

## What is this Promotion about?

As part of the Primary Account Promotion (the “**Promotion**”), Revolut is offering customers who use Revolut as their primary day to day account the opportunity to receive a free plan upgrade. Some, but not all, users may be offered a cash award as well.

The Promotion is not open to all customers. You must receive an email directly from us inviting you to participate in this Promotion. If you don't receive an invitation email, you cannot participate.

The plan you may receive a free upgrade to, and the cash award you may receive (if any) is set out in your invitation email. This is different from user to user.

The rules of the Promotion are set out in these terms (the “**Promotion Terms**”). You must comply with these Promotion Terms, and also the terms that apply to your Revolut Personal account, at all times when participating in this Promotion.

This Promotion is open ended. We will give you at least 14 days notice if we are ending this Promotion.

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

To be eligible for this Promotion, you must:

- Successfully open a Revolut account with no restrictions.
- Have received an email directly from us inviting you to participate in this Promotion.
- Use Revolut as your primary account by meeting the criteria below.

To show you are using Revolut as your primary account, you must do both of the following each month:

- Top up the minimum amount stated in your invitation email using debit card or bank transfer.
- Complete at least three transactions of at least €20 each (or currency equivalent) on your (physical or virtual) Revolut card.

The minimum top up amount can vary from user to user. The minimum top up amount that applies to you will be set out in your invitation email and may be different to other users.

Your top up must be genuine. This means that you must not transfer 50% or more of the value of your top up to another account in your own name within seven days of the top up. If you do, you will not earn a free plan upgrade or cash award.

Your card payment must also be genuine. This means that the payment must be a genuine purchases of goods and services. If it is not, you will not earn a free plan upgrade or cash award.

## How do I get my free plan upgrade?

If you meet the criteria outlined in “What do I need to do to take part in this Promotion?” for one calendar month, you will be eligible for the free plan upgrade for the next calendar month. The upgrade will apply on the first day of that next calendar month.

Your free plan upgrade will be to the plan stated in your invitation email. This plan varies from user to user.

Your free plan upgrade will be visible in the app immediately. We will notify you by email of the upgrade within the first 7 days of the calendar month.

If we cancel this Promotion, we will give you at least 14 days notice, and your free plan upgrade will remain live for the remainder of any calendar month which has started.

## **How do I get my cash award?**

Not all users qualify for a cash award. If a cash award is not stated in your invitation email, you cannot earn one. The amount of the cash award varies from user to user.

If your invitation email includes a cash award and you meet the eligibility criteria outlined in "What do I need to do to take part in this Promotion?" for three calendar months, you will be eligible for the cash award.

However, you must also continue to meet those criteria for one year to keep your cash award. If you do not meet the criteria in each of the 9 calendar months after you earn it, your cash award will be reversed.

Your cash award will be paid into your account on the first day of the next calendar month after you earn it. If your cash award is higher than €25 (or currency equivalent), you will receive €25 (or currency equivalent) per month until you receive the total amount stated in your invitation email.

If we cancel this Promotion, we will give you at least 14 days notice. We will not pay any cash awards after the notice period has expired. However, you will still need to continue meeting the eligibility criteria for a full year to retain your cash award.

## **What other legal information should I know?**

1. This Promotion is organized and offered by Revolut Bank UAB, a company whose company code is 304580906 and registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania.
2. We can cancel this Promotion, or change these Promotion Terms at any time without notice if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's commercial interests, goodwill or reputation.
3. We can reverse any cash award you if the payment that earned the cash award is refunded to you, you earned the cash reward fraudulently, or you breach these Promotion Terms or any terms that apply to your Revolut account. We will consider the reversal of any cash reward transaction to have been done with your consent and the payment to have been authorised by you.
4. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any cash award or apply any free plan upgrade, you will lose your entitlement to that cash reward or free plan upgrade.
5. Revolut is not liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

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 in our sole discretion take any actions we see fit in the circumstances.
7. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our privacy policy.
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.
9. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still 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 the Republic of Lithuania (or in the courts of any EU Member State where you reside).