

**This version of our Trading Pro terms will apply from 18 October 2024. If you would like to see all previous versions that applied until 18 October 2024, please click [here](#).**

## 1. General Information

This document sets out the terms and conditions that apply to our Trading Pro Services. We call it the **"Trading Pro Terms"**. It also sets out other important things that you need to know.

You must open an Investment account with Revolut Securities Europe UAB (**"Revolut"**, **"us"**, **"we"**, **"our"**) before you can use the Trading Pro Services. These Trading Pro Terms, along with our Revolut Securities Europe UAB Terms and Conditions (**"Revolut Trading Terms"**), and any other documents and terms and conditions that apply to our investment services, form a legal agreement (this **"agreement"**) between:

- you, the Trading Pro user; and
- us, Revolut Securities Europe UAB.

If there is any inconsistency between the Revolut Trading Terms and these Trading Pro Terms, these Trading Pro Terms will apply in respect of the inconsistency. If a word or phrase is not defined in these Trading Pro Terms, it will have the meaning given to it in the Revolut Trading Terms.

You should carefully read these Trading Pro Terms together with the Revolut Trading Terms, before you enter into the agreement with us, as they contain important information on how we will provide the services to you and what responsibilities you have when using the Trading Pro. Unless context requires otherwise, any reference to "investment services" in the Revolut Trading Terms includes the Trading Pro Services.

## 2. Revolut Trading Pro services

Trading Pro is a subscription service that provides additional features, benefits and exclusive pricing for users who already have an Investment account with Revolut. We call these the **"Trading Pro Services"**.

The Trading Pro Services provide knowledgeable and experienced users with the tools they may need to make well-informed investment decisions. However, your use of the Trading Pro Services does not affect your categorisation as a retail client and is not a request to be treated as a professional client.

By subscribing to the Trading Pro Services, you'll have access to advanced trading data and analytics tools, such as multiple performance calculation method options, additional advanced charts and graphs, realised profit and loss breakdown and portfolio allocation (the "**Trading Data**").

You will also have access to the following benefits related to trading:

- A lower trading commission fee on orders in shares and exchange traded funds (ETFs) made outside your plan limit allowance, which is 0.12% of the order amount (without any minimum fee);

*For the avoidance of doubt, lower trading commission fee does not apply to the orders in bonds or other debt securities. Please check our Revolut Trading Terms (Fee Schedule and Payment Terms) to understand what trading commission you'll be charged in respect of transactions in bonds and other debt securities.*

- Higher order size limits up to \$1,500,000 / €1,500,000 (depending on the currency of the instrument), provided that the order does not exceed 50,000 shares.

### 3. Information about your subscription

To use the Trading Pro services, you must first open an Investment account with us. After you have opened your Investment account, you can enable Trading Pro. Trading Pro is separate and independent of your Standard, Plus, Premium or Metal Revolut subscription plans. Revolut Ultra users may enable Trading Pro free of charge as part of their subscription plan.

#### **Free-trial**

We may offer you the Trading Pro services for 30 calendar days (the "free trial period") free of charge on a trial basis. You can cancel the free trial at any time during the free trial period. If you do, you will still be able to use your free trial until the end of the free trial period. Once cancelled, you cannot reactivate your free trial in the future.

Once the free trial period expires, your paid Trading Pro subscription term will begin immediately if the free trial has not been cancelled and you will be charged as set out in these Trading Pro Terms.

#### **Billing period**

Your billing period for the Trading Pro Services is one month. It will start immediately on the date you subscribe to Trading Pro Services (or the day after your free trial period ends). We call this the "billing period".

### **Trading Pro Subscription fee**

The fee for using Trading Pro is €15 per month (or equivalent currency depending on your location). We call it a "**subscription fee**". Revolut Ultra users do not pay a subscription fee.

Your Trading Pro subscription fee is paid in monthly instalments, charged in advance on the first day of each billing period.

By accepting these Terms, you agree that we will charge the subscription fee by deducting it from the cash balance held in your Investment account. If you don't have sufficient funds in your Investment account in your base currency, we will charge you in the currency where you hold the highest cash balance in your Investment account.

If there is insufficient funds in your Investment account or deduction from your Investment account is not possible, you give us permission to instruct your Revolut account offering entity to deduct your monthly subscription fee from your Revolut current account (or, if there is insufficient balance in your local currency Revolut current account, a Revolut current account in any other currency, in which case currency exchange fee may apply). You also give permission for the relevant Revolut account offering entity to debit your Revolut current account in accordance with the instructions received from us.

**You must ensure that you have sufficient funds in your Revolut current account at all times for the deduction of the subscription fee.**

In case of insufficient funds in your Investment account or Revolut current account, we or your Revolut account offering entity may take certain actions to collect the payment. That includes, without limitation, using debt recovery agencies or recovering such debt by pursuing legal action against you. If we do, you may have to pay our reasonable costs of doing so. We may also terminate or suspend your access to the Trading Pro services if your monthly subscription fee is overdue for more than 14 calendar days.

### **Automatic renewal**

Unless you give us notice that you wish to cancel your Trading Pro subscription before the last day of your billing period, your subscription will automatically renew.

### **Ultra plan users**

If you are a Revolut Ultra user and have opened an Investment account with us, you can enable and use Trading Pro free of charge until you cancel your Ultra Plan subscription.

If you have enabled Trading Pro and later cancel your Revolut Ultra subscription, we will cancel your Trading Pro subscription, but you will be able to use it until the end of your billing period. You are able to enable Trading Pro again and normal billing rules will apply.

#### 4. Cancellation of the Trading Pro subscription

You can cancel your Trading Pro subscription at any time via the Revolut app or the Revolut website.

If you cancel your Trading Pro subscription, we will not refund all or any part of the subscription fee, but you will still be able to use the Trading Pro services until the end of the current billing period.

If you cancel your Trading Pro subscription, you may be unable to resubscribe for a certain period of time.

#### 5. Use of the Trading Pro services, trading data and other information available on the investment platform

The Trading Data or any other data or information provided to you via the investment platform and otherwise through the Trading Pro Services is under licence from third party providers or by us.

We agree to grant you a limited, non-exclusive and revocable rights to access and use the Trading Pro services, in particular, Trading Data and other information available on the investment platform, but only for your personal and non-commercial purposes.

We have the right, at any time, to (i) change, update and/or discontinue provision of Trading Pro services to you; and (ii) revoke or limit your rights to access and use the Trading data and/or other information available on the investment platform.

All intellectual property rights in the Trading Data provided by the third-party providers will remain the property of the third-party providers. The Trading Data and all other information and data provided by us are and will remain our property. All of which is protected by copyright and other intellectual property laws.

We may at any time and in our sole discretion change the scope of Trading Data, financial instruments in respect of which Trading data will be provided and third

parties that provide the Trading Data.

We do not make any representations or warranties that the Trading Pro Services are free of errors, interruptions, or that it will meet your individual requirements, or compatible with your hardware or software, or is appropriate for any purposes. The Trading Pro services, the website and any information we provide to you, are provided "as is" and "as available" without warranty of any kind. We will not be responsible to you for any interruptions in the Trading Pro services or your inability to access the Trading Pro services.

Unless context requires otherwise, any references to market data in the Revolut Trading Terms shall be understood as a reference to the Trading Data for the purpose of the Trading Pro Services and these Terms.

## 6. What you Promise to Us under the Trading Pro Terms

By entering into this agreement, you agree that:

- comply with these Terms;
- protect the intellectual property rights of Revolut and third party providers and anyone who has rights to the Revolut app, Trading Data or any other information or data provided to you via the investment platform;
- comply with all reasonable requests made by Revolut or its third party providers (including, request to destroy or delete all materials obtained while using Trading Pro Services) to protect our and the third party providers' rights related to the Trading Pro services and Trading Data;
- not provide access to Trading Pro services and/or Trading Data to any third party and you'll notify us via Revolut app and/or email as promptly as possible upon becoming aware of any unauthorised access or use of the Trading Pro services or of any breach of Revolut's or third party's intellectual property rights;
- under no circumstances share, disseminate, sell, publish or otherwise circulate any part of the Trading Data or other information made available on the investment platform to third parties or use it for commercial purposes;
- not decompile, reverse engineer, disassemble, sublicense or create derivative works from the information made available to you in relation to the Trading Pro Services.

## 7. Suspension and/or termination of your Trading Pro subscription

You agree that we may terminate this agreement with you, or suspend your access to the Trading Pro Service, with or without cause at any time and without notifying you in advance or providing reasons. For instance, we may terminate the agreement with you if you fail to fulfil your obligations under these Terms, if your Investment account is closed or you have enabled the 'Buy order block' via the Revolut App.

Unless the termination/suspension relates to your actions (for instance, you breach these Terms or enable 'Buy order block') or failure to act, we may return part of the subscription fee proportional to the remaining then-current billing period. Other than that, we won't be responsible to you for any losses you suffer that result from the termination or suspension of the Trading Pro services.

Additionally, you will not be able to subscribe to the Trading Pro Service if you have enabled the 'Buy order block' on your investment account, or if we have imposed any restrictions or limitations on your investment account.

## 8. Indemnity

In the event you fail to meet your obligations under this agreement, you'll be responsible for paying in full any and all foreseeable losses we suffer directly or indirectly as a result of you breaching our or the third party provider's intellectual property rights or otherwise breaching these Trading Pro Terms or applicable laws or regulations.

Our rights and obligations arising from this Section 8 and Section 41 of the Revolut Trading Terms will continue to apply to you after the termination of this agreement.

## 9. Services provided by other Revolut group companies

The Revolut app is a platform where you can access a whole range of services, including the investment services, current account services and much more.

Not all of these services are provided by us (Revolut Securities Europe UAB). Some are provided by other entities within the Revolut group. Where this is the case, you must agree to separate terms and conditions with those entities, which will govern those services. For example if you use precious metal services, these are provided by Revolut Ltd under separate terms and conditions applying to those services, which

you must agree to. If you use cryptocurrency services, these are provided by Revolut Ltd or RT Digital Securities Cyprus Limited, depending on your location, under separate terms and conditions applying to those services, which you must agree to. **Revolut Securities Europe UAB does not provide the services related to cryptocurrency or precious metals and you do not have rights against us under the terms and conditions applying to precious cryptocurrency or metal services provided by a different Revolut group entity.**

## 10. Legal bits and pieces

### Variation and Amendments

We may change these Trading Pro Terms or any part of it at any time by giving you at least ten days written notice.

Where the change is beneficial to you or adds a new feature, it will take effect immediately unless we tell you otherwise. In all other cases, the changes will take effect on the date specified in the notice which will be no earlier than 10 days after we send you the written notice.

If we give you notice of a change, we'll assume you're happy with the change unless you tell us that you want to cancel your Trading Pro subscription.

### Our contract with you

Only you and we, Revolut Securities Europe UAB, have any rights under this agreement. This agreement is personal to you and you cannot transfer or assign any rights or obligations under it to anyone else.

### Our right to transfer

We may at any time transfer or assign any or all of our rights and/or obligations under this agreement without your consent provided that we've given you at least fourteen (14) business days written notice to you to that effect.

### Complaints

We always do our best, but we realise that things sometimes go wrong. If you have a complaint related to the Trading Pro services you can raise it with us in accordance with the Section 52 (Complaints) of the Revolut Trading Terms and our Complaints Handling Policy available both in [English](#) and [Lithuanian](#) languages.

**The English version of this agreement applies**

If these Trading Pro Terms are translated into another language, the translation is for reference only and the English version will apply. By entering into this agreement and accepting Trading Pro services, you confirm that you have knowledge of the English language which is sufficient enough to understand these Trading Pro Terms and using the Trading Pro Services and agree to communicate with us in English language as far as the legal relations arising under this agreement are concerned, including with respect to submitting and resolving any complaints.

**Our right to enforce this agreement**

If you have broken this agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing them at a later date.

**Lithuanian law applies**

The laws of the Republic of Lithuania apply to these Trading Pro Terms and this agreement.

**Taking legal action against us**

Legal action under these terms and conditions can be brought in the courts of the Republic of Lithuania (or in the courts of the country where you reside).