1. General information

Revolut Trading Ltd ("we", "us", "our", or "Revolut Trading") offers to its customers (including "you" or "your") access, for a fee, to pricing benefits and additional analytics features relating to the investment service and investment account described in our Terms of Business (if you became our customer on or before 5 January 2025) or Terms of Business Omnibus (if you become our customer on or after 6 January 2025). We call these benefits and features the "Trading Pro service". You must open an investment account with us before you can subscribe to the Trading Pro service.

This document sets out the terms and conditions that apply to our Trading Pro service. We call these the "**Trading Pro Terms**". If a word or phrase is not defined in the Trading Pro Terms, it will have the meaning given to it in our Terms of Business or Terms of Business Omnibus, as applicable to you.

2. Relationship to the agreement

The agreement between Revolut Trading and you contains important information, including our:

- Terms of Business (if you became our customer on or before 5 January 2025) or Terms of Business Omnibus (if you became our customer on or after 6 January 2025);
- · Risk Disclosure;
- Best Execution Policy Disclosure;
- Complaints Handling Disclosure;
- Conflicts of Interest Policy Summary;
- Client Assets Protection Summary; and
- Ex-ante Costs and Charges Disclosure.

If you subscribe to the Trading Pro service, the Trading Pro Terms will form part of the agreement. Therefore, you must read the Trading Pro Terms and the above-mentioned documents carefully, in the context of the Trading Pro service, before subscribing to the Trading Pro service.

We have not replicated all applicable provisions from across the remainder of the agreement here, but we highlight the most important applicable provisions for your consideration at the final section of the Trading Pro Terms. If you have any questions or doubts about any of the content of the Trading Pro Terms or the remainder of the agreement as it specifically relates to the Trading Pro service, you should seek independent professional advice.

If there is any inconsistency between the remainder of the agreement and the Trading Pro Terms, the Trading Pro Terms prevail in respect of the inconsistency.

3. Trading Pro service

The Trading Pro service provides you with pricing benefits related to our investment service, and with additional analytics features related to your investment account. When using our investment service, you must always make your own independent investment decisions.

We are not required to assess whether the Trading Pro service is suitable or appropriate for you, both these terms of 'suitability' and 'appropriateness' having the meaning given to them by the FCA. However, we consider it likely that the Trading Pro service will be of benefit to you if you are an active user of our investment service. We do not define an active user strictly, but we would consider as active any users who trade infrequently, but in high volumes, or who trade frequently, irrespective of volume, and so are likely to benefit from a lower commission fee and higher order size limits.

Please note that you will not be permitted to subscribe to the Trading Pro service if you have enabled the 'Buy order block' option, which is available in the investment platform and blocks you from placing new buy orders, or if we have notified you that you may use your investment account to submit sell orders only.

Your subscription to the Trading Pro service does not affect your categorisation by us as a 'retail client' and is not a request from you to be recategorised or treated by us as a 'professional client', both these terms having the meaning given to them by the FCA.

By subscribing to the Trading Pro service, you will have access to the following pricing benefits related to our investment service:

- a lower **commission fee**, which is **0.12%** of the order amount, on transactions made outside your plan limit, **without any minimum commission fee**; and
- higher order size limits up to the lower of \$250,000 or up to 50,000 shares per order.

Please also note that, if you are on the Ultra plan provided by Revolut Ltd, you already benefit from the commission fee of 0.12% of the order amount, and so you will not be eligible for this pricing benefit twice if you subscribe to the Trading Pro service.

By subscribing to the Trading Pro service, you will also have access, through the inapp investment platform, to additional analytics features relating to your investment account, including performance calculation methods, realised profit and loss tracking, and portfolio allocation per sector and asset class. We call these features the "advanced analytics".

4. Trading Pro subscription

After you have opened an investment account, you can enable the Trading Pro service through the investment platform. By enabling the Trading Pro service, you subscribe to the Trading Pro service. We call this the "**Trading Pro subscription**". The Trading Pro subscription is separate and independent of the Standard, Plus, Premium, Metal, or Ultra subscription plans provided by Revolut Ltd.

Free trial

We may offer the Trading Pro subscription to you free of charge, on a trial basis, only once, and for a maximum period of thirty (30) calendar days. On the expiry of this 30-day period, we will begin charging you as set out in this section. We call this the "free trial".

We will begin charging you unless you or we cancel the free trial. You and we can cancel the free trial, without notice or giving reason, at any time before its expiry. In

such a case, you will still be able to use the free trial until it expires. Once cancelled, you cannot reactivate the free trial.

Billing period

The billing period for the Trading Pro subscription is one (1) month and will start immediately on the date you enable the Trading Pro service or, in case of a free trial, the day after your free trial expires, unless you or we have cancelled the free trial. We call this the "billing period".

Subscription fee

The Trading Pro subscription fee is £15 per month. We call this the "subscription fee". The subscription fee is paid in monthly instalments, charged in advance on the first day of each billing period.

By accepting the Trading Pro Terms, you give us permission to instruct Revolut Ltd to deduct your subscription fee from your Revolut payment account. For more information on this, please refer to the Personal Terms you have agreed to with Revolut Ltd. You also give permission to Revolut Ltd to debit your Revolut payment account in accordance with the instructions received from us.

You must ensure that you have sufficient funds in your Revolut payment account at all times for the deduction of the subscription fee. In case of insufficient funds in your Revolut payment account, we or Revolut Ltd may take actions to collect the payment. If we do, you may have to pay any reasonable costs we or Revolut Ltd incur in doing so. We may also cancel your Trading Pro subscription or suspend your access to the Trading Pro service if your monthly subscription fee is overdue.

Automatic renewal

On the last day of a billing period, the billing period will automatically renew, and the subscription fee for this new billing period will be due as usual. We are under no obligation to notify you that the billing period is coming to an end. If you do not want the billing period to automatically renew, you shall give us notice by cancelling the

Trading Pro subscription via the investment platform, before the last day of a billing period.

5. Your right to cancel your Trading Pro subscription

You can cancel your Trading Pro subscription at any time through the investment platform. If you cancel your Trading Pro subscription, we will not refund all or any part of the subscription fee, but you will still be able to use the Trading Pro service until the end of the then current billing period. If you cancel your Trading Pro subscription, you may be unable to resubscribe for some time.

6. Use of the Trading Pro service

The advanced analytics provided to you as part of the Trading Pro service are under our licence or that of Revolut Ltd. We agree to grant you limited, non-exclusive, and revocable rights to access and use the advanced analytics, but only for your personal and non-commercial purposes.

We have the right, at any time, to change, update, or discontinue the provision of the Trading Pro service to you, or revoke or limit your rights to access and use the Trading Pro service. We may also, at any time and in our sole discretion, change the pricing benefits and the scope of the advanced analytics.

We do not make any representations or warranties that the Trading Pro service is free of errors or interruptions, or that it will, at all times, meet your individual requirements, or be appropriate for any purposes. The Trading Pro service is provided 'as is' and 'as available', without warranty of any kind. We will not be responsible to you for your inability to access and use the advanced analytics.

7. Your promises to us

By entering into the agreement, you agree that you will, at all times:

comply with the Trading Pro Terms;

- protect our intellectual property rights, or those of Revolut Ltd and third party providers having rights to the investment platform and advanced analytics;
- comply with all reasonable requests made by Revolut Trading and Revolut Ltd, or their third party providers, to protect our and the other mentioned parties' rights related to the advanced analytics;
- not provide access to the Trading Pro service to any third party, and notify us via
 the Revolut app or email as soon as possible upon becoming aware of any
 unauthorised access or use of the Trading Pro service or of any breach of our or a
 third party's intellectual property rights;
- under no circumstances share, disseminate, sell, publish, or circulate any part of the advanced analytics to third parties, or use these for commercial purposes; and
- not decompile, reverse engineer, disassemble, sublicense, or create derivative works from the advanced analytics.

8. Our right to cancel your Trading Pro subscription or suspend your access to the Trading Pro service

You agree that we may cancel your Trading Pro subscription or suspend your access to the Trading Pro service at any time, and without notifying you in advance or providing reasons.

For instance, we may cancel your Trading Pro subscription if, based on your trading activity, we determine that you are not an active user of our investment service, hence are unlikely to be benefiting from the Trading Pro service, or if you fail to fulfil your obligations under the Trading Pro Terms, or if your investment account is being closed.

Unless such cancellation or suspension relates to your actions or failure to act, we may return part of the subscription fee proportional to the remaining then-current billing period. Other than that, we will not be responsible to you for any losses you suffer that result from such cancellation or suspension.

9. Legal bits and pieces

Our right to amend the Trading Pro Terms

We may amend the Trading Pro Terms at any time. Where such amendments are, objectively and reasonably considered, beneficial to you, they will take effect immediately and without notice to you.

In all other cases, you will be deemed to have accepted and agreed to any and all amendments notified to you, unless you notify us otherwise within ten (10) business days of the date on which we notify you.

If you object to any such amendments, these will not be binding on you, but we will cancel your Trading Pro subscription. You will still be able to use the Trading Pro service until the end of the then current billing period.

10. Most important applicable provisions from the remainder of the agreement

Please remember that, specifically for the purposes of receiving the Trading Pro service from us, you need to read these most important provisions, and the rest of the agreement, in the context of the Trading Pro service.

Terms of Business (if you became our customer on or before 5 January 2025)

- (5) Using the Revolut app
- Will the Revolut app always be available?
- What information will you provide through the Revolut app?
- (6) Staying in touch
- How do I contact you and how will you contact me?
- What do I do if I have a complaint?
- (8) Legal bits and pieces
- Do you have a right to transfer this agreement?
- What happens to this agreement if exceptional circumstances arise?
- What happens if I breach this agreement?

- When might I be liable for your losses?
- Which law applies to this agreement?

Terms of Business Omnibus (if you became our customer on or after 6 January 2025)

- (2) Customer agreement
- (5) Client communications
- (11) Representations
- (12) Covenants
- (16) Market data and other information
- (31) Breach events
- (32) Suspension of the investment platform and investment services
- (33) Termination and investment account closure
- (34) Limitation of liability
- (35) Indemnity
- (41) Personal information and data privacy
- (42) Confidentiality
- (45) Variation and amendments
- (46) Right to transfer
- (47) No waiver
- (48) Disclaimer of warranties
- (49) Taking legal action
- (50) Intellectual property

Risk Disclosure

- (2) Risks
- No advice
- Provision of information
- Technical risk
- Customer support
- · Legal and regulatory changes

Complaints Handling Disclosure.