1. What is this document?

These terms and conditions (the **Terms**), the Business Terms and any other terms we reference in this document, form the legal agreement between Revolut Ltd (**Revolut, we, us**) and you, the company in whose name we maintain the Revolut Business account (the **Revolut Business Customer**), when you participate in the Titan Rewards Programme (**Titan**). Capitalised terms used in these Terms and not otherwise defined have the same meaning as in the Business Terms.

This Agreement is organised into several sections:

- Sections 1 and 2 govern your use and management of the Titan Rewards Programme.
- Sections 3 to 7 govern the use of the benefits available under the Titan Rewards Programme. You are responsible for ensuring that the Authorised Persons you enrol into Titan comply with these Sections.
- Sections 8 to 13 are general terms governing your use of the Titan Rewards Programme.

2. What is Titan?

Titan is a corporate benefits package which provides Authorised Persons on your Revolut Business account with access to certain lifestyle benefits and features (each, a "**Titan User**"). Only Account Owners can add or remove Titan Users.

Titan Users can use these benefits. However, we do not provide any services to Titan Users in their personal capacity. Titan Users do not enter into a contract or have a legal relationship with us under these Terms.

You are responsible for all activity carried out by your Titan Users in connection with their use of the Titan benefits, as if you had carried out the activity yourself. You must ensure that Titan Users use Titan in line with your company policies and these Terms.

We work together with third-parties to provide some of the benefits under Titan. We may need to share limited personal data about you and Titan Users with the relevant third-party.

3. What is included in Titan?

Titan Users will have access to the following features via the Revolut Business app:

- the Business RevPoints loyalty programme (see the RevPoints for Business terms for more information),
- 10GB of monthly eSIM allowance (see the Business eSIMs terms for more information),
- access to Travel Insurance and Everyday Protection Insurance for eligible trips and purchases paid for using the Revolut Business account,
- one free Titan card,
- unlimited complimentary airport lounge passes,
- access to free subscriptions, credits or passes from selected partners, and
- any other benefits we add from time to time.

Some features are only available to Titan Users resident in certain countries. We'll tell you about any restrictions that apply before you enrol an Authorised Person into Titan, either in the Terms or in other information we share with you during the enrolment process.

You should check the applicable eligibility requirements before enrolling an Authorised Person into Titan. The monthly subscription fee for Titan will not reduce even if a Titan User is ineligible for some features.

4. Insurance

Any insurance we arrange for you as part of Titan, is provided under a group insurance policy that we hold for the benefit of you (the Revolut Business customer). These policies are provided by third-party insurers — we don't control or own those third-party insurers, and they don't own or control us.

We arrange insurance for you (the Revolut Business customer) only, and not for any individual Titan User. To cancel a Titan User's cover under the insurance policy, you must first remove their access to Titan. The insurance policy cannot be cancelled separately.

We don't provide any advice or personal recommendations about the insurance available through Titan and we can't guarantee that the insurance is suitable for you. Please read the Insurance Product Information Document (the **IPID**) and your full policy wording. This will tell you the key terms, including what's covered and what isn't, as well as any eligibility requirements. Titan Users may be able to view these documents in the Revolut Business app, but this access is for information only and does not create any contractual relationship between Revolut and the Titan User.

We don't receive commission from our insurers, although we may receive an agreed share of the insurer's profits in some cases.

The insurer is responsible for handling all claims and making any payments if a claim is accepted. You can always find the insurance provider's contact details, and information on how to make a claim or complaint, in the insurance section of the Revolut Business app. We can't deal with complaints about the insurer.

Schedule 1 sets out which types of insurance are included in Titan, who provides the cover, and where to find more information.

5. What is the Titan Card

You may order a Titan Card on behalf of a Titan User.

Each Titan User can hold only one Titan Card at a time, but they may continue using other Revolut cards issued to them on your Revolut Business account. The fees applicable to payments transactions on your existing Revolut Business plan apply to payment transactions made on a Titan Card.

6. Airport Lounge Passes

Titan Users will have unlimited complimentary airport lounge access through our lounge pass feature ("**Lounge Pass**"). We work together with a third party to provide Lounge Passes. When a Titan User activates a Lounge Pass, they are subject to the third party's terms of use, which are available in the Revolut Business App, as well as the conditions of use of each individual lounge.

We cannot guarantee entry to and availability of the lounges listed in the Revolut Business app. Individual lounges have the right to deny a Titan User's entry to the lounge. We are not responsible for any issues between you and our partner or any lounge. If you have any questions about our partner, please contact them directly using the contact details linked in the Revolut Business app.

7. Partner Subscriptions

Titan Users will have access to subscriptions or credits (“**Subscriptions**”) from selected partners (“**Partners**”). We’ll show you the available Subscriptions in the Revolut Business app.

To redeem a Subscription, the Titan User may have to open an account with the Partner and agree to the Partner’s terms and conditions. We have no control and accordingly will not be responsible for any issues arising from or in connection with the service the Partner provides to the Titan User.
Once the Subscription ends, any Subscriptions a Titan User has redeemed will usually terminate. Titan Users can also decide to end a Subscription with a Partner in accordance with their terms and conditions.Titan Users may be able to enter into a new subscription directly with the Partner at the full price.

8. How do I pay for Titan?

A monthly subscription fee of £65 applies to each active Titan User. We charge you the total subscription fee for all active Titan Users.

Your Titan subscription follows the same monthly billing cycle as your existing Revolut Business account plan. This means we charge you for Titan on the monthly billing date for your Revolut Business account plan. Titan renews at the end of each billing cycle unless you cancel it before the renewal date.

If you add a Titan User part-way through your monthly billing cycle, we’ll charge a pro-rata portion of the monthly subscription fee for the period in which the Titan User became active until the end of that billing cycle.

We may remove any active Titan Users if the subscription fees remain unpaid for 30 days.

9. How do I end my Titan subscriptions

You can remove a Titan User from Titan. This will end the active subscription for that Titan User only. To cancel your overall participation in Titan, you must remove all active Titan Users.
You may have to pay a fee for removing a Titan User’s access (a **break fee**). Break fees apply to each Titan User you remove. Titan Users will still be able to benefit from the services until the end of the month for which you have paid for their access.

If you cancel within 14 days
We'll only give you a full refund of the monthly subscription fee if the Titan User has not used any of the benefits or ordered a Titan card. You will be charged the full monthly subscription if the Titan User has used any of the benefits or ordered a Titan card.

If you cancel after 14 days but within 6 months
We won't provide you with a refund of any of the fees you have paid. You'll have to pay the subscription fee for the month in which you end the subscription, and you will also be charged an additional month as a break fee. This is a break fee and the Titan User will not be able to benefit from the services for an additional month. The Titan User will only be able to continue using Titan until the end of the billing cycle that you've paid for.

If you cancel after more than 6 months
You'll have to pay the subscription fee for the month in which you tell us you'd like to end your subscription, but we won't charge a break fee. The Titan User will be able to continue using Titan until the end of the billing cycle that you've paid for.

10. When can we remove your access to Titan

We can end your access to Titan immediately if:

- we or you close your Revolut Business account,
- you or your Titan Users have broken these terms and conditions or the Business Terms in a serious or persistent way,
- we suspect you or any of your Titan Users are behaving fraudulently or otherwise criminally,
- we must do so under any law, regulation, court order or ombudsman's instructions.

If we end these Terms for any other reason, we will give you two months' notice before we do so.

11. Taxes

You are responsible for meeting any tax obligations that may arise in connection with the Titan subscription. We don't provide tax advice and we're not responsible for assessing, reporting, withholding or paying any such taxes on your behalf, unless we're expressly required to do so by law. You should seek independent tax advice if you are unsure about your or your Titan Users' tax obligations.

12. When are you responsible to us?

You are responsible for all activity carried out by your Titan Users in connection with Titan, as if you had carried out the activity yourself. This includes any transactions made on the Titan card, and use of the benefits available on Titan. You are also responsible for ensuring that Titan Users comply with these Terms.

If you or a Titan User have broken these Terms, and that causes us to suffer a loss, the following will apply:

- you'll be responsible for any losses we suffer as a result of your action or inaction (we'll try to keep our losses to a minimum),
- if your actions result in us losing profits, you may also be responsible for those losses, but not if that would mean we are compensated twice for the same loss, and
- you'll also be responsible for any reasonable legal costs that arise as a result of our losses.

13. Is there anything else I need to know?

Section	Details
Company and regulatory information	Revolut Ltd is an authorised e-money institution which is regulated by the Financial Conduct Authority (the "**FCA**") with firm reference number 900562 and company number 08804411. In relation to the business of arranging insurance, Revolut Ltd, under the firm reference number 975775, is an appointed representative of Revolut Travel Ltd, which is authorised and regulated by the Financial Conduct Authority to undertake insurance distribution activities under firm reference number 780586. Revolut Ltd and Revolut Travel Ltd both have their registered offices at 30 South Colonnade, London, E14 5HX, United Kingdom.
Complaints	If you're unhappy with our service, we'll try to put things right. Please contact us through the Revolut Business app. Our complaints policy has more information. If you're not happy with our response, you may be able to refer your complaint to the Financial Ombudsman Service.
Changes to these Terms	We may update these Terms – for example: • to improve clarity, • to reflect changes in the law, or • to account for new products or services. When we do, we'll give you advance notice of at least: • **2 months**: Payment-related changes (e.g. changes to fees for payments on your Titan card) • **30 days**: Non-payment related changes (e.g. changes to the benefits listed in Section 3) If you're unhappy with any change, you can end your participation in Titan any time before the change takes effect

Section	Details
	without any additional charges applying. If you don't end your participation in Titan during the notice period, we'll take that as confirmation you're happy with the change.
Our Right to Transfer	We may transfer rights/obligations (novation) or just rights (assignment) under this Agreement, ensuring no significant negative impact on your rights.
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Governing law	The laws of England and Wales apply to this agreement.
Entire agreement	These terms, together with the Business Terms, Business eSIM Terms, RevPoints for Business Terms, and any other terms and conditions incorporated by reference in these documents, constitute the entire agreement between you and Revolut in relation to Titan. For the avoidance of doubt, FAQs do not form part of our agreement with you.
Our right to enforce these terms	If you have broken any terms of this agreement and we don’t exercise our rights immediately, we reserve the right to exercise our rights at a later date.
Privacy	We will process your personal data in line with our Revolut Business Customer Privacy Notice. Only you (the Revolut Business customer) have a direct relationship with Titan Users. You are therefore responsible for ensuring that Titan Users are made aware of, and are familiar with, the provisions regarding the processing of personal data as detailed within these Terms or any documents linked within these Terms.

Schedule 1 - Insurance Information

Insurance Type	Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
Travel Insurance	Chubb European Group SE ("**Chubb**") is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Chubb's UK branch is registered in England & Wales under UK **establishment number: BR023093**. They are authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by	Chubb is an insurance company who underwrites the travel insurance policy. Members' liability is limited. Chubb is headquartered in France and governed by the provisions of the French insurance code. Details about the extent of their regulation by the Prudential Regulation Authority are available from Chubb on request. Details about their authorisation	Titan Users must: (a) commence and end their trips / holidays at their place of primary residence (b) pay directly for at least 75% of their primary transport and accommodation expenses (as applicable to their trip) using the Revolut Business account (c) be under 76 years old at the time of beginning each holiday. Full details on eligibility can be found in the policy coverage provided to you in the Revolut Business app.	**For claims** **Phone**: UK +44 (0)203 964 3004 **Email**: Revolutclaims@ le.sedgwick.com **Post**: Revolut Travel Insurance Claims Team, Chubb European Group SE PO BOX 1086 Belfast BT1 9ES **For complaints** **Phone**: UK +44 (0)203 964 3004

Insurance Type	Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
	the Prudential Regulation Authority. Their registered address is 40 Leadenhall Street, London EC3A 2BJ.	can be found on the Financial Conduct Authority's website (**FS Register number 820988**).		
Everyday Protection Insurance - • Purchase Protection Insurance which includes cover for the cost of repair or replacement of purchased items, and • Refund Protection which is cover for the cost of purchased items if a retailer will not accept a return.	Chubb European Group SE ("**Chubb**") is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Chubb's UK branch is registered in England & Wales under UK Establishment number: BR023093. They are authorised by the Prudential Regulation Authority and subject to regulation	Qover is an insurance intermediary who has arranged the policy with, and administers the policy on an ongoing basis for the insurer, Chubb. Chubb is the insurance company that underwrites the everyday protection insurance policy. Members' liability is limited. Chubb is headquartered in France and governed by the provisions of	<u>Purchase Protection Insurance</u> Titan Users must have: • made the relevant purchase in full using the Revolut Business account • a receipt from the retailer • a report from the police detailing theft (if required) • made the claim within 365 days of purchase (or of delivery if this is after the	**<u>For claims:</u>** **Via the Revolut App:** Go to your Dashboard on the Revolut App and you will be redirected to fill in the claim form on Qover's website, or go to revolut.qover.com **Via Qover's website:** www.qover.com **By post:** Qover SA/NV Rue du Commerce 31, 1000 Brussels – Belgium **<u>For complaints:</u>** **Phone:** +44 (0)800 088 57 86

Insurance Type	Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
	by the Financial Conduct Authority (**FS Register number 820988**) and limited regulation by the Prudential Regulation Authority. Their registered address is 40 Leadenhall Street, London EC3A 2BJ. Chubb has appointed QOVER SA/NV ("**Qover**") as its administrato r. Qover is a public limited company registered with the Crossroads Bank for Enterprises (BCE/KBO) in Belgium under **number 0650.939.87 8** with registered	the French insurance code. Details about their authorisation in the UK can be found on the Financial Conduct Authority's website (**FS Register number 820988**). Details about the extent of their regulation by the Prudential Regulation Authority are available from Chubb on request.	date of purchase) Refund Protection Titan Users must have: • made the relevant purchase in full using the Revolut Business account • a receipt from the retailer • details of the retailer which refused to accept the returned item(s) and proof that the retailer refused to take the item(s) back within 90 days of purchase • return the purchased items in original packaging (if required)	**Via email:** mediation@qover.co m **By post:** QOVER SA Mediation Department Rue du Commerce, 31 1000 Brussels Belgium

Insurance Type	Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
	address, Rue du Commerce 31 in 1000 Brussels, Belgium. It is registered at the Financial Services and Markets Authority of Belgium as an untied insurance agent under **number 0650.939.878.** Qover's UK branch is registered in England & Wales and with UK Establishment address: 8 Northumberland Ave - London WC2N 5BY. Authorised and regulated by the Financial Conduct Authority. Details about Qover's authorisation can be found on the Financial Conduct Authority		Full details on eligibility can be found in the policy coverage provided to you in the Revolut Business app.	

Insurance Type	Insurance provider and regulatory status	Other important information	Eligibility requirements	Claims and complaints
	website (**FRN 988985**).			