Instant Access Savings Promotion for 16-17 Account Customers

What is this Promotion about?

Revolut Bank UAB acting via its branch in Ireland (Revolut Bank), is offering eligible personal customers (as described in “Who is Eligible for this Promotion” section) residing in Ireland the opportunity to receive a benefit (the “Benefit”), when opening a Revolut Personal 16 - 17 Account and a 16-17 Instant Access Savings, consisting of:

- A temporarily increased interest rate of 4.88% per annum (gross) (5.00% Annual Equivalent Rate), for a maximum total aggregate balance of up to 200 EUR per customer across all 16-17 Instant Access Savings accounts held with us, until 13:00 UTC on 31 Dec 2026 (the “16-17 Instant Access Savings Offer”). After 31 Dec 2026 the rate will revert to the standard 16-17 interest rate. Please consult the Instant Access Savings Information Sheet for further information on this product and to compare the interest rates of this promotion with those currently applied.

These terms and conditions (the “Promotion Terms”) set out the rules that apply to this Promotion (the “Promotion”). When participating in this Promotion, you must comply with these Promotion Terms, as well as:

- the Personal terms | Revolut Ireland that apply to your Revolut Personal 16 - 17 account; and
- the terms and conditions that apply to your 16 - 17 Instant Access Savings Instant Access Savings Terms | Revolut Ireland.

The Promotion will run from 13:00 UTC on 1 July 2026 till 13:00 UTC on 31 Dec 2026 for customers in Ireland who are Revolut customers and are successfully onboarded to Revolut Bank with a 16 -17 account and open 16 - 17 Instant Access Savings during this time (the "Promotion Period"). Those customers will receive the Benefit until 18:00 UTC on 31 Dec 2026. However, we can end this Promotion earlier at any time by providing 15 days’ prior notice to you through an email, push notification and/or in-app Inbox message.

To receive the Benefit you must meet the Eligibility Criteria and complete the following Required Steps, both set out in these Promotion Terms below, during the Promotion Period.

Who is eligible for this Promotion?

To be considered an "Eligible Participant" for this Promotion you must meet the following "Eligibility Criteria":

- be tax resident in Ireland;
- be at least 16 years of age;
- be a customer of Revolut with a 16-17 Account
- open a 16-17 Instant Access Savings account during the Promotion Period.

follow the steps below:

- Sign up to Revolut Personal 16 - 17 account
- Follow the steps for opening a Revolut 16-17 Account with Revolut Bank and complete our Know Your Customer ("KYC") checks.
- Be successfully onboarded to Revolut Bank (this means you have to pass KYC) with a registered address in Ireland and with no restrictions on your account before the end of the Promotion Period.
- Follow the steps for adding details regarding your tax residency by completing the relevant onboarding requirements including sharing your tax details.
- Follow the steps for opening your 16-17 Instant Access Savings.

How do I get the 16-17 Instant Access Savings Offer?

16-17 Instant Access Savings is a demand deposit account for Revolut customers with a 16-17 Account. If you open a new 16-17 Instant Access Savings account, you will earn interest on your savings daily at a gross interest rate of 4.88% per annum (5.00% Annual Equivalent Rate) for the duration of the Promotion Period when you meet the Eligibility Criteria. At any time you can retransfer the funds back to your main 16-17 Account free of charge.

This offer is limited to 16-17 Instant Access Savings up to €200. When this Promotion Period ends, the interest rate on your 16-17 Instant Access Savings will revert to the prevailing variable interest rate at the time applicable to 16-17 Instant Access Savings.

For more information on Instant Access Savings - Instant Access Savings Terms | Revolut Ireland and Deposit Information Sheet.

This **offer is limited to a combined total balance of €200 per customer**. If you hold multiple 16-17 Instant Access Savings accounts, the increased rate will only apply up to a maximum combined total of €200 across all those accounts. Any balance exceeding this €200 aggregate limit will earn our standard interest rate.

What other legal information should I know?

1. This Promotion is organised and offered to you by Revolut Bank UAB (Irish Branch), We may change, suspend or end the Promotion, if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation or due to unforeseen circumstances which may make it impossible for us to run the Promotion. We may suspend or end the Promotion on an individual or promotion-wide basis.
2. The Promotion will run from 13:00 UTC on 1 July 2026 until 13:00 UTC on 31 Dec 2026 (the 'Promotion Period'). However, **we reserve the right to stop accepting new participants into this Promotion at any time and without prior notice (for example, by removing the offer from our app or website). If we close the Promotion to new participants, any Eligible Participant who successfully opened their 16-17 Instant Access Savings account prior to the date of closure will continue to receive the Benefit until 18:00 UTC on 31 Dec 2026, subject to these Promotion Terms**.
3. We reserve the right to retroactively apply any fee you should have paid during the Promotion Period if you participate in the Promotion fraudulently, if you breach the terms that apply to your Revolut account, or if we become aware you were not compliant with these Promotion Terms.
4. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control which means we are unable to continue running the Promotion as planned. 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.
5. If you close your Revolut 16-17 account or your 16-17 Instant Access Savings or your account becomes suspended or restricted before you got any of the Promotional Benefits or between the time of qualifying for the Benefits and receiving it, you will lose your entitlement to the Benefit. Similarly, if you close your Revolut 16-17 Instant Access Savings or if any of your accounts or sub-accounts

become suspended or restricted, the 16-17 Instant Access Savings Offer under the Promotion will be lost.

6. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our Customer Privacy Notice.
7. These Promotion Terms are governed by Irish law and legal action can only be brought to the courts of Ireland (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).
8. 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 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. The interest rate will be calculated on a yearly basis and subject to taxation according to Irish fiscal legislation, under the terms and conditions applicable to this product.
9. Any concerns or complaints can be raised via the in-app chat. If you prefer, you can make your complaint using our online form. Or you can email us at formalcomplaints@revolut.com. For more information about how we handle complaints, see our Complaints Policy.
10. You can withdraw from these Promotion Terms free of charge and without having to indicate any reason at any time.
11.