

## Benefits Campaign Promotion

### What is this Promotion about?

Revolut Bank UAB together with Revolut Securities Europe UAB are 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:

- 1% cashback on all spend, up to €2 for any one purchase and €10 for any 35 day period (the “**Cashback Offer**”);
- waived Revolut service fees when investing in the Euro Fund (defined below) offered through Revolut Securities Europe UAB’s Flexible Cash Funds (the “**Funds 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](#) revolut to your Revolut Personal account;
- terms and conditions that apply to your Revolut Securities Europe UAB [Investment account](#) and the [Flexible Cash Funds account](#), where applicable.

This Promotion will start on **29 May 2024 (00:00 UTC)** and will run 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;
- have an active Revolut Personal account with Revolut Bank UAB (Irish Branch)
- 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;
- be on the latest Revolut app version;
- **opt in to this Promotion**, by acknowledging and accepting these Promotion Terms in the the Revolut app; and
- **top up your Revolut Personal account** with €1,800 in one or more deposits every month (every 35 days).

### More detail on the Benefits

## Cashback Offer

You will earn cashback at a rate of 1%, up to a maximum of €2 in every valid card transaction, and up to €10 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).

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

## Funds Offer

The Flexible Cash Funds is a product provided by Revolut Securities Europe UAB, an investment firm authorised and regulated by the Bank of Lithuania.

The Flexible Cash Funds product allows you to invest in sub-funds of Fidelity Institutional Liquidity Fund plc, an investment company organised in the form of an umbrella fund (each the "Fund"). **The Promotion is only open for one of the Funds available in the Revolut app, the Euro Fund Class R Flex Distributing Shares (the "Euro Fund").** The Euro Fund is authorised by the Central Bank of Ireland as a money market fund under the EU money market fund regulations. If you meet the Eligibility Criteria you will automatically benefit from a fee waiver concerning all Revolut services fees (that means that only Fund service fees will apply) when you open your Flexible Cash Funds account to invest in the Euro Fund.

As with all investments, growth is not guaranteed and the invested capital will be put at risk. Returns may increase or decrease as a result of currency fluctuations. Past performance of the Funds is not a reliable indicator of future returns. Before investing, you should carefully read the Euro Fund's prospectus, key information document ("**KID**") and a summary of the investor rights which are available in English and other languages for the purpose of the Promotion. This information may be accessed [here](#) or upon request via the in-app chat.

**By placing an order to invest in the Euro Fund, you confirm that you have read and understood the KID that has been produced for your relevant investment. You can ask for a copy of the prospectus via the Revolut in-app chat.**

After the end of this Promotion, you will remain a Flexible Cash Funds service user by default, unless you tell us otherwise, and normal service fees based on your Revolut subscription plan will apply automatically.

**If you do not wish to continue having access to the Flexible Cash Funds services to invest in the Euro Fund after the end of the Promotion Period, you will be able to terminate your Euro Funds portfolio by selling all of your units in the Euro Fund. .**

**By holding and/or selling all or any of your shares in the Euro Fund, you may incur taxes. Please remember any tax treatment depends on your individual circumstances and may be subject to change in the future. We do not provide any financial, legal or tax advice as part of our Flexible Cash Funds service.**

## 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, together with Revolut Securities Europe UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130, Vilnius, the Republic of Lithuania.
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 investment sub-account for Flexible Cash Funds or if any of your Revolut investment accounts or sub-accounts become suspended or restricted, the Funds Offer under the Promotion will be lost.
7. Before you invest in a Fund through our Flexible Cash Funds product, you must read the KID for your chosen investment. This will help you to assess whether an investment in the relevant Fund is appropriate for you or not and will include a description of the key features, costs of the Fund and risks involved. You can request a free copy of the prospectus, the KID, as well as any of the Funds' annual and semi-annual reports via the messaging functionality of the Revolut app.
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 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).