

Fund I
Investment Thesis
Revolut



Date of first investment January 2026
Sectors Financial services

Robinhood Ventures

Investment Thesis

Revolut

The Company Description and Investment Rationale comprising this Investment Thesis were prepared by Robinhood Ventures, investment adviser to RVI, in connection with RVI's initial investments in this portfolio company. They are based solely on Robinhood Ventures' views and assumptions as of the date of RVI's initial investment, and Robinhood Ventures does not intend to update them. In addition, they have not been reviewed or approved by the portfolio company. They are provided for informational purposes only and should not be considered as investment advice or a recommendation of any particular security, strategy or investment product.

Company description

Revolut is a global financial technology company founded in 2015 and headquartered in London, United Kingdom. Revolut offers consumer-focused financial services including checking accounts, cards, international transfers, high yield savings, stock and crypto trading delivered through a mobile app.

Rationale for Robinhood Ventures' investment

- **Leading financial super-app in Europe:** Revolut has established itself as Europe's dominant mobile-first neobank as measured by its customer base (over 50M retail customers) and its position as the most downloaded finance app in 19 European countries¹.
 - **Track record of product velocity and market expansion:** Beginning with a simple currency exchange account and card, Revolut has expanded its product portfolio and set of geographic markets aggressively.
 - **Rapid, profitable growth at scale:** Revolut's financial profile demonstrates a rare combination of scale (\$6Bn revenue), growth (60% YoY), and margins (35% pre-tax profit margin)².
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Sources

¹Source: [Revolut](#)

²Source: Bloomberg, Revolut Annual Reports

Disclosures

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