

Revolut Ramp

1. Why this information is important

These terms and conditions (the "**Terms**") govern the relationship between you and us. The Revolut Ramp service ("**Revolut Ramp**") is only available to Revolut customers and may only be available in certain geographic locations. You can refer to our FAQs for more information.

They also set out other important things that you need to know.

These Terms apply when:

- you use Revolut Ramp to purchase supported cryptoassets; and
- we remit any cryptoassets you have purchased to an external cryptoasset wallet you designate (we call this your "**Third Party Wallet**"), which is provided by a third party cryptoasset wallet service provider (we call this your "**Third Party Wallet Provider**").

If you use Revolut Ramp to purchase supported cryptoassets, and you use the Revolut Pay Checkout service to do so, then the Revolut Pay Checkout Terms ("**Checkout Terms**") will apply to you. Revolut Pay is not offered by Revolut Digital Assets Europe Ltd but, depending on where you live it is offered by either Revolut Bank UAB, or Revolut Bank UAB through its branch office. You can access the Revolut Pay Checkout Terms [here](#).

These Terms form a legal agreement (the "**Agreement**") between:

- you; and
- Revolut Digital Assets Europe Ltd ("**we**", "**us**").

We are a company registered in Cyprus with registration number HE430310, authorised by the Cyprus Securities and Exchange Commission ("**CySEC**") as a cryptoasset service provider under Regulation (EU) 2023/1114 ("**MiCA**") to provide

cryptoasset services, including exchange of cryptoassets for funds or other cryptoassets and custody and administration of cryptoassets on behalf of clients.

Cryptoassets are not like money - they are decentralised. When you buy cryptoassets using Revolut Ramp, you will not be protected by the Cyprus Investor Compensation Fund, and if you have a complaint it is not likely to fall within the scope of the jurisdiction of the Financial Ombudsman of the Republic of Cyprus

We do not provide any investment advice relating to Revolut Ramp or the purchase of cryptoassets. You should carefully consider whether your personal situation and the financial risks you are willing to take mean that you should not buy cryptoassets. You may want to speak to an independent financial adviser.

Please read these Terms carefully.

2. Buying cryptoassets

Revolut Ramp allows you to purchase supported cryptoassets for fiat currency through Revolut, and remit the cryptoassets to your Third Party Wallet.

The cryptoassets that are supported and available to purchase through Revolut Ramp may change from time to time, including in circumstances where a cryptoasset becomes illegal due to a sudden change in applicable laws and regulations, or if a cryptoasset suddenly changes the way it functions, or its name.

Buying cryptoassets

In order to use Revolut Ramp, you must follow the steps below on an integrated Third Party Wallet Provider's platform, or on the Revolut website:

- Decide the amount and type of cryptoasset you want to buy.
- Select the Third Party Wallet address which you want your cryptoassets to be sent to.
- Pass our identity verification checks.
- Review the details of your cryptoasset purchase, including the exchange rate, applicable fees, and fiat value of the transaction Revolut has quoted to you.
- Confirm you would like to proceed with the transaction.
- Pay the quoted amount for the transaction as detailed below.

Once the aforementioned steps are completed, your order is final and may not be amended or cancelled.

There are two possible ways you can make a payment to us:

- You will be able to make a payment using the fiat currency balance in your payment account provided by a company in the Revolut group (we call this your **"Revolut Bank Account"**). We will work with the provider of your Revolut Bank Account to make a payment out of it.
- You will also be able to make a card payment. Debit and credit cards are accepted, prepaid cards are not accepted at this point.

The processing time for transactions may differ depending on whether you made a card payment, or paid directly from your Revolut Bank Account. The cryptoassets will be sent to your Third Party Wallet address after we've verified that we've received your payment.

You must check whether the Third Party Wallet address that you have designated is the correct one, and supports both the cryptoasset you want to buy and the network that the cryptoasset transfer will take place on. The Third Party Wallet address you have designated must be owned and controlled only by you. When using Revolut Ramp it is essential that you check that the information you provide to us, including your Third Party Wallet address, is accurate and correct. We are not responsible for any inaccuracy in the information you provide to us. Please remember that we will not be able to reverse any transactions made using Revolut Ramp once the steps set out under "Buying cryptoassets" are completed, as cryptoasset transactions are irreversible. You cannot cancel a transaction, and in the event you make a mistake with your transaction, we will not be responsible for any losses you may suffer, including as a result of:

- us sending the cryptoassets you purchase to a Third Party Wallet that is not owned and controlled by you, or which you are unable to access; and
- your Third Party Wallet not supporting the cryptoasset you have purchased, or the network that the cryptoasset transfer takes place on.

You must also verify whether a transfer of cryptoassets may be successfully made to the Third Party Wallet address that you have provided to us. Certain Third Party Wallet Providers may impose limits on inbound transfers, including for regulatory reasons, which may result in the cryptoassets being released by us, but not accepted to your

Third Party Wallet. If this happens, we will not be liable for any loss you suffer as a result.

Limits and minimums

We may limit the amount of cryptoassets you can buy, or impose minimum order amounts. You will be able to verify on an integrated Third Party Wallet Provider's platform or on the Revolut website whether your order falls within the aforementioned limits before you place your order.

Revolut Account Offering Entity

The Revolut group company you hold your Revolut Bank Account with will depend on where you live. It may be Revolut Bank UAB, or Revolut Bank UAB through its branch office (we call this company a **"Revolut Account Offering Entity"**). Payment services are provided by your Revolut Account Offering Entity.

In addition to these Terms, you must comply with the [Personal Terms](#), [Fees page](#) and any other documents that apply to the services provided to you by the Revolut Account Offering Entity.

3. Exchange rate and fees

Where our cryptoasset prices come from

Whenever you make a Revolut Ramp transaction, we use our exchange rate, add a fee (if one applies) and show you the total cost.

The price we show you for buying a particular cryptoasset is calculated based on our exchange rate. The price we show you may be higher than the mid-market price for buying that cryptoasset. This difference is known as "spread", and is a variable cost that is built into the price we show you for buying cryptoassets. You can find detailed information about the spreads we charge on our [Retail Fee Pages](#).

How we set the exchange rate

We calculate our exchange rate by taking the bid-ask spread that other cryptoasset exchanges and over-the-counter trading partners offer us and applying an additional spread.

Our exchange rate is variable. This means it is constantly changing, and may depend on a combination of factors, including the type of cryptoasset, market liquidity, market volatility, and the size and type of your transaction. To ensure you are getting the value you are happy with from your transaction, you can always see the current crypto

exchange rate, inclusive of spread, in the Revolut app before you submit your transaction.

The exchange rate may change between the time you told us you wanted to purchase cryptoassets and the time we actually buy it on your behalf. The amount of cryptoassets you will receive is determined by the exchange rate when your payment settles into our account, not when the order was placed. This means that, when you make a Revolut Ramp transaction, you may receive a little more or less cryptoassets than what you had expected.

Our exchange rate doesn't include our fees which are detailed below. We'll show you this fee in the app before you submit your transaction, so you always know how much you are paying, as well as after you make a transaction in the transaction details.

Fees

Revolut will charge a fee for each transaction which will vary depending on the amount of cryptoassets you wish to purchase.

We will always show you the fees that apply to your transaction in our quote before you place your transaction through an integrated Third Party Wallet Provider's platform, or the Revolut website. By confirming your purchase, you agree to pay the applicable exchange rate and fee mentioned in the quote.

Please see our [Ramp Fees Page](#) for more information on fees associated with using the Revolut Ramp.

4. Rejecting, freezing, and blocking transactions

Rejecting your request

Sometimes we might reject your request for a Ramp transaction. If we do, we will not be responsible for any losses you suffer as a result.

We may reject your request if:

- There are not enough cryptoassets available in the market.
- There is not enough money in your Revolut Bank Account.
- We, or one of the exchanges, third parties, or Third Party Wallet Providers we work with to provide Revolut Ramp, are not available (for example, due to service disruption or scheduled maintenance).

- We have good reason to suspect that the attempted transaction was for illegal purposes (for example, to commit fraud).
- We believe that someone else is using Revolut Ramp pretending to be you.
- You have breached any of the Terms applicable to your attempted transaction.
- We have good reason to believe that processing the attempted transaction could negatively affect our reputation or goodwill, or cause us to breach our regulatory obligations.
- You fail any of our checks for identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crimes.

We also reserve the right to cancel your attempted transaction in the following situations:

- If we do not receive fiat money in due time.
- If the network fees for your attempted transaction change substantially from the moment you initiate the transfer of fiat money to us and the moment we initiate the transfer of cryptoassets to your Third Party Wallet.

If we decide to cancel your request for any of the reasons above, we will refund any money received from you for that transaction, unless law or regulation stops us from doing so. You may have to pay for the costs associated with that refund (for example if you provide us with incomplete or inaccurate information).

Freezing and blocking transactions

To meet our regulatory obligations, we may be required to collect certain information from you before or after processing your transaction, and transmit that information to a Third Party Wallet Provider (if applicable) and verify that the external wallet is owned or controlled by you.

- We may freeze an attempted Revolut Ramp transaction where you do not provide the information we need to process or release a transfer of cryptoassets, or we have good reason to suspect that any information you have provided is incorrect or false.
- The host of an external wallet rejects and returns your withdrawal to us.
- When this happens, we may reject the transaction, or ask you for additional information before processing your transaction or releasing a transfer of cryptoassets. If you do not provide the additional information requested within the time we ask, we may reject the transaction.

If the information you provide to us, and which we transmit, is not accepted by your Third Party Wallet Provider, they may return the cryptoassets you have purchased to us.

We also apply financial crime and sanctions checks to Revolut Ramp transactions, which may result in us:

- Freezing or blocking transactions involving certain Third Party Wallet addresses.
- Asking you for additional information before processing your transaction or releasing a transfer of cryptoassets. If you do not provide the additional information requested within the time we ask, we may reject the transaction.

If we decide to freeze, block, or reject an attempted transaction for any of the reasons above, or your Third Party Wallet Provider returns a transfer of cryptoassets to us:

- We will refund any fiat money received from you for that transaction, unless law or regulation stops us from doing so.
- You may have to pay for the costs associated with that refund (including any network and service fees associated with the return of cryptoassets to us, or the conversion of cryptoassets to fiat money to refund you with).
- We will store and process this information in accordance with our legal and regulatory obligations. We may also share this information with other companies in the Revolut group for financial crime prevention purposes.

5. Risks of cryptoassets

Cryptoassets carry significant risks. You should carefully consider whether it is appropriate for you to buy cryptoassets.

These risks include the following:

- Unlike normal money, when you buy, sell or transfer cryptoassets you are dealing with something digital, not something tangible. This means that, like any other digital system, cryptoassets are at risk of being hacked or affected by technical problems. This could result in you losing your cryptoassets or delay your ability to sell, transfer or spend it.
- The regulation of cryptoassets and crypto service providers can change at any time. Any change is likely to affect the value of any cryptoassets you purchase.

- The value of cryptoassets can fall (and is more likely to do so than normal money is). This could happen if, for example, a new or better cryptoasset is created, or software developers make unexpected changes to how the cryptoasset works.

The price or value of cryptoassets can rapidly increase or decrease at any time. It may even fall to zero. Unlike normal money, no bank or government can stabilise the value of cryptoassets if it changes suddenly.

Note that Revolut Ramp transactions are usually settled using blockchain technology. These transactions are irreversible and any information stored in blockchain will remain there, which means you cannot delete or withdraw that information. You therefore agree to relinquish all rights of rectification or erasure of personal data with regard to these transactions.

You can check our [Crypto Risk Summary](#) for more information about the risks of investing in cryptoassets.

6. Taxes

Your use of Revolut Ramp to buy cryptoassets may give rise to tax liability. We are not responsible for assessing your tax liability, collecting tax from you, making any payments on your behalf, or for providing any reports relating to tax. If you require advice on your tax liability arising from your use of Revolut Ramp, consult an independent tax advisor.

7. Can we change these Terms?

These Terms govern, among other things, the procedure, time limits and conditions for amendments of these Terms and the Fees Page, as well as the method of informing you on such amendments.

Amendments to these Terms

We reserve the right to amend these Terms during the term of the Agreement for the following important reasons:

1. the introduction, amendment or repeal of generally applicable laws, or the issuance of final judgments by Cypriot courts, Polish administrative courts, Polish common courts (district and appellate courts), the Court of Justice of the European Union; the Supreme Court; Supreme Administrative Court and any other

court or tribunal of any other European Member state, regarding how we provide our services or how you use our services, to the extent that this will result in an obligation for us to amend these Terms and only to the extent corresponding to such amendments or judgments. Changes in this respect will not be made later than within six months from the date on which one of the above events occurs;

2. issuance, amendment or revocation of guidelines, provisions, decisions, or recommendations of the: Cyprus Securities and Exchanges Commission, General Inspector of Financial Information, Polish Financial Supervision Authority, President of the Office of Competition and Consumer Protection, Ministry of Public Finance, European Central Bank, European Securities and Markets Authority or other authorised public administration bodies and European regulators addressed to banks, crypto exchanges or to us directly, from which our obligation to amend these Terms arises. Amendments will be made to the extent resulting from the content of the aforementioned decisions, provisions, recommendations, positions;

3. a change in our offer, that is, if:

- we are introducing new products, services or functionalities, where the change will only consist of adding to these Terms of the new products, services, functionalities or adjusting the existing provisions of these Terms to include the new services, functionalities or products. The decision to use any new chargeable products, services or functionalities will be at your discretion;
- we change the scope of the services or functionalities of the products or services we offer (provisions concerning changed services or functionalities may or may not be part of separate terms and conditions for the product or service in question), but the change of these Terms will only concern the changed functionalities or services, and the changed services or functionalities will not lose their original character and will not impose additional burdens on you, and as long as this ensures the due performance of the Agreement by us; or
- we will cease offering a service or product, or limit the functionality of services or products, in which case the changes to these Terms related to the cessation of offering of a service or product or limitation of functionality will be introduced only within the scope of the provisions relating to the relevant service or product and will not limit the basic benefits resulting from the Agreement. Before we do this, we will inform you whether we offer similar services or products that you can use;

4. the need to:

- introduce changes to these Terms resulting from changes introduced by our partners or by crypto exchanges, staking validators, custody platforms, vendors for blockchain and forensic analysis, market makers, and providers of liquidity, infrastructure, custodian services, market data and chart analytics or any other

third party vendor or partner of RDAEL or Revolut Ltd, but only to the extent necessary to ensure compliance with such changes;

- introduce technological and technical corrections or improvements in connection with the handling of the account;
- introduce new, adjustment or improvement of existing personal data protection measures; or
- ensure the protection of products and services against abuse, security threats, disruptions and uses that are incompatible with these Terms or applicable law, in particular criminal law (e.g. fraud),

only to the extent that it will be necessary to adapt these Terms to the solutions resulting from these changes. This will ensure proper implementation of these Terms and will not lead to an increase in your obligations; or

5. we need to make changes of a clarificatory, technical or editorial nature:

- updating our contact details, or registration details;
- introducing a new or changing the existing marketing name of our services and products or services and products that we offer together with our partners;
- making these Terms clearer to you by implementing changes to these Terms in order to provide you with a better understanding of our and/or other Revolut group companies' services or products and content of the terms and conditions that apply to such services or products; such amendments will be made solely to enhance clarity and transparency;
- correcting typographical, spelling or punctuation errors, including adding additional explanations;
- merging or separating sections and provisions within these Terms; or
- changing the style, font or form of, or graphics within, these Terms,

provided that, in each case, this does not violate your interests, increase your existing obligations or limit your rights.

Changes described in this section will only be introduced if they do not lead to a change or deletion of provisions that are prohibited under Article 385[3] of the Civil Code.

Informing about changes to the Terms

Information about all changes, except for the changes specified in paragraph 5 above, will be sent to you by email together with the amended Terms on a durable medium

attached to the email, no later than 30 calendar days before the date the changes take effect.

If you do not object to these changes or do not terminate the Agreement before changes to these Terms take effect, then we will consider that you have consented to them. You may object to the proposed changes in the period from the day you receive information about the changes to the day preceding the date they take effect. If you object but do not terminate the Agreement, the Agreement expires on the day preceding the date the changes take effect. You do not incur any fees in this respect.

We will make the changes of a clarificatory, technical or editorial nature specified in paragraph 5 above with immediate effect. We will send you information about such changes via email together with the attached amended Terms on a durable medium attached to the email, no later than on the same day when such changes come into effect.

Changes to Fees

We reserve the right to amend these Terms and the Fees Pages, including to change the amount of fees specified on the Fees Pages or the principles of their application and calculation, to introduce a new fee for activities (services) not previously covered by fees or to waive the collection of fees previously charged, during the term of the Agreement, for the following important reasons:

1. introduction, amendment or repeal of generally applicable laws and regulations or issuance of final judgments of Cyprus courts, Polish administrative courts, Polish common courts (district and appellate); the Court of Justice of the European Union; the Supreme Court; the Supreme Administrative Court and any other court or tribunal of any other European Member State, regarding how we provide our services or how you use our services, to the extent that this will result in our obligation to introduce changes or waive our fees and only to the extent corresponding to these changes or judgments, changes in this respect will not be made later than within six months from the date of occurrence of one of the above events;
2. issuance, amendment or revocation of guidelines, resolutions, decisions, or recommendations of: the Cyprus Securities and Exchanges Commission, General Inspector of Financial Information, Polish Financial Supervision Authority, President of the Office of Competition and Consumer Protection, Ministry of Public Finance, European Central Bank, European Securities and Markets Authority or other authorised public administration bodies and European regulators addressed to banks, crypto exchanges or directly to us, from which our obligation to change or

waive fees results. Changes will be made to the extent resulting from the content of the above guidelines, decisions, resolutions, or recommendations;

3. reduction of existing fees or introduction of new products, services or functionalities, which either do not change existing fees or are free of charge and are favorable for you;
4. introduction of new paid products, services or functionalities of an optional nature, provided that this change will also consist of the introduction of new fees for the new functionality, service or product, and you will decide whether you would like to use such new paid products, services or functionalities; or
5. the need to amend these Terms or the Fees Pages solely to enhance clarity and transparency and to make these Terms or the Fees Pages clearer to you or the need to correct typos, editorial, spelling or punctuation errors, to the extent that this does not increase your obligations towards us or the scope and manner of providing services by us. Changes in this respect will not be made more often than twice a year.

If we change the fees due to the occurrence of at least one of the reasons specified above, such changes will be made in accordance with the direction of the change, excluding the reasons specified in points 4 and 5 above.

Changes to fees due to the occurrence of any reason specified above will be made provided that this will not lead to a change or removal of provisions that are prohibited in accordance with Article 385[3] of the Civil Code.

Informing about changes in Fees

Information about all changes specified in the section above will be sent to you by email together with the amended Terms or Fees Pages on a durable medium attached to the email, no later than 30 calendar days before the date the changes are to take effect.

If you do not object to these changes or do not terminate the Agreement before the date the changes to these Terms or the Fees Pages take effect, then it is considered that you have given your consent to them. You may object to the proposed changes at any time from the day you receive information about the changes to the day preceding the date they take effect. If you object but do not terminate the Agreement, the Agreement expires on the day preceding the date the changes take effect. You will not incur any fees in this respect.

Other changes

Other amendments to these Terms or any other document forming the Agreement will not be valid and binding unless they are accepted by you.

8. Are we responsible if something goes wrong?

We'll do as much as reasonably possible to make sure that Revolut Ramp is not interrupted, is secure and virus-free, and is accessible at a reasonable speed. However, we can't promise that this will always be the case.

Sometimes we'll suspend use of Revolut Ramp so that we can make technical changes, add new features (such as new cryptoassets), make sure it runs smoothly or improve its security. We'll try to give you notice before we do this, although we might not be able to do so in an emergency. We'll also try to limit any suspension so it lasts as short a period as possible.

We will only be responsible for foreseeable losses

If we don't meet our obligations under these Terms, we will not be responsible for any loss that we couldn't have thought you'd suffer at the time we entered into the agreement with you. Nothing in these Terms removes our liability for:

- loss of cryptoassets held in our custody arising as a result of an incident that is attributable to us; or
- death or personal injury resulting from our negligence or for fraud or fraudulent claims and statements.

Our liability for loss of cryptoassets held in our custody shall be capped at the market value of the cryptoasset that was lost, at the time the loss occurred.

Are we liable for events outside our control?

Although we do our best to provide Revolut Ramp to you, there is a risk of events outside our control occurring. These could impact our service or cause you loss. We are not liable when this happens.

For example, this could happen when:

- Revolut Ramp isn't available, for example due to a network impact incident involving us, an integrated Third Party Wallet Provider, or another third party that supports our provision of Revolut Ramp, that impacts our ability to provide Revolut Ramp;

- there is a change in law or regulatory requirements, which have the potential to affect Revolut Ramp in any way; or
- there were unusual or unexpected events outside our control that affect Revolut Ramp in any way.

We are not responsible for Third Party Wallet Providers

We're not liable for the products and services, and any acts or omissions of any Third Party Wallet Providers that we have integrated with in order to offer Revolut Ramp (such as crypto wallets or NFT wallets). We are not liable for any direct or indirect losses that result from technical problems with the systems of any Third Party Wallet Provider.

9. When you might be responsible for our losses

You may be responsible to us for certain losses. If you break these Terms in a serious way, and this causes us to suffer a loss, the following will apply:

- You will be responsible for any losses we suffer as a result of your action (we will try to keep the losses to a minimum).
- If your actions result in us losing profits, you may also be responsible for those losses, unless this would mean that we are compensated twice for the same loss.
- You will also be responsible for any reasonable legal costs that arise in connection with our losses.

10. How to make a complaint

We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us, and we'll try to put things right.

You may submit a complaint by one of the following methods:

1. Online form

The most efficient way to make a complaint is to use this online [form](#).

2. By email

You may also submit a complaint to us by sending an email to the following email address: formalcomplaints@revolut.com either by filing [this form](#) or as a free form email.

We'll look into your complaint and respond to you by email.

We will communicate with you in English, or in the language in which you filed your complaint, provided that it is one of the official languages of the EEA.

We are only responsible for dealing with complaints about Revolut Ramp. If you have a complaint about a service provided to you by the Revolut Account Offering Entity, you will need to contact that company instead. But don't worry, if you use this online form, tell us the country where your Revolut Bank Account is registered, and the service your complaint relates to, it will get sent to the right place.

11. Do we process personal data?

Yes. We process your personal data to provide Revolut Ramp to you. For more information about how we process your personal data, please see the [Revolut Ramp Customer Privacy Notice](#). We may share your personal data with companies in the Revolut group for financial crime prevention purposes. Revolut Bank UAB is your Revolut Account Offering Entity, and therefore it will share your KYC data with us in order for you to use Revolut Ramp.

12. When could you suspend or end access to Revolut Ramp?

We will try to give you two months' notice if we need to terminate Revolut Ramp and end this Agreement. However, we may immediately, and without notice, suspend your access to Revolut Ramp, or terminate your access to Revolut Ramp and end this Agreement, if any of the following apply:

- Your account with your Revolut Account Offering Entity has been suspended or terminated.
- We suspect that you are behaving fraudulently or criminally.
- Your transaction was frozen, blocked, or rejected because you did not provide the information we needed to process your transaction, or we have good reason to suspect that any information you have provided was incorrect or false.
- Your transaction was frozen, blocked, or rejected because it was flagged by our financial crime and sanctions checks.
- We believe that someone else is using Revolut Ramp pretending to be you.
- You have breached these Terms in a serious manner, and you have not put the matter right within a reasonable time of us asking you to (if the breach is capable of being remedied).

- You have died.
- You have been declared bankrupt (or the equivalent in the country you live in).
- We have good reason to believe that your use of Revolut Ramp could damage or adversely affect us, our reputation, our business, or any services we or another Revolut group company provides.
- We have to do so by law.

If we end this Agreement, you will no longer be able to access Revolut Ramp. If you have initiated a transfer of fiat currency to us before we suspend or terminate your access to Revolut Ramp, we'll return the relevant fiat currency to you, unless law or regulation stops us from doing so. You may have to pay for the costs associated with the return of that fiat currency.

If we suspend or terminate your access to Revolut Ramp for any of the reasons above, this may result in:

- Your access or use of Revolut Ramp being blocked in future.
- Your access or use any services offered by other companies in the Revolut group being blocked, suspended or terminated.

We may also end this Agreement without notice due to inactivity, if 3 years have elapsed since the date of your last transaction using the Revolut Ramp service. In such case, if you'd like to start using Revolut Ramp services again (after 3 years have elapsed since the date of your last transaction using the Revolut Ramp service), all requested information for the purposes of identity verification and the detection of money laundering, terrorist financing, fraud, or any other financial crimes will have to be resubmitted.

13. Unauthorised access

You must tell us immediately if someone else is using Revolut Ramp pretending to be you, or has access to any information that would allow them to use Revolut Ramp pretending to be you, by emailing support@revolut.com. We will not be liable for any loss you suffer through unauthorised access of this kind, and this includes a loss as a result of you allowing another person to access Revolut Ramp using your profile.

14. Some legal bits and pieces

Age and region

You confirm that you are over 18 years old and you acknowledge that you can't use Revolut Ramp where your jurisdiction prohibits our exclusions of liability, or applies mandatory laws overriding these Terms. You're responsible for complying with any laws and regulations applicable to you.

Your right of withdrawal

You waive your right to cancel within 14 days that you may have under applicable regulations (if you are a consumer) and you acknowledge that this right to cancel will be lost.

Our contract with you

Only you and we have any rights under this Agreement. This Agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

Our right to transfer

We will only transfer any of your and our rights or obligations under this Agreement if we reasonably think that this won't have a significant negative effect on your rights under these Terms or we need to do so to keep to any legal or regulatory requirement. When we transfer rights and obligations we call this 'novation'. When we only transfer rights, we call this 'assignment'.

Cyprus law applies

The laws of the Republic of Cyprus apply to this Agreement. You will benefit from any mandatory provisions of the law of the country in which you are resident. Nothing in these Terms affects your rights as a consumer to rely on such mandatory provisions of local law.

The English version of the agreement applies

If these Terms are translated into another language, the translation is for reference only and the English version will apply.

Our right to enforce the agreement

If you have broken this 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. This is also the case if we have any legal rights that we don't enforce straight away.

Taking legal action against us

If you want to take legal action against us in the courts, only the courts of the Republic of Cyprus can deal with any matter relating to these Terms. If you live in another country, you may be able to take other action in the courts where you live.