

What is this Promotion about?

Revolut Bank UAB and Revolut Bank UAB, Zweigniederlassung Deutschland together with Revolut Securities Europe UAB are offering Personal customers residing in Germany the opportunity to top up their Revolut Personal account to receive a benefits package (the **"Benefits"**) consisting of:

- 2% cashback on all spend, up to €2 for any one purchase and €20 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 Account product (the **"Funds Offer"**);
- waived fees on ATM withdrawals up to €5.000 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 that apply to your Revolut Securities Europe UAB [Investment account](#) and the [Flexible Account](#), where applicable.

This Promotion will start on **29 May 2024 (00:00 UTC)** and will run until we end 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 take part in this Promotion, 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
- have a residential address in Germany;
- have an active Revolut Personal account with Revolut Bank UAB;
- always upgrade to the latest version of our app;
- not have topped up your Revolut current account with €1.500 or more in the 31 days before the start of the Promotion Period;
- **opt in to this Promotion**; and

- **top up your Revolut Personal account** with €1.500 to in one or more deposits every monthly cycle.

You can 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.

More detail on the Benefits

Cashback Offer

You will earn cashback at a rate of 2%, up to €2 in every valid card transaction, and up to €20 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 Account product is provided by Revolut Securities Europe UAB, investment firm authorised and regulated by the Bank of Lithuania.

The Flexible Account 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).

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, German 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 Account 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 Account 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 Account service.

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 €5.000 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 [Fees Page](#) 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. If you are resident in Germany and signed up to Revolut on or after 27 May 2024, and received an IBAN starting with DE, this Promotion is organised and offered to you by Revolut Bank UAB, Zweigniederlassung Deutschland with registered address at FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Deutschland. If you are resident in Germany and signed up to Revolut before 27 May 2024 and/or do not have an IBAN starting with DE and you have not been migrated to the branch, 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. If you have migrated to the branch, from the date of your migration, this promotion is organised and offered to you by Revolut Bank UAB, Zweigniederlassung Deutschland. In all instances, this Promotion is offered 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. 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 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 account or Flexible Account account or they become suspended or restricted, the Funds Offer under the Promotion will be lost.
7. Before you invest in a Fund through our Flexible Account 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 terms are published in German and any translation is a courtesy and an unofficial translation only. Participants of the Promotion cannot derive any rights from the translated version. The German language version of these terms shall apply and prevail and be conclusive and binding.
10. These Promotion Terms are governed by Lithuanian law. Despite this, you can still rely on the mandatory consumer protection rules of Germany. 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).