

Benefits Campaign Promotion

What is this Promotion about?

As part of the Benefits Campaign Promotion promotion (the "**Promotion**"), Revolut Bank UAB and / or Revolut Bank UAB Vilnius Sucursala București is offering Personal customers residing in Romania the opportunity to top up their Revolut Personal account with at least RON 2,400 to receive a benefits package (the "**Benefits**") consisting of:

- 1% cashback on all spend, up to RON9,95 for every valid card transaction, and up to RON50 during 35 day period (the "**Cashback Offer**");
- 5.0% interest gross rate on the Savings account, irrespective of your Plan (the "**Savings Account Offer**");
- waived fees on ATM withdrawals up to RON 8,000 per billing cycle for your Revolut plan (the "**ATM Withdrawal Offer**"); and
- premium customer support (the "**Premium Support Offer**").

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;
- the [Fees Page](#) relevant to your Revolut Personal account;
- terms and conditions and related documents that apply to your [Savings Account](#), where applicable.

This Promotion will start on **01.10.2024 (00:00 UTC)** and will run until we end it. We call this the "**Promotion Period**". We can end the Promotion at any time by providing 35 days' prior notice to you through an email, push notification and/or in-app Inbox message.

To take part in this Promotion, you must meet the Eligibility Criteria and complete the following Required Steps (both set out below) during the Promotion Period.

Who is eligible for this Promotion?

To participate in this Promotion, you must meet the following "**Eligibility Criteria**":

- you must have received an invitation email directly from us and/or communications within the app inviting you to participate in this Promotion;
- have a residential address in Romania;
- have an active Revolut Personal account with Revolut Bank UAB or Revolut Bank UAB Vilnius Sucursala Bucuresti;
- be on the latest version of our app.

What do I need to do to participate?

You must also complete the following **"Required Steps"** before the end of the Promotion Period:

- **Opt in to this Promotion** by going into your Profile page in the Revolut app and clicking on 'Get Started.' You will then be shown the promotion in detail and you will be asked to accept these Promotion Terms by clicking on 'Opt-In. We may also add other routes to opt in from the Revolut app.
- **Top up your Revolut Personal account** with at least RON 2,400 in one or more deposits every monthly cycle.

More detail on the Benefits

Cashback Offer

You will earn cashback at a rate of 1%, up to RON 9,95 in every valid card transaction, and up to RON 50 during any 35 day period. This 35 day period starts on the day you meet all of the eligibility criteria and resets every 35 days after that. This is different to the billing cycle for your plan.

These card transactions can be made using a physical or virtual Revolut card linked to your Revolut Personal account. These card transactions must be genuine (for example, a card payment to a merchant will be a genuine card transaction, but transfers to payment service providers, other bank accounts and e-wallets are not card transactions for the purpose of this Promotion).

Your cashback will accumulate during the **Promotion Period** and be credited to your Revolut Personal account within 7 days.

Savings Account Offer

The Savings Account product is provided by Revolut Bank UAB or by Revolut Bank UAB Vilnius Sucursala Bucuresti. The Savings Account product (or Instant Access Savings) allows you to earn interest on a daily basis and to deposit your money. The

Savings Account and any benefit related to it will be governed by the [Savings Account terms and conditions](#) and related documents.

If you meet the **Eligibility Criteria**, you will automatically benefit from 5% annual gross interest, paid daily on the balance of your Savings Account, at the end of the day (the "**interest rate**"). The **interest rate** will be calculated on a yearly basis and subject to taxation according to Lithuanian legislation, according to the Savings Account terms and conditions and related documents. Following the transfer of your account on the local branch, Revolut Bank UAB Vilnius Sucursala București, this will be calculated according to Romanian fiscal legislation, under the terms and conditions applicable to this product.

The **interest rate** will be applied to any RON Savings Account that you already have opened, or to any RON Savings Account you will open in the future throughout the **Promotion Period**. The **interest rate** will be fixed throughout the **Promotion Period** and shall apply as long as the **Promotion** is active.

The total amount of money you can add to your RON Savings Accounts is limited to RON 13,000,000.

ATM Withdrawal Offer

We will waive any ATM withdrawal charges for withdrawals from your Revolut Personal account with your Revolut card from any ATM during the Promotion Period, up to a total sum of RON 8,000 per billing cycle. This is the billing cycle for your Revolut Personal account plan, and is different to the 35 day cycle for the Cashback offer. For any further withdrawals, we will charge you the fee applicable to your plan. This does not include any fees that may be charged to you by the ATM provider.

Please read the <https://www.revolut.com/en-RO/legal/fees/> which applies to your Revolut Personal account for more detail.

Premium Support Offer

We will provide you with premium support on the Revolut app. This means that your queries to our in-app Support team will always be prioritised.

What other legal information should I know?

1. This Promotion is organised and offered to you by Revolut Bank UAB, with registered address at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania and company number 304580906. After the transfer of your account to the local entity, this Promotion will be offered to you by Revolut Bank UAB Vilnius Sucursala București, the Romanian branch of Revolut Bank UAB, with registered address at Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office nb. 111, District 1,

Tower Center International Building, District 1, Bucharest, Romania, Romanian Trade Register nber. J40/10350/2023 issued on 06.06.2023 and CUI 48273978.

2. We may change, suspend or end the Promotion at any time, 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.
3. 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 email. Any changes to the Promotion Terms will not affect your rights if you have already participated in the Promotion.
4. We reserve the right to reverse the cashback credited to you if the payment that earned you the cashback is refunded to you, you earned the cashback fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of the cashback to have been done with your consent and the payment to have been authorised by you.
5. 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. We will consider the fee for each ATM withdrawal you made to have been charged with your consent.
6. 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.
7. If you close your Revolut Personal account you hold with or your account becomes suspended or restricted before we were due to award you the Benefits or between the time of qualifying for the Benefits and receiving it, you will lose your entitlement to it.
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.

9. 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.
10. These Promotion Terms are published in English and Romanian. The Romanian version will prevail over the English version.
11. These Promotion Terms are governed by Lithuanian law. Despite this, you can still rely on the mandatory consumer protection rules of Romania. Legal action can only be brought to the courts of the Republic of Lithuania or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions. Following your transfer to the local entity in Romania, the governing law of these terms will be Romanian law, and legal actions will be brought to the courts of Romania or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions.
12. 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.
13. You can withdraw from these Promotion Terms free of charge and without having to indicate any reason within the first 14 days of confirming participation by letting us know through the Revolut app or by emailing us at support@revolut.com, provided that the Promotion is not yet fully executed or has not ended.