# Benefits Campaign Promotion

## What is this Promotion about?

Revolut Bank UAB is offering eligible Personal customers residing in Ireland the opportunity to top up their Revolut Personal account to receive a benefits package (the "**Benefits**") consisting of:

- cashback on purchases using your card (physical or virtual), up to €2 for any one purchase and a maximum of €10 for any 35 day period (the "**Cashback Offer**");
- 3.49% (annual equivalent rate 'AER') fixed interest rate on Instant Access Savings (the "**Instant Access Savings 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 Personal terms | Revolut Ireland that apply to your Revolut Personal account;
- the Fees | Revolut Ireland that apply to your Revolut Personal account;
- terms and conditions that apply to your Revolut Instant Access Savings, Instant Access Savings Terms | Revolut Ireland.

This Promotion will start on **11 July 2024**(00:00 UTC) until we give you notice that we are ending it. 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. We call this the "**Promotion Period**".
To receive the Benefits you must meet the Eligibility Criteria set out in these Promotion Terms 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. These communications are sent out randomly;
- you must have a residential address in Ireland;
- you must have an active Revolut Personal account with Revolut Bank UAB (Irish Branch)
- you must not have topped up your Revolut current account with €1,800 or more in the 31 days before the start of the Promotion Period;

- you must be on the latest version of the Revolut app;
- you must **opt in to this Promotion**, by acknowledging and accepting these Promotion Terms in the the Revolut app; and
- you must **top up your Revolut Personal account** with €1,800 in one or more deposits every month (every 35 days) ("**top up requirement**").

If you do not meet the Eligibility Criteria, including the top up requirement, within the first 35 days of the Promotion, we reserve the right to withdraw the Promotion invitation from you.
If you do not meet the Eligibility Criteria, including the top up requirement, during the Promotion Period you will not receive the Benefits.

## More detail on the Benefits

**Cashback Offer**
You will earn cashback, up to a maximum of €2 in every valid card transaction, and up to €10 during any 35 day period. Cashback will be calculated as a percentage of the card transaction amount (up to the maximum amount), the applicable percentage will be displayed to you in the App. 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/retailer will be a genuine card transaction, but transfers to payment service providers, other bank accounts and e-wallets are not card transactions).
Your cashback will accumulate during the Promotion Period and be credited to your Revolut Personal account every 7 days.

**Instant Access Savings Offer**
Instant Access Savings is a demand deposit account. If you open a new Instant Access Savings account, you will earn interest on your savings daily at a fixed rate of 3.49% AER for the duration of this Promotion when you meet the Eligibility Criteria including the top up requirement. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if the interest rate was paid and compounded once each year.
This offer is limited to one Instant Access Savings account up to €100,000. When this Promotion ends, the fixed interest rate on your Instant Access Savings will revert to the prevailing variable interest rate at the time applicable to your plan type and will be subject to the Instant Access Savings Terms. For more information on Instant Access Savings - Instant Access Savings Terms | Revolut Ireland and Instant Access Savings FAQ.

**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 (Irish Branch), 2 Dublin Landings, North Dock, Dublin 1, Ireland.

2. We may change, suspend or end the Promotion, 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.
3. 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.
4. We reserve the right to 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.
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 or your account becomes suspended or restricted before you got any of the Boosted Benefits, you will lose your entitlement to any of the Offers. Similarly, if you close your Revolut Instant Access Savings or if any of your accounts or sub-accounts become suspended or restricted, the Instant Access Savings Offer under the Promotion will be lost.
7. 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.
8. These Promotion Terms are governed by Irish law and legal action can only be brought to the courts of Ireland (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).