

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS SITE.

INFORMATION CONTAINED ON THIS SITE SHOULD NOT BE REGARDED AS AN OFFER, SOLICITATION, PROMOTION OR ADVERTISEMENT OF ANY FINANCIAL SERVICES (INCLUDING MONEY TRANSFER SERVICES) IN ANY COUNTRY WHERE SUCH OFFER, SOLICITATION, PROMOTION OR ADVERTISEMENT IS NOT PERMISSIBLE UNDER APPLICABLE LOCAL LAW. IF YOU ARE IN A COUNTRY OTHER THAN SINGAPORE, WE WILL ONLY PROVIDE YOU WITH ANY SERVICES THROUGH THIS SITE WHERE YOU ASK US TO PROVIDE THE SERVICES ON YOUR OWN EXCLUSIVE INITIATIVE. WHERE WE PROVIDE YOU WITH ANY SERVICES ON THIS BASIS, THEY ARE PROVIDED BY REVOLUT TECHNOLOGIES SINGAPORE PTE. LTD IN SINGAPORE AND NOT IN YOUR COUNTRY OF RESIDENCE.

The basics

1. What's in these terms?

These terms tell you the rules for using our website www.revolut.com (our site).

2. Who we are and how to contact us?

Our site is operated by Revolut Technologies Singapore Pte. Ltd. (we or us). We are registered in Singapore under company number 201721013G and have our registered office at 30 Cecil Street #19-08, Prudential Tower, Singapore 049712.

We are regulated by the Monetary Authority of Singapore ("MAS") as a Major Payment Institution under the Payment Services Act (No.2 of 2019) to carry on the business of providing Account Issuance Service, Domestic Money Transfer Service, Cross-border Money Transfer Service and E-money Issuance Service. You can verify this information at the MAS website [here](#). As a regulated entity, we are required to comply with all applicable laws, regulations, notices and guidelines issued by the relevant government and regulatory authority. To contact us, please contact customer services using the chat function on our site.

Use of the website

3. By using our site you accept these terms

By using our site, you confirm that you accept these terms of use and that you agree to comply with them. If you do not agree to these terms, you must not use our site. We recommend that you print a copy of these terms for future reference.

4. There are other terms that may apply to you

These terms of use refer to the following additional terms, which also apply to your use of our site:

- Our Privacy Policy, which sets out the terms on which we process any personal data we collect from you, or that you provide to us. By using our site, you consent to such processing and you warrant that all data provided by you is accurate.
- Our Cookie Policy, which sets out information about the cookies on our site.

5. We may make changes to these terms

We amend these terms from time to time. Every time you wish to use our site, please check these terms to ensure you understand the terms that apply at that time.

6. We may make changes to our site

We may update and change our site from time to time to reflect changes to our products, our users' needs and our business priorities. We will try to give you reasonable notice of any major changes.

We may suspend or withdraw our site. Our site is made available free of charge. We do not guarantee that our site, or any content on it, will always be available or be uninterrupted. We may suspend or withdraw or restrict the availability of all or any part of our site for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.

You are also responsible for ensuring that all persons who access our site through your internet connection are aware of these terms of use and other applicable terms and conditions, and that they comply with them.

Your responsibilities

7. You must keep your account details safe

If you choose, or you are provided with, a user identification code, password or any other piece of information as part of our security procedures, you must treat such information as confidential. You must not disclose it to any third party. We have the right to disable any user identification code or password, whether chosen by you or allocated by us, at any time, if in our reasonable opinion you have failed to comply with any of the provisions of these terms of use. If you know or suspect that anyone other than you knows your user identification code or password, you must promptly notify us using the customer chat function on our site.

8. How you may use material on our site

We are the owner or the licensee of all intellectual property rights in our site, and in the material published on it. Those works are protected by Copyright © 2023. We will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our site will cease immediately.

14. Rules about linking to our site

You may link to our home page, provided you do so in a way that is fair and legal and does not damage our reputation or take advantage of it. You must not establish a link in such a way as to suggest any form of association, approval or endorsement on our part where none exists. You must not establish a link to our site in any website that is not owned by you. Our site must not be framed on any other site, nor may you create a link to any part of our site other than the home page. We reserve the right to withdraw linking permission without notice.

If you wish to link to or make any use of content on our site other than that set out above, please contact us using the customer chat function on the website.

Legal bits and pieces

15. Which country's laws apply to any disputes?

Please note that these terms of use, their subject matter and their formation (and any non-contractual disputes or claims), are governed by Singapore law. You and we both agree that the courts of Singapore will have exclusive jurisdiction.

16. Our trade marks are registered

REVOLUT is a UK registered trade mark of Revolut Ltd. You are not permitted to use it without our approval, unless it is part of material you are using as permitted under the "How you may use material on our site" section.