

## Revolut Securities Inc. - Form Customer Relationship Summary ("CRS")

### What you should consider when choosing a brokerage relationship with Revolut

Revolut Securities Inc. ("Revolut Securities", "we", or "us") is a broker-dealer registered with the U.S. Securities and Exchange Commission ("SEC"). Revolut Securities is also a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). The summary below highlights the nature of our brokerage relationship with our clients ("customers" or "you"). Brokerage and investment advisory fees differ and it is important that you understand these differences. For more general information about different financial professionals and investing, including free and simple tools to research firms and financial professionals, visit the SEC's website at [Investor.gov/CRS](https://www.investor.gov/CRS).

### What Investment Services and Advice Can You Provide Me?

Revolut Securities offers self-directed brokerage accounts to retail investors to facilitate the buying and selling of fractional and whole securities. Revolut Securities offers access to a limited selection of listed securities, including stocks, Exchange Traded Funds (ETFs), and American Depositary Receipts (ADRs). Customers' buy and/or sell orders are fulfilled through Revolut Securities' carrying broker-dealer, DriveWealth LLC ("DriveWealth"). The minimum investment amount is \$1. Revolut Securities customers must maintain a Revolut Card Account in good standing. Revolut Securities only offers access to taxable limited purpose margin accounts; no credit is extended to customers with limited purpose margin accounts. See [here](#) for more information about limited purpose margin accounts.

Revolut Securities does not make any securities recommendations to customers or provide any form of investment advice to customers. We do not monitor or manage your brokerage accounts. The decision to invest will always be yours, the retail investor - we do not make recommendations, provide investment advice, trade on your behalf or manage your account. Our registered representatives are more than willing to assist you with the platform.

We do not offer proprietary investment products. We do not require account minimums to open or maintain a brokerage account with us. See [here](#) for more information.

#### Conversation Starters and Questions to Ask:

- Given my financial situation, should I choose a brokerage service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Our response to these questions can be found [here](#).

### What Fees Will I Pay?

Revolut Securities accounts require no minimum balance to maintain, and charge no commission fees for executing buy and sell orders. The costs you may incur for our brokerage services are Exchange and Regulatory fees that we pass directly to you. Although Revolut Securities does not charge commissions, Revolut Securities makes money on your trades, such as from payment for order flow. The more you trade, the more money we make. Revolut Securities also receives revenue from a monthly subscription-based fee charged by Revolut Technologies Inc to clients who have enrolled in Revolut Premium and Metal Plans. See [here](#) for fees. To open a Revolut Securities Inc account, you must first open a card account through our affiliate, Revolut Technologies Inc, and our partner bank. Fees apply to certain services through your card account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More information about our fees may be found [here](#).

#### Conversation Starters and Questions to Ask:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

Our response to this question can be found [here](#).

**What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

Revolut Securities *does not* provide recommendations. The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means:

#### Payment for Order Flow

Revolut Securities earns revenue from your trade activity and therefore has a monetary incentive for you to trade more. Specifically, we receive a portion of the payment for order flow (PFOF) earned by our carrying partner, DriveWealth, for directing your orders to execution venues. For additional information, please see our carrying broker-dealer's (DriveWealth) 606 Report [here](#).

#### Other Revenue Revolut Securities Receives

Stock loan income from lending the stocks through your participation in the fully paid securities lending program.

#### *Conversation Starters and Questions to Ask:*

- *How might your conflicts of interest affect me, and how will you address them?*

Our response to this question can be found [here](#).  
See here for more information about our fees [here](#).

#### How Do Your Financial Professionals Make Money?

Revolut Securities financial professionals do not receive commissions or other compensation related to client assets or clients' investment activities. Revolut Securities professionals receive salaries and bonuses based on factors including but not limited to company and individual performance.

#### Do You or Your Financial Professionals Have Legal Or Disciplinary History?

No, Revolut Securities does not have any legal or disciplinary history. Our financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### *Conversation Starters and Questions to Ask:*

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Our response to this question can be found [here](#).

#### Additional Information

You can find additional information about Revolut Securities and our brokerage services by visiting us [here](#). To request up-to-date information or a copy of this Customer Relationship Summary, please contact us using the Revolut App or call us at 1-917-397-6533.

#### *Conversation Starters or Questions to Ask:*

- *Who is my primary contact person?*
- *Is he or she a representative or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*

Our response to this question can be found [here](#).

**Revolut Securities Inc.**  
**September 9, 2024**

**Exhibit A to Form CRS**

Revolut Securities is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on September 9, 2024:

- We've removed references to Trading Pro, a feature not currently offered in the US
- We've removed the reference to margin and bank sweep
- Updated "What Fees Will I Pay?" paragraph to remove the statement about accounts being free to open, add that we receive fees from subscription-based services, and clarify that opening a Revolut Securities account requires first opening a card through our affiliate, Revolut Technologies. Fees apply to certain services through your card account.