

What is this Promotion about?

As part of the Revolut x Partner Free Trial & Cash Award Promotion ("**the Promotion**"), Revolut is offering prospective customers in selected countries (the "**Eligible Countries**") the opportunity to sign up for a Revolut Personal account for the first time using a link or a code provided by an affiliated Revolut partner, like Comparison websites, a cashback websites, blogs (the "**Partner**") and receive:

- A limited time free Revolut account subscription plan (the "**Free Trial**"); and
- A Cash Award on your Revolut account (the "**Cash Award**").

The Promotion will run for a specific period of time (the "**Promotion Period**"). The Eligible Countries, details of the subscription plan, Free Trial period, Cash Award amount and Promotion Period will be clearly set out in the Partner's app and/or on the Partner's website and/or on their social media as well as on the Revolut page when you click on the unique link for the Promotion (the "**Landing page**").

These terms and conditions (the "**Promotion Terms**") govern a number of different promotions, each a "Revolut x Partner Free Trial & Cash Award Promotion". Customers based in Eligible Countries will be eligible for the Free Trial and Cash Award, as long as they are an Eligible Participant and complete the Required Steps before the end of the Promotion Period. The Promotion Terms and the Landing page, set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the [Personal terms](#) that apply to your Revolut account and [Paid plan terms](#) and [Fees pages](#) relevant to your offered subscription plan at all times when participating in the Promotion.

What do I need to do to take part in the Promotion?

To be considered an "**Eligible Participant**" for this Promotion, you **must**:

- Have a residential address in an Eligible Country;
- be at least 18 years of age;
- not have or have previously held a Revolut personal account with any Revolut group entity; and
- Either receive marketing directly from the Partner about the Promotion or see the Promotion marketed in the Partner's app and/or on the Partner's website and/or on their social media so you can follow the below steps to benefit from the Promotion (you will only receive an email/SMS/push notification from the Partner if you have

already provided your personal data to the Partner and are happy for the Partner to send marketing to you).

You must also complete the following **“Required Steps”** before the end of the Promotion Period:

- **Click on the unique link** for the Promotion provided by Partner and provide your phone number. Once you have provided your phone number, you will be directed to the Revolut app sign up flow for a Revolut Personal account;
- Follow the steps for opening a Revolut account as part of this Promotion and complete our Know Your Customer (**“KYC”**) checks **before the end of the Promotion Period. If you already have a Revolut account you won’t be eligible for this Promotion;**
- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in an eligible market) with no restrictions on your Revolut account before the end of the Promotion Period; and
- Top up your Revolut account and spend a certain amount in total on your Revolut physical or virtual card within 1 month of opening your Revolut account. The amount you need to spend, will be confirmed in the Landing Page.

You must use the Promotion unique link provided as part of this Promotion to sign up for a Revolut Personal account. If you sign up using the normal account opening process in our app, you will not be able to take part in this Promotion.

How do I start my Free Trial?

To start your Free Trial, you will need to complete the steps to upgrade your Revolut account to the subscription plan you are offered as part of the Free Trial **within 72 hours of your Revolut account being successfully opened, even if the 72 hour period expires after the end of the Promotion Period.**

This means your Revolut account must be successfully opened before the end of the Promotion Period but it doesn’t matter if you don’t upgrade to the relevant subscription plan until after the end of the Promotion Period; you’ll still be able to start your Free Trial as long as you upgrade before the 72 hour cut off.

Just so you know, the [Paid plan terms](#) will apply to you during your Free Trial. We will not charge you the subscription fee for the period of time included in your Free Trial. On the expiry of the Free Trial, normal cancellation and billing rules will apply and we’ll start taking payments for your subscription either monthly or yearly depending on what you agreed to when you signed up for the paid plan.

Right to cancel

You have **the right to cancel** your subscription plan within the Free Trial, after which normal cancellation rules will apply. Depending on the Revolut group entity that provides you with your Personal account, this could mean that normal fees for downgrading your Paid Plan subscription will apply or that you are bound by a minimum term during which you cannot downgrade (see sections 11 and 12 of the Paid Plan Terms for more information).

Termination of your account is subject to the rules set on your [Personal terms](#).

Physical Revolut card

You can order one Revolut card free of charge during your Free Trial period. However, if you decide to cancel your subscription during your cooling off period, you will have to pay us the fee for the delivery of the card and the card itself if you ordered a "Metal" or "Ultra" card. You may also have to pay a card delivery fee and a fee for the card itself if you order any additional Revolut card.

Please refer to the [Fees page](#) to see the fees associated with card delivery and any fees for the card itself".

How do I get my Cash Award?

If you are an Eligible Participant and complete the Required Steps, once you have spent the minimum amount applicable to you using your virtual or physical Revolut card within 1 month of opening your Revolut account, the Cash Award will be credited to your Revolut account. We'll credit your Revolut account with the Cash Award within **3 business days** of you reaching the minimum amount.

What other legal information should I know?

1. We may change, suspend or end the Promotion earlier than the end date we've mentioned above if the Promotion is being abused, may negatively affect Revolut's goodwill or reputation or due to unforeseen events that make it impossible to continue the Promotion. We may do this on an individual or promotion-wide basis. If that happens, we'll tell you in the same way the Promotion was announced, and where possible, we'll give notice. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion
2. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control that is not due to fault or gross negligence which means we are unable to continue running the Promotion as planned as a result of an event referred to in the preceding paragraph. Please contact Support if

you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of early suspension or termination.

3. By participating in this Promotion, you confirm that you understand that any benefit you receive as part of this Promotion may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any benefit. Revolut will bear no liability for any tax obligations which may arise from receiving any benefit as part of this Promotion.
4. We reserve the right to reverse any Cash Award you receive under this Promotion if the payments contributing to the minimum amount required for the Cash Award are refunded to you, you earned the Cash Award fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Award, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Award to have been done with your consent and the payment to have been authorised by you.
5. If you close your Revolut account or your Revolut account becomes suspended or restricted before we were due to credit your Revolut account with the Cash Award or between the time of qualifying for the Cash Award and Free Trial that you were entitled to under the Promotion, you will lose your entitlement to the Cash Award and Free Trial
6. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may reverse or change the Offer or cancel the Free Trial during or after the Promotion Period and take other actions necessary to prevent fraud and abuse of the Promotion.
7. **If you are resident of Germany and your account is based under Revolut Bank UAB, Zweigniederlassung Deutschland:** The Cash Award is taxable if your total income from other benefits (Sonstige Einkünfte) surpasses the annual exemption limit. You must report any income in excess of the exemption limit to the relevant tax office. You are solely responsible for any taxes applicable to you and Revolut does not provide any tax advice. If you have any questions, please consult a tax advisor.
8. **If you are resident of Spain:** Please take into account that this Reward is subject to the Personal Income Tax as income from movable capital subject to withholding (according to applicable legislation and without prejudice to the provisions of the provincial tax systems). You, as the recipient of the Reward, must declare an income from movable capital in your savings tax base determined by the full amount of the Reward received, and may deduct the withheld amount from the personal income tax quote. The full amount of the Reward will be the Reward

communicated in the promotion Invite plus the tax we are obliged to withhold. We will levy on that amount the 19 % withholding tax and the Reward amount will result of that calculation.

9. The Partner will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from the Partner you must manage your marketing preferences with the Partner directly as this is outside of Revolut's remit. If you sign up to Revolut as part of the Promotion, Revolut will process your personal data in compliance with our [Customer Privacy Policy](#).
10. These Promotion Terms are published in English and any translation is a courtesy and an unofficial translation only. Participants of the Promotion cannot derive any rights from the translated version. The English version of these Promotion Terms shall be used in any legal proceedings. If, however, by law the local language should be used, the local language will prevail and will be used in legal proceedings (please refer to the below table to determine whether another language prevails and will be used in legal proceedings).

This Promotion is organised and offered to you by the Revolut group entity that provides you with your Personal account. If you have a complaint about this Promotion, you can raise it directly with this entity. Please see below for the registered addresses of each Revolut group entity, prevailing language and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can also rely on the mandatory consumer protection rules and law of the country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London, E14 5HX, United Kingdom	English law	The courts of England and Wales.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law. If you are a resident of Portugal, the	The courts of Lithuania (or in the courts of Switzerland or any EU Member

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
		<p>Portuguese language version of these Promotion Terms will prevail and will be used in any legal proceedings.</p> <p>If you are a resident of Poland, the Polish language version of these Promotion Terms will prevail and will be used in any legal proceedings.</p>	<p>State where you reside).</p>
<p>Revolut Bank UAB acting in Ireland via its branch in Ireland</p>	<p>2 Dublin Landings, North Dock, Dublin 1, Ireland</p>	<p>Irish law</p>	<p>The competent courts of Ireland.</p>
<p>Revolut Bank UAB acting in France via its branch in France</p>	<p>10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)</p>	<p>French law.</p> <p>In addition, the French version of these terms will prevail and will be used in any legal proceedings.</p>	<p>Please note that 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</p>

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
			<p>Financières (ASF).</p> <p>You can withdraw from this promotion free of charge and without having to indicate any reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form), provided that the promotion is not yet fully executed or has not ended.</p>
<p>Revolut Bank UAB, Sucursal en España</p>	<p>With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under</p>	<p>Spanish law. In addition, the Spanish version of these terms will prevail and will be used in any legal proceedings.</p>	<p>The competent courts of Spain.</p>

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
	number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).		
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzi 201,1083 HN Amsterdam, the Netherlands	Dutch law	The competent courts of the Netherlands.
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	The competent courts of Belgium.
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law	The competent courts of Germany.
Revolut Bank UAB Vilnius Sucursala Bucuresti	15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office no 111, Tower Center International Building, District 1, Bucharest, Romania	Romanian law. In addition, the Romanian version of these terms will prevail and will be used in any legal proceedings.	The competent courts of Romania
Revolut Bank UAB- Succursale Italiana	Via Dante 7, 20123 Milan, Italy	Lithuanian law.	The competent courts of Italy.

