

What is this Promotion about?

As part of the Benefits Campaign Promotion promotion (the "**Promotion**"), Revolut Bank UAB, Sucursal en España is offering Personal customers residing in Spain the opportunity to receive a Metal paid plan (net of taxes) up to either:

- 6 consecutive months for existing clients or
- 12 consecutive months for potential clients

Together, the "**Benefit Period**", upon completion of the "**Required Steps**" listed below. 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: and
- the [Paid Plan Terms](#).

This Promotion will start on **April 1st, 2025 (00:00 UTC) and will run until May 31st, 2025 for potential clients and until May 1st 2025 for existing clients**. We call this the "**Promotion Period**". We can end the Promotion at any time by providing 1 month prior notice to you through an email 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 tax address in Spain;
- have an active Revolut Personal account with Revolut Bank UAB, Spanish Branch (either because you are already a client or because you have just onboarded with us); and
- 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:

a) Only for potential clients

- Successfully open a Revolut Personal account for the first time and
- Successfully pass our Know Your Customer (KYC) procedure

b) For all clients

- Opt in to this Promotion and accept our Paid Plan Terms 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’ and also to accept the Paid Plan Terms. We may also add other routes to opt in from the Revolut app. You must opt in to this Promotion by May 1st if you are an existing client and in a one month term after the opening of your Revolut account if you are a new client and
- Top up your Revolut Personal account with at least EUR 1,200 in one or more deposits every month during the Benefit Period. The deposits must be made via bank transfers from non-Revolut bank accounts not held in your name (**“Salary Deposit”**). The first Salary Deposit must be received within two months from the day you have opted in to this Promotion. If you receive it out of said two months term, you won’t be entitled to benefit from this Promotion.

More detail on the Benefits

Free Metal Paid Plan

You will receive a free Metal paid plan each month, for the months that you complete the Required Steps listed above for the Benefit Period. This entitles you to all the plan benefits that are received as part of the Metal paid plan for the Benefit Period (full list of plan benefits can be found in the plan hub in the Revolut app). There is no cost incurred as part of this plan, whilst in the Benefit Period.

You can downgrade your plan for free at any point during the Benefit Period. If, after completing the Required Steps for the first month, you do not make your Salary Deposit in the next monthly cycle, you will be given a 20 day grace period to keep your free Metal paid plan. This is to account for monthly variations in salary deposit date. After this 20 day grace period, you will automatically remain on the Metal paid plan, and will be charged the current monthly price of the plan at the start of your next billing cycle. After the 20 day grace period, you will also have 14 days to downgrade to any other plan of your choice without incurring any plan break fees. After this period, typical plan break fees will apply.

After the end of the Benefit Period, you will automatically remain on the Metal paid plan, and will be charged the current monthly price of the plan at the start of your first billing cycle after the Benefit Period. You will have 14 days to downgrade to any

other plan of your choice without incurring any plan break fees. After this period, typical plan break fees will apply.

What other legal information should I know?

1. This Promotion is organised and offered to you by Revolut Bank UAB, Sucursal en España, 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).
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 retroactively apply any fee you should have paid during the Benefit 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.
5. 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.
6. 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.
7. Please take into account that this Promotion is subject to the Personal Income Tax as income from movable capital subject to withholding (according to applicable legislation and without prejudice to the provisions of the provincial tax systems). You, as the recipient of the Promotion, must declare an income from movable capital in your savings tax base determined by the full amount of the fees for the

Paid Plan received, and may deduct the withheld amount from the personal income tax quote. The full amount of the Promotion will be the fee you should have paid for the Paid Plan (as per regulated in [fees pages](#)) plus the tax we are obliged to withhold. We will levy on that amount the 19 % withholding tax.

8. 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](#).
9. These terms are published in Spanish and any translation is a courtesy and an unofficial translation only. Participants of the Promotion cannot derive any rights from the translated version. The Spanish language version of these terms shall apply and prevail and be conclusive and binding. The Spanish version shall be used in any legal proceedings.
10. These Promotion Terms are ruled by Spanish legislation and any civil action arising from them will be dealt with by the Courts of Spain.
11. 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 reclamaciones@revolut.com. For more information about how we handle complaints, see our [Complaints Policy](#).
12. 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.