

Revolut ESIGN Consent (“ESIGN Consent”)

IMPORTANT - PLEASE READ CAREFULLY

Last updated: March 22, 2023

Delivery of Electronic Communications and Use of Electronic Signatures. This ESIGN Consent applies to any and all communications, notices, agreements, billing statements, or disclosures in writing (“Communications”) that Revolut, its affiliates, and third party service providers (we, us, or our) are legally required to provide to you in connection with your Revolut Account and any related products and services. Your agreement to this ESIGN Consent confirms your ability and consent to receive Communications electronically from us, rather than in paper form, and to the use of electronic signatures in our relationship with you. If you choose not to agree to this ESIGN Consent or you withdraw your consent, your application for a Revolut Account and any related products and services will be declined, restricted or terminated, except as provided below.

Scope of Communications to Be Provided in Electronic Form. You agree that we may provide you with all and 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
- All account agreements, including this ESIGN Consent, and any notices about changes in terms
- 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
- All other communications between you and us concerning your Revolut Account and any related products or services

We may also use electronic signatures and obtain them from you.

Method of Providing Communications to You in Electronic Form. All Communications that we provide to you in electronic form will be provided (1) by e-mail, (2) by text message, (3) by mobile push notification, (4) by access to the websites, or (5) through 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 this ESIGN Consent and your Revolut Account, and to maintain and update promptly any changes in this information. You can update information by using the Revolut mobile application.

Hardware and Software Requirements. To access and retain the electronic Communications, you will need the following:

- A computer or mobile device with Internet or mobile connectivity.

For desktop website-based Communications:

- Recent web browser that includes 256-bit encryption;
- The browser must have cookies enabled. Use of browser extensions may impair full website functionality; and
- Minimum recommended browser standards are the most recent versions of Mozilla Firefox (see <http://www.mozilla.com> for latest version), Apple Safari (see <http://www.apple.com/safari> for latest version), Google Chrome (see <http://www.google.com/chrome> for latest version), or Microsoft Edge (see <http://www.microsoft.com/edge> for latest version).

For application-based Communications:

- A recent device operating system that supports text messaging, downloading, and applications from the Apple App Store or Google Play store; and
- The most recent versions of Apple Safari or Google Chrome on iOS or Google Chrome for Android OS.

You will also need:

- Access to the email address used to create the Revolut account.
- Sufficient storage space to save Communications and/or a printer to print them.
- If you use a spam filter that blocks or re-routes emails from senders not listed in your email address book, you must add revolut.com senders to your email address book.

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. We may charge you a fee of up to \$8.00 per document that we send to you.

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, including changes to our hardware or software requirements. We will provide you with notice of any such termination or change as required by law. Continuing to use your Revolut Account or any related products and services after receiving notice of the change is reaffirmation of your consent.