Revolut Lead Bank Secured Mastercard® Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0% Introductory APR** for the first 6 months your account is open. **29.99% Variable APR**. This APR will vary with the market based on the Prime Rate. Although this APR will vary, it will not exceed 29.99%.
APR for Balance Transfers	Balance transfers are not available for this product.
APR for Cash Advances	Cash Advances are not available for this product.
Penalty APR and When it Applies	None
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	None
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	**None**
Transaction Fees • Foreign Transaction	 Up to **1%** of each transaction in U.S. dollars.
Penalty Fees • Late Payment	 Up to **$15**
Security Deposit Requirement	**A minimum security deposit of $25 is required** to open this account. Your credit limit will equal the amount of your security deposit, up to a maximum of $2,000.

How We Will Calculate Your Balance: We use a method called “daily balance method (including new transactions)”

Loss of Introductory APR: We may end your Introductory APR and apply the regular purchase APR if you make a late payment.

The information about the costs of the card described is accurate as of August 11, 2026. This information may have changed after that date. To find out what may have changed, you may contact us at credit-us@revolut.com or write to us at Lead Bank c/o Revolut Loan Operations 107 Greenwich St., 20th Floor, New York, NY 10006

View the Secured Credit Card Agreement

Additional Disclosures & Application Terms

Collateral & Security Account

By applying for and opening a Revolut Secured Credit Card, you agree to the following collateral terms:

- **Pledged Security Account:** You must establish and maintain a dedicated, non-interest-bearing Security Account held with **Lead Bank, Member FDIC**. This account holds the collateral securing your credit line.
- **Collateral Deposit Limits & Credit Limit:** Your credit limit will be determined by the amount you deposit into your Security Account, ranging from a **minimum of $25** up to a **maximum of $2,000**. *(Note: A minimum $25 security deposit balance must be maintained).*
- **Grant of Security Interest:** You grant us security interest in all funds held in your Security Account.

- **Right of Set-Off:** If you miss a required monthly payment or default on your card terms, we reserve the right to draw funds directly from your pledged Security Account to cover your unpaid balance, interest, and fees.
- **Deposit Access & Lock:** You cannot use Security Account funds to pay your monthly credit card bill. You may withdraw funds from your Security Account only up to the amount of your unused credit limit, provided your account is current and you maintain the required $25 minimum balance.

Eligibility & Application Requirements

To be eligible to apply for the Revolut Secured Credit Card, you must satisfy at least all of the following requirements:

- **Revolut Account:** You must have an active, verified Revolut Personal Account in good standing.
- **Age & Residency:** You must be at least 18 years old (or the age of majority in your state) and maintain a primary residence in an eligible U.S. state *(Note: Product availability varies by location and is not offered in all states.)*
- **Identification:** You must provide a valid U.S. Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN).
- **Financial Health:** You must meet minimum income and credit standards, including an acceptable debt-to-income (DTI) ratio evaluated during application.
- **Disqualifying Conditions:** Your application may be declined if you have an active credit bureau freeze or lock, a pending or recent bankruptcy filing, an active default across associated accounts, or a record of prior uncollected credit balances or charge-offs.

Application Inquiries & Credit Reporting

- **Soft Pull vs. Hard Pull:** Eligibility checks involve a "soft" credit inquiry that does not affect your credit score. Accepting an offer and submitting your application will trigger a "hard" credit inquiry, which may temporarily impact your credit score.
- **Credit Bureau Reporting:** We may report your account history, payment performance, and credit utilization monthly to one or more major national credit bureaus. Late payments or defaults may be reflected on your credit report and negatively affect your credit score.

Revolut Subscription Plans & Card Usage

- **Base Plan Disclosures:** By default, your card functions under the **Revolut Standard Plan** ($0/month subscription fee). Your credit card is integrated with your Revolut app profile. While the Secured Credit Card carries a **$0 Annual Fee**, optional paid subscription plans (such as Revolut Premium at $9.99/mo or Metal at $16.99/mo) are offered but separate from the credit card account features.
- **Plan Fees Separated:** Subscription fees for Revolut Premium or Metal are billed separately to your Revolut Prepaid Card Account and do not count toward your credit card's minimum monthly payment.

USA PATRIOT Act / CIP Notice

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you apply for an account, we will ask for your name, residential address, date of birth, SSN/ITIN, and other identifying information. We may also ask to see a government-issued photo ID or other verification documents.

Military Lending Act (MLA) Notice

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and their dependents may not exceed an Annual Percentage Rate (APR) of **36 percent**. This rate includes, as applicable: the costs associated with credit insurance premiums, ancillary product fees, and application/participation fees.

To hear oral disclosures regarding your rights under the Military Lending Act and your payment obligations, please call our toll-free line at: 1-844-744-3512.

Electronic Communications & App Terms

- **Electronic Delivery Consent:** By submitting an application, you consent to receive all disclosures, billing statements, and notices electronically via the Revolut App or the email address linked to your account.
- **TCPA Authorization:** You expressly authorize Revolut, Lead Bank, and their agents to contact you at any phone number provided (including mobile numbers) using autodialed calls, artificial or prerecorded voice messages, or SMS text messages regarding application status, account servicing, or fraud alerts.

Banking Issuer Disclosure

The Revolut Secured Mastercard® Credit Card is issued by **Lead Bank, Member FDIC**, pursuant to a license from Mastercard International Incorporated. Revolut Technologies Inc. is a technology service provider and program manager. Credit card balances are extensions of consumer credit and are not deposit accounts. Funds held in your dedicated Security Account at Lead Bank are FDIC-insured up to the applicable limits whether your funds are held directly by Lead Bank or through one of its networked FDIC insured institutions.