These Insurance distribution terms apply from July 9 2026.

My insurance purchase with Revolut

1. Why these terms are important

These terms set out our role and responsibilities when you buy insurance through the Revolut app as a Revolut user.

They are your legal agreement with us for this service.

They tell you:

- how we are responsible for enabling you to buy insurance products through the Revolut app; and
- how our chosen insurance partners are responsible for the actual insurance which you choose, and for helping you with any claim you make.

Please note that your agreement with our insurance partner will be governed by the terms and conditions of the insurance policy issued by our insurance partner.

2. About us

In these terms, 'we' and 'us' means Revolut Insurance Europe UAB.

Revolut Insurance Europe UAB is enrolled by the Bank of Lithuania on the list of insurance brokerage undertakings, (authorised to distribute insurance products in Romania in accordance with the European Union's Freedom of Services provisions.). This list can be found on the website of the Bank of Lithuania. Revolut Insurance Europe UAB is a European insurance intermediary and is authorised to distribute insurance products in Romania on a cross-border basis under the European freedom to provide services. Revolut Insurance Europe UAB can be verified on the website of ASF (RX - 4545), link. Revolut Insurance Europe UAB is registered with company number 305910164 and has its registered office and head office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.

When you buy insurance through the Revolut app, we act as an insurance intermediary. We are responsible for introducing you to the relevant insurer and, where applicable, for collecting the insurance premium and transferring it to the insurer, as described in these terms.

Depending on the stage of the insurance distribution process, we may act on your or the insurance partner’s behalf, but we always have our customers’ interests in mind.

In all cases, the insurance contract is concluded directly between you and the insurer, and the insurer alone is responsible for providing the insurance cover and bearing the insurance risk.

3. Buying insurance through the Revolut app

When you buy insurance through the Revolut app, we will:

- introduce you to our insurance partner for the relevant insurance product
- provide you with access to the mandatory pre-contractual information: insurance product’s Terms and Conditions and “Insurance Product Information Document” (IPID). IPID is a pre-contractual document always available to you prior to buying the insurance product and that is prepared by our insurance partner. The document sets out details of your insurance product and other useful information, including, but not limited, to:
- (i) rights and obligations of the parties before you buy your insurance product;
- (ii) rights of the insurer, where you do not follow the terms set out in the insurance policy;
- (iii) information on possible cases of increased insurance risk (if any); and
- (iv) information on the law applicable to insurance policy.

We don't provide any advice or personalised recommendation to you on whether a particular insurance product is appropriate for your needs and circumstances. We provide you with pre-contractual information about these insurance products and with the relevant Insurance Product Information Document, which you should analyse, to help you make this decision. We don't provide our staff with incentives for selling insurance products.

- Insurance products are presented on the basis of the information provided, so that you can assess whether the product is suitable for your requirements and needs.
- This information will be provided free of charge, either as a paper copy or in a durable electronic format. If you access it via our app, you will be able to download and save it for future reference.
- You will be provided with information about the insurance premiums provided by our insurance partners.

- We will facilitate the provision of, and ongoing access to, documentation relating to your insurance product (including the insurance policy or insurance certificate entered into between you and our insurance partner) following purchase.

If the insurance purchase is done through the Revolut app, we:

- will collect the insurance premiums from you and in turn pay our insurance partner for your insurance cover;
- will ensure you are provided with an individual insurance policy or insurance certificate, prepared by the insurance partner; and

Should you choose to proceed with the submission of the information required for the purposes of the conclusion of the insurance contract, you confirm your intention to enter into the insurance contract with our insurance partner through Revolut Insurance Europe UAB via the Revolut app. Once the insurance is bought by you, the insurer will be directly responsible to you for:

- handling any claim you make; and
- making any payments to you after a successful claim.

We shall not be liable for the performance of any insurance entered through us and we shall not be liable if our insurance partner fails or defaults on its obligations under any insurance contract entered with you, including if the insurer is unable to meet its obligations under any such insurance contract.

4. How we collect your payment

To buy insurance through the Revolut app, you must have a payment account with Revolut Bank UAB or any of its branches, a credit institution licensed and supervised by the Bank of Lithuania and the European Central Bank. We call this your “Revolut account”. This account must not be suspended or subject to any other restriction. When you pay for an insurance product, we will debit your account for the amount of your insurance product. Revolut Insurance Europe UAB holds your payment as an insurance broker on behalf of our insurance partner, meaning your insurance payment is deemed to have been received by the insurer when we collect the money from your account and hold it on behalf of the insurer. If you are entitled to a refund at any point, you will only be deemed to have received the money when Revolut Insurance Europe UAB pays it to you. As a Revolut user, you have rights and obligations under the Personal terms that apply to your Revolut account in relation to the payment services element provided by Revolut Bank UAB.

We do not collect insurance premiums in cases when you conclude insurance agreements through our partner's portal where you will pay for the insurance policy directly to our insurance partner. The insurance partner will inform you of the date and the amount of the premium.

The agreement in place with our insurance partners is that they will pay us a commission for insurance distribution services - this is calculated as a percentage of the insurance premium. You do not pay us a fee for doing this or any other fee under these terms.

The consequences of non-payment are set out in the pre-contractual information.

5. Our insurance partners
We collaborate with various insurance partners to provide you with insurance products through the Revolut app. We may update the list of our insurance partners from time to time.

- **Insurance for Death, Permanent Total Disability (PTD), Hospitalization, Temporary Total Disability (TTD)**: MetLife (Metropolitan Life Asigurari MetLife Europe d.a.c Dublin Bucharest Branch, with registered office in 47-53 Lascar Catargiu Blvd., 4th floor, sector 1, Bucharest, Romania, registered at the Trade Register Office attached to the Bucharest Court under no. J2016000135406, with a unique identification code 35383464.
- **Insurance for Involuntary Loss of Employment**: MetLife (Metropolitan Life Asigurari MetLife Europe Insurance d.a.c Dublin Bucharest Branch, with registered office in 47-53 Lascar Catargiu Blvd., 4th floor, sector 1, Bucharest, Romania, registered at the Trade Register Office attached to the Bucharest Court under no. J2016000134405, with a unique identification code 35383472.

We do not have any holdings, direct or indirect, representing voting rights or any capital in our insurance partners. Our insurance partners and their parent companies do not have any holdings, direct or indirect, representing the voting rights or the capital in us. Our insurance partners are not members of the Revolut corporate group. In addition, we are not under a contractual obligation to conduct insurance distribution business exclusively with any particular insurance partners.

6. What if something goes wrong?
To make a claim under your insurance, you will need to contact the insurer directly. You can find out how to do this in the Insurance section of the Revolut app. Full

details are also set out in the insurance policy, this includes documents to be provided with the claim, information on how to make a claim, and claim settlement terms.

Complaints about your insurance product

If you want to make a complaint in connection with the insurance product you buy, or in connection with any claim you make for payment under your insurance, you will need to contact the insurer directly. Full details of how to do so are set out in the insurance policy they issue.

Complaints about our service

We always try to do our best, but we realise that things sometimes go wrong. If you (or any other interested party) have a complaint, please contact us. We will review and consider any complaint sent by you to us. Our final response to your complaint will be sent to you within a maximum of 30 calendar days of the day your complaint is made.

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 app. You'll probably need to give us the information below.

You can make a complaint using an online form, or by email at formalcomplaints@revolut.com.

To make a complaint, you'll need to provide the following information:

- your name and surname;
- the phone number and email address associated with your Revolut account;
- what the issue is;
- when the problem arose; and
- how you'd like us to put the matter right.
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Your complaint will be investigated and you'll get a response by email. We will communicate with you in Romanian, unless we tell you otherwise.
There are no other guarantee funds or other consumer compensation mechanisms established to protect your interests other than provided to you in this agreement.

Complaints resolution by the Bank of Lithuania

If you are unhappy with how we have dealt with your complaint, you can refer it to the Bank of Lithuania within 1 (one) year of the date we sent (or should have sent) our final response to you. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their website.

- Financial Supervisory Authority (ASF), website: www.asfromania.ro
- Alternative Dispute Resolution Entity in the Non-Banking Financial Sector (SALFIN). Address: Splaiul Independenţei nr. 15, sector 5, 050092, Bucureşti Email: office@salfi.ro Phone number: +40 727 871 252 / +40 737 SAL FIN (+40 737 725 346) Website: https://salfin.ro/.

Please note that should you wish to have a possibility to apply to the Bank of Lithuania as to the out of court dispute resolution authority, then you shall make your complaint to us within 3 (three) months from the day that you found out or should have found out about the alleged violation of your rights or legitimate interests arising from the contract with us. Irrespective of the above, you always have the right to approach the Bank of Lithuania as our supervisory authority in relation to any complaint about our service.

You also have the right to apply to any competent court if you think we have breached the law. You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found here.

Please note that making a complaint with the Bank of Lithuania is not mandatory should you wish to raise a complaint with a court.

How to make a claim under your insurance
To make a claim under your insurance, you will need to contact the insurer directly. You can find out how to do this in the Insurance section of the Revolut app. Full details are also set out in the insurance policy they issue.

Our insurance partner must fulfil its obligation within the timeframe decided in the insurance policy.

Please note that any claim must be made within two (2) years from the event giving rise to the claim, or knowledge of this event. This statute of limitation may be longer under specific conditions, including but not limited to the case of a life insurance policy.

Termination of the contract
We provide information on our role in arranging your insurance, and also access to important documents from the insurance provider. Please read these carefully and familiarise yourself with important conditions, what is and isn't covered, and the insurance contract cancellation option.

In case you want to terminate the insurance agreement, you may notify us, and the insurance partner as it is described in the insurance policy. The recipient of the notification, i.e. us or our insurance partner, will confirm receipt of the notification.

7. We can change these terms:

- if we think it will make them easier to understand or more helpful to you;
- to reflect a change in the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us or our services;
- to reflect changes in the cost of running our business;
- to reflect changes in our chosen insurance partners;
- because we, or our insurance partners, are changing our products or services or introducing new ones; or
- to reflect any transfer of our business to another Revolut group entity.

We will give you at least 30 days notice of any change, through the Revolut app, by text message or in an email. If the change of these terms includes payment by you of any fees to us, you need to notify us within 15 days from receiving the notice mentioned above to let us know your acceptance or rejection thereof.

8. Legal bits and pieces
Information provided by you when purchasing insurance, including the risk declaration form (if requested by the insurer), is required for the purposes of selling you insurance, including to calculate insurance premium.

The information provided by you must be correct, accurate and complete. We assume that the information is being provided in good faith. By submitting information to us, you confirm that you are the subject of the personal data provided or are otherwise entitled to provide such data, and that the information provided, including personal data, is accurate and correct. Your data provided to us for the purpose of insurance shall be processed primarily for the purpose of our insurance intermediation activities. We will also share your personal data with our insurance partners who help to provide the insurance services you've asked us for.

We will not verify the accuracy of the information provided by you. The correctness and accuracy of this information is your responsibility.

Incorrect information provided to us may prevent our insurance partners from concluding an insurance contract with you. Insurers may impose a higher premium if incorrect information is provided by you and, in the event of an insured event, may not pay the insurance benefit or reduce the insurance benefit. Inaccurate data may invalidate the insurance contract concluded with you where the information modifies the object of the risk or our partner's opinion of it. This will be dependent on the provisions of your insurance policy. You are solely responsible for such consequences arising as a result of incorrect information being submitted to us. If we or third parties suffer losses due to incorrect information provided by you, as well as incorrect, inaccurate or inaccurate personal data, we or such third parties must be compensated by you.

Permission for us to process your personal information

To provide services under the agreement we need to collect information about you. Under data protection law, we are what is known as the 'data controller' of your personal information. We process your data for insurance intermediation and related purposes in accordance with our Privacy Policy. You have the right to access, rectify, erase, restrict, object, and request data portability. For more information about how we use your personal information, see our Privacy Policy.

Our contract with you

These terms and conditions, along with the Privacy Policy and any other terms and conditions that apply to our services, form a legal agreement (the Agreement) between:

- you; and
- us, Revolut Insurance Europe UAB.

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

We can transfer our rights and obligations under these terms only where we reasonably consider that this will not have a material adverse effect on your rights, or where the transfer is required in order to meet an applicable law or regulation. In such cases, we will provide you with prior notice and you will be able to terminate your Revolut account with us.

If your Revolut account is cancelled

Insurance policies distributed by us are only available to Revolut account holders. If at any point your Revolut account is deactivated, terminated or is in the process of deactivation, all insurance coverage will be cancelled. The reasons your Revolut account may be deactivated are listed as part of the Personal Terms.

Applicable law

Lithuanian law applies.

Exception: Romanian law applies in relation to life insurance policy. Where the agreement is made in relation to a life insurance policy, you and we hereby confirm our choice that the laws of Romania apply to these terms and conditions, which govern the relationship between you and us as an insurance intermediary. These terms are compliant with mandatory Romanian law provisions.

This choice of law does not affect the application of any mandatory provisions of consumer protection law, nor the application of any rules of general interest, which are applicable under the laws of the country where you are habitually resident or where the insurance distribution activities are carried out, in accordance with Regulation (EC) No 593/2008 (Rome I) and applicable European Union and national laws.

The Romanian version of the terms applies

If these terms are translated into another language, the translation will be for reference only. Unless we tell you otherwise, communications between us and you will also be in Romanian, and claims will be handled in Romanian.