

<b>Account Name</b>	Revolut Instant Access Savings (powered by ClearBank)
<b>What is the interest rate?</b>	<p>Interest is payable on this account, according to your active Revolut subscription plan:</p> <p><b>Standard Plan</b> - 2.29% AER (variable)  <b>Plus Plan</b> - 2.39% AER (variable)  <b>Premium Plan</b> - 3.00% AER (variable)  <b>Metal Plan</b> - 4.00% AER (variable)  <b>Ultra Plan</b> - 4.75% AER (variable)</p> <p>Interest is calculated daily based on your end of day balance. This interest is then paid by ClearBank the next calendar day on a gross basis (i.e. before tax).</p>
<b>Can Revolut change the interest rate?</b>	<p>Revolut may vary the interest rates up or down. In the event of a decrease in your active rate you will be given at least 14 days' notice. For a full list of reasons for an interest rate change, see the "Can my interest rate change?" section within the <a href="#">Revolut Instant Access Savings (powered by ClearBank) Terms</a>.</p> <p>No notice will be provided in respect of changes to interest rates other than your active Revolut subscription plan. You should confirm current interest rates (set out in the latest Summary Box published by Revolut <a href="#">here</a>) prior to upgrading or downgrading your Revolut subscription plan.</p>
<b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b>	<b>Standard Plan</b> - Based on an interest rate of 2.29% AER (variable), your balance would be £1022.90.

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	<p><b>Plus Plan</b> - Based on an interest rate of 2.39% AER (variable), your balance would be £1023.90.</p> <p><b>Premium Plan</b> - Based on an interest rate of 3.00% AER (variable), your balance would be £1030.00.</p> <p><b>Metal Plan</b> - Based on an interest rate of 4.00% AER (variable), your balance would be £1040.00.</p> <p><b>Ultra Plan</b> - Based on an interest rate of 4.75% AER (variable), your balance would be £1047.50.</p> <p>This projection is provided for illustrative purposes only and does not consider your individual circumstances. It assumes:</p> <ul style="list-style-type: none"> <li>• that £1000 is deposited in the account at the time it's opened, and that no further deposits or withdrawals are made</li> <li>• the interest rates do not change</li> <li>• you do not upgrade/downgrade your plan</li> </ul>
<b>How do I open and manage my account?</b>	<p>To be eligible to open an Instant Access Savings, you must be, and continue to be:</p> <ul style="list-style-type: none"> <li>• a UK Revolut personal account customer who has successfully completed our Know Your Customer checks with no restrictions;</li> <li>• at least 18 years of age;</li> <li>• a UK tax resident (you must notify us promptly if your tax residency changes); and</li> <li>• not a US person</li> </ul>

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	<p>You are only able to apply for and manage your Instant Access Savings via the Revolut App.</p> <p>There is no minimum required balance to open an account. You can pay in any amount up to the maximum balance of £200,000.</p> <p>Where you have a zero balance and have not held a positive balance for at least the previous three months, we may provide one month's notice of our intention to close your account. In the event that you do not add money to your Instant Access Savings we may terminate your account following expiry of the notice.</p>
<b>Can I withdraw money?</b>	<p>You can access your funds at any time – without any restrictions – via the Revolut App. Payments are usually available to spend on your Revolut account immediately.</p>
<b>Additional information</b>	<p><b>Provided as a Summary Only</b></p> <p>This Summary Box is provided as a summary of the key features of your Instant Access Savings and is not intended as a substitute to reading the Revolut Instant Access Savings (powered by ClearBank) Terms available <a href="#">here</a> and the ClearBank Instant Access Savings Terms &amp; Conditions available <a href="#">here</a> that apply to your account.</p> <p><b>Powered by ClearBank</b></p> <p>Instant Access Savings are powered by ClearBank. Revolut introduces you to, and works together with ClearBank to provide you with Instant Access</p>

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	<p>Savings. When you put money into your Instant Access Savings, this amount is deposited on your behalf directly within your Financial Services Compensation Scheme (FSCS) protected account held with ClearBank.</p> <p><b>Tax</b></p> <p>Depending on personal circumstances, you may have to pay tax on the interest to HM Revenue &amp; Customs. Please seek professional tax advice if you are unsure about your tax position.</p> <p><b>AER Meaning</b></p> <p>AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once each year.</p> <p><b>FSCS Protection</b></p> <p>All eligible deposits in accounts powered by ClearBank are added up when determining your level of Financial Services Compensation Scheme (FSCS) coverage. Compensation is limited to a maximum of £85,000 per person per depositor. You can find further information on coverage and eligibility under FSCS in ClearBank's FSCS Information Sheet and list of exclusions accessible <a href="#">here</a>. For more information about the compensation provided by the FSCS please visit: <a href="https://www.fscs.org.uk">https://www.fscs.org.uk</a>.</p>