

Revolut Consent to Electronic Signatures and Communications

IMPORTANT – PLEASE READ CAREFULLY

Delivery of Electronic Communications. The following Electronic Communication Disclosure (“Disclosure”) applies to any and all communications or disclosures that we (Revolut, its affiliates, and financial institutions Revolut partners with to provide you with services) are legally required to provide to you in writing in connection with your Revolut Account and any related products and services (“Communications”), to the extent you have consented to receiving such Communications electronically. Failure to consent will result in a declined application for a Revolut Account and any related products and services, except as provided below.

Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this Disclosure applies, you agree that we may provide you with any Communications in electronic format, unless and until you withdraw your consent as described below. Your consent to receive electronic Communications includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your Revolut Account and any related products or services
- Any notices about a change in terms of your Revolut Account and any related products and services, including your Cardholder Agreement and/or Loan Agreement
- Monthly statements and tax forms
- Privacy policies and notices
- Error resolution policies and notices
- Responses to claims filed in connection with your Revolut Account
- Notices regarding insufficient funds or negative balances

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided either (1) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (2) by posting such Communications at www.revolut.com, or (3) via the Revolut mobile application.

How to Withdraw Consent. You may withdraw your consent to receive Communications in electronic form at any time by contacting Revolut using the Revolut mobile application. If you do withdraw your consent, we will close your Revolut Account, except where prohibited by law. For customers with an outstanding credit card or loan balance who terminate their consent to receive Communications in electronic form, we will keep your account open until your loan is repaid, provide paper Communications when required, and close your account once your loan has ended. We will not impose any fee to process the withdrawal of your consent to receive electronic Communications. We may, however, charge you a fee of up to \$8.00 per document that we are required to send to you. Any withdrawal of your consent to receive electronic

Communications will be effective only after we have a reasonable period of time to process your request for withdrawal. In the meantime, you will continue to receive Communications in electronic form. If you withdraw your consent, the legal validity and enforceability of prior Communications delivered in electronic form will not be affected.

How to Update Your Records. It is your responsibility to provide us with your true, accurate and complete e-mail address (if you have elected to receive e-mail messages from us), your contact information, and other information related to your Revolut Account, and to maintain and update promptly any changes in this information. You can update information by contacting us using the Revolut mobile application.

Hardware and Software Requirements. In order to access, view, and retain Communications that we make available to you electronically, you must have: Android or iOS device capable of running the Revolut mobile application. Specific phone specifications are described in the iOS App Store or the Google Play store.

Requesting Paper Copies. We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us using the Revolut mobile application.

Termination/Changes. We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.