

What is this Promotion about?

As part of the Revolut x Groupon Promotion ("**the Promotion**"), Revolut is offering customers and potential customers of Groupon in the United Kingdom (**the "UK"**), France, Germany, Spain, Belgium, the Netherlands, Poland or Ireland the opportunity to sign up to Revolut for the first time and receive:

- 3 months of the Revolut Premium subscription plan for free (**the "Revolut Free Trial"**);
- a **Top Up Offer** - a credit to your account of:
 1. **£50** if you are a resident of the UK;
 2. **€50** if you are a resident of France, Germany, Spain, Belgium, the Netherlands or Ireland; or
 3. **250zł** if you are a resident of Poland

This Promotion will be open between the **1st of December 2022 00:00 GMT and the 31st of January 2023 23:59 GMT** (the "**Promotion Period**").

These terms (the "**Promotion Terms**") set out the rules that apply to this 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 this Promotion.

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

If you already have a Revolut personal account you won't be eligible for this Promotion. To be eligible for this Promotion, you must:

- Live at a residential address in the UK, France, Germany, Spain, Belgium, the Netherlands, Poland or Ireland; and
- Either receive marketing directly from Groupon about this Promotion or see the Promotion marketed in Groupon's app and/or on Groupon's website and/or on their social media so you can follow the below steps to benefit from the Promotion. (You will only receive marketing from Groupon if you have already provided your personal data to Groupon and are happy for Groupon to send marketing to you.)

You will also need to complete the following steps:

- Groupon's marketing of this Promotion will direct you to the Revolut x Groupon webpage. You will need to redeem the Promotion (you will not need to pay anything) on the Revolut x Groupon webpage or on the Groupon app.
- Once you have bought the Promotion, you will need to click on the unique link in the email received from Groupon or the unique link in the Groupon app under "My Purchases". This link will redirect you to Revolut's website where you will need to provide your phone number.
- Once you have provided your phone number, you will be directed to the sign up flow for a Revolut personal account; you will need to follow the steps to open a Revolut personal account. You will also need to 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 the UK, France, Germany, Spain, Belgium, the Netherlands, Poland or Ireland and with no restrictions on your account).

You must complete the above steps by the end of the Promotion Period in order to receive the Revolut Free Trial and the Top Up Offer.

How do I start my Revolut Free Trial?

The Revolut Free Trial is optional and not required in order to receive the Top Up Offer. You can start your Revolut 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 this Promotion?”**.

To start your Revolut Free Trial, you will need to complete the steps to upgrade your Revolut personal account to the Premium plan **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**.

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 Premium plan until after the end of the Promotion Period: you'll still be able to start your Revolut Free Trial as long as you upgrade before the 72 hour cut off.

Just so you know, the terms and conditions for your Premium plan (see [Plus, Premium and Metal Terms](#)) will apply to you during your Revolut Free Trial. We will not charge you for the period of time included in your Revolut Free Trial. We'll tell you in the Promotion dashboard in your Revolut App how long you'll receive your selected Premium plan for free so you're aware before you sign up - you'll also be able to see this information in these Terms.

You have the right to cancel your Premium plan during the Revolut Free Trial (**your “Cooling Off Period”**) but after the Revolut Free Trial period ends, normal cancellation rules will apply. Please note that the Cooling Off Period will last for the duration of the Revolut Free Trial.

If you order a card during your Revolut Free Trial and then cancel your Premium plan before the end of the Revolut Free Trial, you will have to pay us back for the card delivery fee. You may also have to pay back the card delivery fee if you order a second card or additional Revolut cards and you decide to cancel the Premium plan during your Free Trial. This is to cover our costs. Please refer to the [Premium fees page](#) to see the fees associated with card delivery.

On the expiry of the Revolut Free Trial, you will remain on your Premium plan (unless you tell us otherwise) and normal cancellation and billing rules will apply (the Cooling Off Period will no longer apply). Our paid plans have a 12 month term whether you choose to pay-monthly or pay-annually. We'll start taking payments for your Premium plan either monthly or yearly depending on what you agreed to when you signed up for the Premium plan.

You can also end your Premium plan at any time after the Free Trial. However, 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 on the normal cancellation rules that apply once your Revolut Free Trial ends.

How do I get my Top Up Offer?

To receive the Top Up Offer you will need to meet the eligibility criteria and complete the steps outlined in **“What do I need to do to take part in this Promotion?”**. You do not need to start your Revolut Free Trial in order to receive the Top Up Offer. However, you will also need to complete

the steps in this section. There are two steps: a Minimum Spend requirement and a Mobile Wallet requirement

Minimum Spend

We will top up your Revolut personal account with the Top Up Offer after you spend, with your Revolut card, a minimum of:

- £250 if you are a resident of the United Kingdom;
- €250 if you are a resident of France, Germany, Spain, Belgium, the Netherlands or Ireland;
or
- 1250zł if you are a resident of Poland.

(We call each of these the **“Minimum Spend Amount”**).

The Minimum Spend Amount can be reached by one transaction of at least £250/€250/1250zł or multiple transactions, which together total at least £250/€250/1250zł. You can make the payment(s) using your physical or virtual card. You can generate virtual cards in the Revolut app. It doesn't matter whether your Revolut card payments are with Groupon or another merchant. However, the payments must be a genuine purchase (for example, card transactions to payment service providers and money transfers are not valid).

To receive the Top Up Offer you will need to reach the Minimum Spend Amount using your Revolut card **within 8 weeks of opening your Revolut personal account, even if the 8 week period expires after the end of the Promotion Period**. 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 reach the Minimum Spend Amount with your Revolut card until after the end of the Promotion Period: you'll still be able to receive your Top Up Offer as long as you meet the Minimum Spend Amount before the end of the 8 week period.

Mobile Wallet

In addition to reaching the Minimum Spend Amount, in order to receive the Top Up Offer you will need to link your Revolut card (physical or virtual) to your mobile wallet (Apple Pay, Google Pay or Samsung Pay). You will need to do this within 8 weeks of opening your Revolut personal account, even if the 8 week period expires after the end of the Promotion Period.

We'll credit your account with the relevant Top Up Offer within 7 days of you reaching the Minimum Spend Amount and adding your card to your mobile wallet.

What other legal information should I know?

1. For customers based in the United Kingdom, this Promotion is organized and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
2. For customers based in France, Germany, Spain, Belgium, the Netherlands, Poland or Ireland, this Promotion is organized and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania;
3. 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.

4. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
5. We agree to give you a Revolut Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Revolut Free Trial). After your Revolut 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 Revolut Free Trial period will not count towards the 12 month term. We will show you how long your Revolut Free Trial will last for in the Promotion dashboard in the Revolut app before you sign up and you'll also be able to see this information in these Terms. You cannot ask us to extend the Promotion if you miss it.
6. We reserve the right to reverse any Top Up Offer you receive if you earned the Top Up Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Top Up Offer, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Top Up Offer to have been done with your consent and the payment to have been authorised by you.
7. If you close your Revolut personal account or your account becomes suspended or restricted before we were due to credit your account with any Top Up Offer or between the time of qualifying for the Top Up Offer and receiving the Top Up Offer that you were entitled to under this Promotion your Revolut personal account becomes suspended or restricted, you will lose your entitlement to that Top Up Offer.
8. Events beyond the control of Revolut may also occur that render the awarding of the Top Up Offer as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
9. 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.
10. Groupon 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 Groupon you must manage your marketing preferences with Groupon 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](#).
11. By participating in this Promotion, you confirm that you understand that any Top Up Offer may be subject to local income tax in the countries where this Promotion is offered 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 Top Up Offer. Revolut will bear no liability for any tax obligations which may arise from receiving any Top Up Offer as part of this Promotion.
12. 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.

13. For customers of Revolut Ltd, 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. 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.
14. For customers of Revolut Bank UAB, 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).