revolut account completely. If you think someone else is breaching those standards (for example, they are harassing you or impersonating someone), you can report them by contacting Support. However, remember that because your messages are encrypted, we cannot see them.

This may mean you will need to provide screenshots to customer support as evidence of any report you are making.

### **Group Pockets**

If you are a member of a Group Pocket, you can send Instant Transfers to that as well. A Group Pocket is set up and controlled by an individual Revolut user. All members of a Group Pocket can see their own transactions in the Group Pocket and can leave it at any time. Only the Revolut user who set up the Group Pocket (the owner) can automatically see all of the Group Pocket's transactions, close the Group Pocket, add or remove other members, and allow Group Pocket members to withdraw funds (or revoke their access). You should only join a Group Pocket, or send money to it, if you trust the owner as they own the funds - if the owner at any point stops being a Revolut account holder or their account is locked, then you will not be able to access the funds in the Group Pocket.

### **Making purchases using Pay with Revolut**

You can also make an Instant Transfer to a business which uses "Pay with Revolut" to receive payments. Pay with Revolut is a service we offer businesses to allow you to pay them directly from your account, without any frustrating card details. However, we want Pay with Revolut to work for you as well as for businesses. So we have created a [Buyer Protection Policy](#) which applies when you make an eligible purchase using Pay with Revolut.

### **Move Money Rules**

You can set up automatic money movements within the Revolut app by utilizing the "Move Money Rules" feature. The Move Money Rules feature allows you to automate the movement of funds across different pockets within your Revolut account or exchange currencies upon the occurrence of certain conditions that may be set by you. Limits and fees may apply depending on your plan.

## **13. Send money to a non-Revolut account**

### **Send Money using a Payment Link**

You can send money to a friend who doesn't have a Revolut account by setting up a "payment link." You can do this by going into the "Transfers" section of the Revolut app, click on the "+ New" button, clicking on "Create a payment link," follow the prompt in the Revolut app and sending the link to your friend.

Once you've sent the link to your friend, they can complete the payment link by entering the details that are needed for them to receive money from you. Sometimes, your friend who receives the payment link may need to open a Revolut account before they can receive a payment. If they don't open a Revolut account on time, we won't be able to make the payment to them or from them.

### **Instant Card Transfers**

You may also use your Card Account to send funds to an eligible, external, non-Revolut, debit, credit, or prepaid card ("Instant Card Transfer"). Fees and limits apply. Please see the [Cardholder Agreement](#) for more information regarding Instant Card Transfers.

## **What happens if something goes wrong**

### **14. When we might block your account or Revolut Card**

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

Contact us via chat in the Revolut app if you have questions about why your account or Revolut Card has been blocked.

### **15. When could Revolut suspend or close an account?**

We may close or suspend your account immediately, and end your access to our services, in exceptional circumstances, including:

- if we have reason to believe, in our sole discretion, that you are behaving fraudulently, suspiciously, or otherwise in violation of the law;
- if you haven't given us (or someone acting on our behalf) any information we need, or we have reason to believe, in our sole discretion, that information you have provided is incorrect or not true;
- if you've violated these terms and conditions;
- if we have reason to believe, in our sole discretion, that your use of the Revolut app is harmful to us or our software, systems or hardware;
- if we have reason to believe, in our sole discretion, that you continuing to use your account could damage our reputation or goodwill;

- if we have asked you to repay money you owe us and you have not done so within a reasonable period of time;
- if you've been declared bankrupt; or,
- if we have to do so under any law, regulation, or court order.

We may also decide to close or suspend your account for other reasons.

## 16. Is Revolut responsible if something goes wrong with your account, your Revolut Card or the Revolut app?

We'll do as much as reasonably possible to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we can't promise that this will always be the case or that the services will be without faults. We also rely on some third parties to provide services to you, which can sometimes disrupt our services. We'll always do our best to solve any problems with our services, no matter what the cause.

If you have a Revolut Card, we will let you know about any changes to our system that will affect your ability to use the card.

We will not be responsible for losses resulting from us failing to meet our obligations for payments into and out of your account because:

- of a legal or regulatory requirement; or
- unforeseeable events outside our control, which were unavoidable at the time.

If you can't use your Revolut Card for any reason we will only be responsible to you for replacing the card.

We will only be responsible for foreseeable losses

- If we break the Agreement, we will only be responsible for any loss that we could have foreseen at the time we entered into the Agreement.

Nothing in these terms and conditions removes or limits our liability for death or personal injury resulting from our negligence or from fraud or fraudulent claims and statements.

## 17. How to make a complaint

If you're unhappy with our service, we'll try to fix it.

We always do our best, but we realize that things sometimes go wrong. If you have a complaint, please contact us.

### **More information**

Click [here](#) for more information about our complaints handling procedure.

### **How to make a complaint**

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app. We can usually settle matters quickly through the Revolut app. You'll need to give us the information below.

If you prefer you can make your complaint using this [form](#). Or you can email us at: [complaints.us@revolut.com](mailto:complaints.us@revolut.com).

You'll need to tell us:

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

We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise.

## **Legal bits and pieces**

### 18. How long the agreement between you and us will last

Once the agreement has started it won't end until you or we end it.

### 19. Revolut can change these terms

We may change these terms and conditions for any reason subject to applicable law.

Telling you about changes

If we change these terms, add, or remove a product or service, we will provide you with notice of the change(s) as required under applicable law.

If we provide notice to you, we'll assume you're happy with the change unless you tell us that you want to close your account before the change is made.

### 20. Permission for us to process your personal information

To provide services under the Agreement we need to collect information about you.

For more information about how we use your personal information, see our [Privacy Policy](#).

### 21. Our intellectual property

We own all the intellectual property in our products (for example, the content in the Revolut app and on our website, and our logo and card designs). You must not use our intellectual property as your own, except to enjoy our products. You also must not

reverse-engineer any of our products (that is, reproduce them after a detailed examination of their construction or composition).

## 22. Authorization for the Social Security Administration to Disclose Your Social Security Number Verification

You authorize the Social Security Administration (SSA) to verify and disclose to Lead Bank and Socure Inc. for the purpose of verifying whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records, including the basis for a no-match response. Your consent is for a one-time validation within ninety (90) days of your Revolut onboarding date.

## 23. Wireless Carrier Consent

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Revolut or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. See our [Privacy Policy](#) for how to see how we treat your data.