This page consists of two Parts:

- Part I: Revolut Bank UAB branch in France
- Part II: Revolut Bank S.A.

If your account is being migrated to Revolut Bank S.A., please scroll down to the terms that apply to you.

Part I:

1. General information

This document sets out the terms and conditions (the "**Terms**") for the Wero technical service ("**Wero**" or the "**Service**") offered through the Revolut app. These Terms form a legal agreement (the "**Agreement**") between:

- you; and
- us, Revolut France succursale de Revolut Bank UAB (limited liability company registered in Lithuania under company number 304580906 and authorisation code LB002119), registered in France under company number 917 420 077, licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR – 4 Pl. de Budapest, 75009 Paris, France): registered address: (Servcorp) 10 avenue Kléber, 75116 Paris, France (branch) and Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania (headquarters), email: support@revolut.com.

The Agreement concerning the use of Wero is concluded upon your acceptance of these Terms. The Agreement is valid for an indefinite period. These Terms should be read in conjunction with the Personal Terms and any matters not expressly covered in these Terms are governed by our Personal Terms. You must comply with the Personal Terms at all times when using Wero.
If there is any conflict between these Terms and the Personal Terms regarding Wero, these Terms will prevail. You can always download a copy of these Terms from our website or app.

2. What is WERO?

Wero is a service offered by EPI Company SE ("**EPI**"), a Belgian company having its registered office in De Lignestraat 13, 1000 Brussels, Belgium, with company

registration number (CBE number) 0755811726 authorised by the National Bank of Belgium as a payment institution. Wero allows you to (this is a non-exhaustive list which may be subject to change):

- Make instant payments from your Revolut account to other individuals (P2P);
- Receive instant payments into your Revolut account from other Wero users; and
- Make instant payments from your Revolut account for shops or a business that accepts Wero as a payment method (P2M), where this functionality is available.

Wero payments are executed using your linked Revolut euro-denominated account, subject to your available balance and applicable limits. Wero transactions are processed in euros (EUR) as instant credit transfers. Currency conversion is not supported within the Wero flow.
Payments are ordered from your Revolut payment account to another account with immediate availability of the funds, as long as the recipient is also registered with the Service through any of its member institutions.
Wero may also offer other features as part of the Revolut app integration, and their availability can change.
Revolut does not charge a fee for the use of Wero.

3. How can I use Wero?

You can only use Wero if:

- you have a Revolut payment account denominated in euro (EUR);
- you agree to these Terms;
- you are a resident of an EEA country where Wero is offered; and
- you use Wero for your personal use.

You must inform us if your personal situation changes in a way that affects your eligibility. We reserve the right to verify the information you provide.

Sending or requesting a WERO Payment
You can initiate Wero payments through various methods within the Revolut app, such as scanning a QR code or entering/selecting a payee's proxy (like a phone number or email address).
All your Wero payments will require your authorisation through the Strong Customer Authentication (SCA) methods used in your Revolut app (e.g., biometric login, passcode). The specific consent process will depend on the type of Wero transaction.
You can create Wero payment requests within the Revolut app by generating a QR code/ payment link and sending them to other Wero users. Payment requests can be

created for a specific amount or as a general request where the receiver can add the amount. You can cancel a payment request at any time until they are authorised or declined by the other Wero user. Payment requests that are neither authorised, declined nor canceled expire. You can see the validity date of your payment requests when you create them and at any time in the Revolut app.
Transactions are processed 24/7/365 in real-time under the SEPA Instant Credit Transfer (SCT Inst) scheme.
You can send 100 payments and 100 requests using Wero during a seven day period starting at the moment of the first payment or request. The maximum amount you can send or pay is €100,000.
We may apply additional limits to the amount or frequency of Wero transactions, as determined by us and applicable law. We will inform you of these limits. We may restrict Wero use if transaction amounts exceed these limits. You can find the applicable transaction limits on our Fees and Limits page. Wero transactions are subject to SEPA Instant scheme rules and local clearing cutoffs.

Your Responsibilities

- You agree to use Wero in accordance with these Terms and all applicable laws and regulations (including anti-bribery and tax laws).
- You must not use Wero for unlawful purposes, to purchase illegal goods/services, or in a manner that infringes third-party rights.
- When adding text or other content to P2P transactions, you must not share content that is: discriminatory, abusive, defamatory, racist, violent, pornographic, an apology for crimes, an incitement to violence or hatred, infringing on intellectual property, privacy rights, or image rights, illegal, or constitutes harassment or unsolicited advertising. You are responsible for any content you add.

Paying a shops or businesses with Wero
Where this option is available, you can use Wero to pay for shops or a business that accept it. You may be sent to Wero from the shop's website or app, or you may scan a QR code.
Before you pay, you will see who you are paying and the amount. You approve the payment the same way as any other Wero payment, using Strong Customer Authentication (for example, your biometric login or passcode).
A Wero payment to shops or business is an instant transfer. Once you approve it, it is sent straight away and cannot be cancelled or reversed by us.
Wero payments to shops and businesses are single, one-off payments, Wero does not currently take regular or automatic payments from your account.

Transactions are processed 24/7/365 in real-time under the SEPA Instant Credit Transfer (SCT Inst) scheme.
You can pay shops or businesses using Wero up to the applicable limits. The maximum amount you can pay is €100,000. We may apply additional limits to the amount or frequency of Wero transactions, as determined by us and applicable law. We will inform you of these limits. We may restrict the use of Wero if transaction amounts exceed these limits. You can find the applicable transaction limits on our Fees and Limits page. Wero transactions are subject to SEPA Instant scheme rules and local clearing cutoffs.
If something goes wrong with your purchase, for example, the goods or service are faulty, not as described, please contact them directly. If they agree to a refund, they will send it back to you through Wero. You can also ask Wero for help with a refund.

This does not affect your legal rights. In particular, if a payment was made from your account that you did not approve, you can contact us and we will look into it and refund you where required, as explained in your Personal Terms.

Your Responsibilities:

- you agree to use Wero in accordance with these Terms and all applicable laws and regulations (including anti-bribery and tax laws); and
- you must not use Wero for unlawful purposes, to purchase illegal goods or services, or in a manner that infringes third-party rights.

4. When will we not process your WERO transaction?

We will reject your WERO transaction if:

- Your Revolut account is blocked, suspended, or closed;
- You fail strong customer authentication (SCA);
- You enter incorrect recipient or payment information;
- You have exceeded your daily or per-transaction limits;
- You have insufficient funds in your linked EUR account;
- The WERO service is temporarily unavailable due to maintenance or external service disruptions (e.g., SEPA Instant connectivity issues);
- The recipient is not reachable under the SCT Inst scheme.
- The shops or businesses you are paying cannot be reached through the Wero service.

The list above is non-exhaustive and you might encounter situations where we block or reject your Wero transaction in order to be in compliance with applicable laws and regulations, or other policies of Revolut.
If a transaction is rejected, we will notify you in the Revolut app and, where available, indicate the reason.

5. What else should I know?

Your Obligations

- You must comply with all instructions and requirements we provide to ensure the security of your data, Wero transactions, and the Revolut app.
- You must comply with SCA requirements when requested.
- You must not conceal your true IP address or change settings to circumvent these Terms, deceive us about your location, or bypass security features.
- You must notify us of any incorrectly executed or unauthorised Wero transactions without delay and no later than 13 months from the date your Revolut account was debited.

System Requirements

To use Wero, you need a compatible mobile device with internet access that meets our software and security requirements. You may need to update your device's operating system if we change the supported versions. We don't warrant that the software related to Wero will always be compatible with your device.
You are responsible for keeping your Wero credentials and linked device secure.
If you suspect fraud or loss of access, please notify us immediately in accordance with Sections 8 and 21 of the Personal Terms.

6. Data Protection

Protecting your personal data is important to us. When you use Wero, Revolut acts as a data controller.
For full details on how we collect, use, share, and protect your personal data, your data protection rights (including how to exercise them), and the legal basis for our processing, please see our Customer Privacy Notice. This policy also covers data transfers and your rights under data protection law.

7. When will we stop providing WERO services to you?

The Agreement is concluded for an undefined period. You may terminate the Agreement and deactivate Wero at any time and for any reason via the Revolut app or by contacting Support.
We may terminate the Agreement for any reason. If we do, we will inform you by email at least two months before the termination is effective.
We may also terminate the Agreement immediately if you engage in fraud or commit a serious breach of these terms or of the Personal Terms that apply to your Revolut Personal account.
Finally, the Agreement will automatically terminate if:

- It is required by law or regulation;
- Wero is decommissioned by its scheme provider (EPI);
- Your Revolut account is terminated;
- You revoke/withdraw consent for processing necessary data for Wero functionality;
- You reject changes to this Agreement regarding the use of the Wero in accordance with Section 8 of these Terms.

If the Agreement is terminated, you will lose your access to the Service and will no longer be able to use any feature offered by Wero.

8. Changes to these Terms

We may change these Terms at any time. We will propose changes to you on a durable medium (e.g., via email or an in-app notification) no later than two (2) months before their proposed date of application.
You will be deemed to have accepted the changes if you do not inform us that you reject them before they are effective. To reject the changes, you must terminate these Terms (and your use of Wero), but you can do so free of charge at any time by informing us before the date the changes are effective. Amendments may come into force with immediate effect if they are strictly required by legislative or regulatory measures.

9. Filing a complaint

The complaints clause in the Personal Terms applies to this contract. Please refer to Section 29 (*How to make a complaint*) of the Personal Terms or our Complaints Policy for more information.
If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des Sociétés Financières (ASF)

once you have been through our internal Revolut complaints process. The *Médiateur de l'ASF* can be reached through its website (see link above) or by mail at the following address: *Monsieur le Médiateur de l'ASF 75854 PARIS CEDEX 17*. If you need more information on the *Médiateur de l'ASF*, please refer to its website.

10. Legal bits and pieces

Transfer of rights. Only you and us have any rights under the Agreement. You may not transfer any rights or obligations under the Agreement to any other person.
Your personal data. By entering into this Agreement, you acknowledge and consent to the sharing of your personal data, including information protected by banking secrecy, with third-party as needed to provide the Service to you.
Your withdrawal right. You may withdraw from the Agreement free of charge and without giving any reasons by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form) within 14 days of accepting the Terms. This deadline is met if you send us a message at any time before the deadline expires. In the event of withdrawal from the Agreement, you are released from all obligations and do not incur withdrawal costs.
Revolut is not allowed to let you use Wero until the 14-day deadline mentioned above has passed, unless you specifically allow us to do so. **By accepting the Terms and by starting to use Wero, you expressly consent to use Wero before the expiration of your withdrawal right**.
If you use your withdrawal after having used Wero, you will not be able to revoke transfer orders that have already been carried out as part of the Service.
Applicable law. This Agreement is deemed to have been concluded in France. French law applies to the Terms and to this Agreement. Despite this, you can still rely on the mandatory consumer protection rules of your country of residence.
Languages. The language used in the performance of the Agreement regarding the use of the WERO service is English. However, the French version of these Terms prevails over other versions and will be used in any legal proceedings. If these Terms are translated into another language, the translation is for reference only.
Disputes. Disputes in relation to, or arising from, the Terms will be settled by the courts of France.

Part II:

This version of these terms applies from 2 December 2026, except where indicated otherwise. It replaces all previous versions from that date. To view any previous version of these terms, please select the “History” tab at the top of this page.

1. General information

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- you; and
- us, Revolut Bank S.A., a *société anonyme* (French public limited company) with a share capital of €10,624,500, registered with the Paris Trade and Companies Register (RCS Paris) under SIREN number 941 040 818, with its registered office at 10 avenue Kléber, 75116 Paris, France. Revolut Bank S.A. is a credit institution authorised by the Autorité de Contrôle Prudentiel et de Résolution ("ACPR") and the European Central Bank ("ECB"), and under the direct prudential supervision of the ECB, email: support@revolut.com.

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Your Responsibilities

- You agree to use Wero in accordance with these Terms and all applicable laws and regulations (including anti-bribery and tax laws).
- You must not use Wero for unlawful purposes, to purchase illegal goods/services, or in a manner that infringes third-party rights.
- When adding text or other content to P2P transactions, you must not share content that is: discriminatory, abusive, defamatory, racist, violent, pornographic, an apology for crimes, an incitement to violence or hatred, infringing on intellectual property, privacy rights, or image rights, illegal, or constitutes harassment or unsolicited advertising. You are responsible for any content you add.

Paying a shops or businesses with Wero
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A Wero payment to shops or business is an instant transfer. Once you approve it, it is sent straight away and cannot be cancelled or reversed by us.
Wero payments to shops and businesses are single, one-off payments, Wero does not currently take regular or automatic payments from your account.
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This does not affect your legal rights. In particular, if a payment was made from your account that you did not approve, you can contact us and we will look into it and refund you where required, as explained in your Personal Terms.

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- You have exceeded your daily or per-transaction limits;
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If a transaction is rejected, we will notify you in the Revolut app and, where available, indicate the reason.

5. What else should I know?

Your Obligations

- You must comply with all instructions and requirements we provide to ensure the security of your data, Wero transactions, and the Revolut app.
- You must comply with SCA requirements when requested.
- You must not conceal your true IP address or change settings to circumvent these Terms, deceive us about your location, or bypass security features.
- You must notify us of any incorrectly executed or unauthorised Wero transactions without delay and no later than 13 months from the date your Revolut account was debited.

System Requirements
To use Wero, you need a compatible mobile device with internet access that meets our software and security requirements. You may need to update your device's operating system if we change the supported versions. We don't warrant that the software related to Wero will always be compatible with your device.
You are responsible for keeping your Wero credentials and linked device secure.
If you suspect fraud or loss of access, please notify us immediately in accordance with Sections 8 and 21 of the Personal Terms.

6. Data Protection

Protecting your personal data is important to us. When you use Wero, Revolut acts as a data controller.
For full details on how we collect, use, share, and protect your personal data, your data protection rights (including how to exercise them), and the legal basis for our processing, please see our Customer Privacy Notice. This policy also covers data transfers and your rights under data protection law.

7. When will we stop providing WERO services to you?

The Agreement is concluded for an undefined period. You may terminate the Agreement and deactivate Wero at any time and for any reason via the Revolut app or by contacting Support.
We may terminate the Agreement for any reason. If we do, we will inform you by email at least two months before the termination is effective.
We may also terminate the Agreement immediately if you engage in fraud or commit a serious breach of these terms or of the Personal Terms that apply to your Revolut Personal account.

Finally, the Agreement will automatically terminate if:

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- Wero is decommissioned by its scheme provider (EPI);
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10. Legal bits and pieces

Transfer of rights. Only you and us have any rights under the Agreement. You may not transfer any rights or obligations under the Agreement to any other person.
Your personal data. By entering into this Agreement, you acknowledge and consent to the sharing of your personal data, including information protected by banking secrecy, with third-party as needed to provide the Service to you.
Your withdrawal right. You may withdraw from the Agreement free of charge and without giving any reasons by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form) within 14 days of accepting the Terms. This deadline is met if you send us a message at any time before the deadline expires. In the event of withdrawal from the Agreement, you are released from all obligations and do not incur withdrawal costs.
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If you use your withdrawal after having used Wero, you will not be able to revoke transfer orders that have already been carried out as part of the Service.
Applicable law. This Agreement is deemed to have been concluded in France. French law applies to the Terms and to this Agreement. Despite this, you can still rely on the mandatory consumer protection rules of your country of residence.
Languages. The language used in the performance of the Agreement regarding the use of the WERO service is English. However, the French version of these Terms prevails over other versions and will be used in any legal proceedings. If these Terms are translated into another language, the translation is for reference only.
Disputes. Disputes in relation to, or arising from, the Terms will be settled by the courts of France.