

Revolut International Transfer – Lunar New Year 2024 Promotion

What is this Promotion about?

As part of the Revolut Lunar New Year International Payment Fee Waiver Promotion (the **"Promotion"**), Revolut is offering its existing retail customers residing in a selected number of countries (the **"Eligible Markets"**) the opportunity to make one international transfer to a bank account or a card (whichever is the first) in a selected number of destination countries (the **"Destination Countries"**) without an international payment fee. **Only the international payment fee itself will be waived – any other fees related to the exchange component of the transfer like the fair usage fee for FX and/or the exchange fee will still be applied.**

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

- The [terms and conditions](#) that apply to your Revolut Personal account; and
- The [fees page](#) relevant to your Revolut Personal account, where applicable.

This Promotion runs between **00:00 UTC on 5 February 2024 to 23:59 UTC on 17 February 2024**. We call this the **"Promotion Period"**. To take part in this Promotion, you must meet the eligibility criteria set out in these Promotion Terms during the Promotion Period.

Who is eligible to participate in the Promotion?

To be eligible for this Promotion, you must:

- Be an active Revolut user with no restrictions on your Revolut Personal account;
- Have a residential address in one of the Eligible Markets (see below); and
- Have received a notification (through an email, SMS, in-app message or a push notification) inviting you to participate in the Promotion.

Where is the Promotion available?

To be eligible for this Promotion, you must onboard to Revolut with a registered address in one of the following Eligible Markets:

- Australia
- Austria
- Belgium

- Bulgaria
- Croatia
- Cyprus
- Czech Republic (Czechia)
- Denmark
- Finland
- France
- Germany
- Greece
- Ireland
- Italy
- Latvia
- Lithuania
- Luxembourg
- Malta
- The Netherlands
- Norway
- Portugal
- Romania
- Slovakia
- Spain
- Sweden
- Switzerland
- United Kingdom

Which Destination Countries are eligible for the Promotion?

The international payment fee will be waived if you are sending money to one of the following Destination Countries:

- China
- Vietnam
- Malaysia
- Philippines
- South Korea
- Singapore
- Thailand
- Japan

- Indonesia

How do I get the international payment fee waiver?

If you meet the eligibility criteria above, you will automatically be able to make an international transfer without paying an international payment fee.

The **maximum number** of international transfers without an international payment fee is one. The international payment fee will be automatically waived for your first transfer to a bank account or a card (whichever is first) registered in one of the Destination Countries during the Promotion Period. We will not waive the international payment fee outside of the Promotion Period.

Please refer to the [fees page](#) to see a description of the fees relating to your Revolut Personal account.

What other legal information should I know?

1. We may change, suspend or end the Promotion earlier than the Promotion end date mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. 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 this early suspension or termination.
2. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and, where possible, we will try to give you notice through an email, push notification and/or in-app Inbox message. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
3. We reserve the right to retrospectively apply any transfer fee you would have paid during the Promotion Period if you participated in the Promotion fraudulently, or if we become aware you were not compliant with these Promotion Terms. We will consider the fee for each international transfer you made to have been charged with your consent and the transfer to have been authorised by you.
4. 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 in our sole discretion take any actions we see fit in the circumstances.
5. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to waive your international payment fees, you will lose your entitlement to this benefit.
6. Events beyond the control of Revolut may also occur that prevent us from being able to offer you the fee waiver. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
7. Revolut will process your personal data in compliance with our [Customer Privacy Notice](#).
8. These 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 language version of these terms shall apply and prevail and be

conclusive and binding. The English version shall be used in any legal proceedings. If, however, by law the local language should be used, the local language shall prevail.

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

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Ltd	7 Westferry Circus, London, E14 4HD	Laws of England and Wales	The courts of England and Wales or if you are a Scottish resident, the competent court in Scotland.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania or in the courts of any EU Member State where you reside.
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent courts of Ireland.
Revolut Bank UAB acting via its branch in France	SIREN 894 031 244 and whose registered office is at 10 avenue Kléber, 75116 Paris, France	French law	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 Financières (ASF) and any dispute can be referred to the competent court in France.
Revolut Bank UAB acting via its branch	Barbara Strozzi laan 201, 1083HN in	Dutch law	The court of Amsterdam.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
in the Netherlands	Amsterdam, the Netherlands, and with establishment number 000053153170		
Revolut Bank UAB, acting via its branch in Spain	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 number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).	Spanish law	The competent courts of Spain.