What is this Promotion about?

As part of the Revolut x Partner Free Trial Promotion (the "**Promotion**"), Revolut is offering existing and new users in eligible markets the opportunity to receive a Revolut account free subscription plan for a limited time (the "**Free Trial**").

Depending on whether you're an existing Revolut customer or a new user, in order to receive the Free Trial you must follow the instructions provided to you when you click on the unique link from the Partner that has promoted the Free Trial (the "**Partner**"). The Promotion will run for a specific period of time as 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 "**Promotion Period**").

These terms and conditions (the "**Promotion Terms**") govern a number of different promotions, (each a "**Revolut x Partner Free Trial Promotion**"), brought to you by Revolut Ltd and Revolut Bank UAB. Users in selected eligible markets will be eligible for the Free Trial, as long as they meet the eligibility criteria within the Promotion Period. Details of the selected eligible markets can be found below in "**What other legal information should I know?**". The Promotion Terms set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in the Promotion.

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

This section applies to you only if you are a new user to Revolut:

To be eligible for the Promotion, you must:

- Live at a residential address in an eligible market; and
- Either receive marketing directly from the Partner about this 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 will also need to complete the following steps:

- Click on the unique link for the Promotion from the Partner's website or the unique link for the Promotion received in the email/SMS/push notification from the Partner - this link will redirect you to Revolut's website where you will need to provide your phone number. On the Revolut website you will be able to see important details of this Promotion including these Promotion Terms, the Promotion Period as well as the details of the Free Trial including the subscription plan you are offered as part of the Promotion and its duration. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account and will be offered the Free Trial;
- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period.; and

• 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 account before the end of the Promotion Period.

This section applies to you only if you are an existing customer of Revolut:

To be eligible for the Promotion, you must:

- Click on the unique link for the Promotion from the Partner's website or the unique link for the Promotion received in the email/SMS/push notification from the Partner - this link will redirect you to Revolut's website where you will need to provide your phone number. On the Revolut website you will be able to see important details of this Promotion including these Promotion Terms, the Promotion Period as well as the details of the Free Trial including the subscription plan you are offered as part of the Promotion and its duration. Once you have provided your phone number, you will receive a push notification in your Revolut app where you will be offered the Free Trial;
- Have an active account in one of the eligible markets. To have an "active account," you must have a positive account balance, have completed our signup process, passed our KYC checks, and your account must not be suspended, closed or restricted in any way before the end of the Promotion Period. Please note that this Promotion is available to Standard plan users only. If you are currently subscribed to a Plus, Premium or Metal plan you're not eligible for this Promotion; and
- Make a successful card transaction of a value that is more than £1 (or currency equivalent).

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the Free Trial.

How do I start my Free Trial?

You can start your Free Trial and take part in the Promotion if you meet the eligibility criteria and have completed the steps outlined in "**What do I need to do to take part in the Promotion?**". If you are a **new user** to start your Free Trial, you will need to complete the steps to upgrade your Revolut Personal account to the subscription plan you are being offered as part of the Free Trial **within 72 hours of your Revolut Personal account being successfully opened, even if the 72 hour period expires after the end of the Promotion Period**. Details of the subscription plan including these Promotion Terms will be made available to you on the Revolut website before you sign up for a Revolut Personal account. This means your Revolut Personal 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.

If you are an **existing customer of Revolut**, to start your Free Trial, you will need to complete the steps to upgrade your Revolut Personal account to the subscription plan you are being offered as part of the Free Trial **within 72 hours** of receiving a push notification in your Revolut App.

Just so you know, the terms and conditions for the subscription plan you are being offered as part of the Promotion (see Plus, Premium and Metal Terms) will apply to you during your Free

Trial. We will not charge you for the period of time included in your Free Trial. The duration of the Free Trial will be made known to you when you click on the unique link for the Promotion. You will also be able to see this information in the Promotion dashboard in your Revolut App. 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. If you order a card during your Free Trial period and then cancel your subscription plan before the end or at the end of your Free Trial period, you will have to pay us back for the card (price of the card depends on the subscription plan to which you were upgraded). This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

You have the right to cancel your subscription plan within the Free Trial (your "**cooling off period**") but after the Free Trial period ends, normal cancellation rules will apply.

Make sure you remember that our paid plans are all on 12 month terms whether you choose to pay-monthly or pay-annually. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the Plus, Premium and Metal Terms for more information.

Ordering a Revolut card with your new subscription plan

If you cancel your new subscription plan within the cooling off period but have ordered a card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription plan within your cooling off period. Please refer to the Subscription plan fees page to see the fees associated with card delivery subject to your subscription plan.

What other legal information should I know?

- 1. For users resident in England, Scotland or Wales, the Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
- 2. For users resident in the EEA, the promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
- 3. Revolut Ltd and Revolut Bank UAB users can take part in the Promotions if they are resident in an "eligible market". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Bank UAB is any market in the EEA where it provides services to customers except for: Luxembourg, Liechtenstein and Malta.
- 4. We may suspend or end the Promotion earlier than the end date we've 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.
- 5. We can cancel this Promotion, or change these Promotion Terms at any time. If we are going to change or cancel the Promotion before the Promotion Period ends, we'll give you a notice through the Revolut app and/or email. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.

- 6. This Promotion is limited to one Free Trial per customer. If you are an existing user who has already been awarded with a Free Trial in the past as a result of our promotions, you will not be eligible for this Promotion.
- 7. We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply. Our paid plans have a 12 month term whether you choose to pay-monthly or -annually, and your Free Trial period will not count towards the 12 month term. We will show you how long your Free Trial will last for in the Promotion dashboard in the Revolut app before you sign up and/or in the Partner's app and/or on the Partner's website and/or on their social media. You cannot ask us to extend the Promotion if you miss it.
- 8. 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.
- 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 this Promotion, Revolut will process your personal data in compliance with our 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 language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
- 11. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Bank UAB customer (however, you can also rely on the mandatory consumer protection rules of the EEA country where you live). Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Bank UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.