

Revolut Wealth Inc.
July 29, 2024
FORM CRS

Revolut Wealth Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We are an **Internet Only Adviser** and offer the following investment advisory services to retail investors solely through our Mobile App: **Portfolio Management Services; Sponsor and Manager of Wrap Fee Program(s).**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a monthly basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product. Clients also have the option to opt-in to our Spare Change program, which allows clients to make purchases on their debit cards and automatically set up "spare change" sweeps (i.e., when they buy something for \$1.78, it rounds up to \$2, and then sends \$0.22 into the Client's RWI account).

Account Minimums and Requirements: In general, we require a minimum account size of \$100 to open and maintain an advisory account, which may be waived at our discretion. We impose the following other minimum requirements to open and maintain an advisory account: You need to be a customer of the Revolut Prepaid Card Program (the "Program"), offered through our partner bank, Metropolitan Commercial Bank, and our affiliate, Revolut Technologies Inc. (the "Program Manager"). You must also be a customer of our Custodian, DriveWealth LLC, be aged 18+ and have a Social Security Number.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2 Appendix 1 Brochure Items 4 and 5 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/322894>.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose an investment advisory 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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Wrap Program Fees** - Payable monthly in arrears, based on the balance at end of billing period. Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets; therefore, the asset-based fee is higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions in your account, we have an incentive to minimize the trading in your account
 - We charge an annual "wrap-fee" of 0.25% (effectively 0.02% per month) for participation in the Program. Please note that we have a minimum fee of 25 cents per month.
- **Fees Charged by Affiliates** - In some cases, fees are incurred through the Program. Clients can find additional details regarding the Program fees in the Program's "Cardholder Agreement" Metropolitan Commercial Bank.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Bank account maintenance fees;
- Fees related to exchange-traded funds;

- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

For detailed information, refer to our Form ADV Part 2 Appendix 1 Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/322894>.

Key Questions to Ask Your Financial Professional

- **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?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, 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 investment advice we provide you. Here are some examples to help you understand what this means.

Our fees are based on your continued use of our services and the quality of the recommendations we make. Conflicts exist since we may need to provide more frequent rebalances and changes to our models than you would otherwise require in order to retain your interest and engagement with our online investment management services. We also have an incentive to grow your account as much as possible which could cause us to take overly aggressive positions. This increases your risk. At all times, we endeavor to buy and sell securities that are within your investment objectives and the selected model portfolio.

Referral arrangements with an affiliated entity present a conflict of interest for us because we may have a direct or indirect financial incentive to recommend an affiliated firm's services. While we believe that compensation charged by an affiliated firm is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. To utilize the services of Revolut Wealth, you are obligated to use our affiliate, Revolut Technologies, Inc. You may be able to obtain comparable services and/or lower fees through other firms.

Refer to our Form ADV Part 2 Appendix 1 Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/322894> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2 Appendix 1 Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/322894> to help understand what conflicts exist.

How do your financial professionals make money?

The financial professionals employed by our firm are compensated in the following ways: Salary, Bonus, and Non-cash compensation. Financial professionals' compensation is based on the following factor: Individual Performance.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 914-357-4577 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/322894>

Key Questions to Ask Your Financial Professional

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

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Exhibit to Form CRS

Revolut Wealth Inc. 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 July 29, 2024:

- We have added a new option to our services, whereby clients have the option to opt-in to our Spare Change program, which allows clients to make purchases on their debit cards and automatically set up "spare change" sweeps to add to their investments.
- We have amended the Form CRS to remove the requirement of being a client of our affiliated Broker Dealer in order to become a client of Revolut Wealth.