

## **1. What is the promotion about?**

Revolut Insurance Europe UAB is offering five lucky customers the opportunity to win a cash prize of €500 each (the "Reward") when you give us your car insurance renewal month and buy our new car insurance offering, as described in further detail below (the "Promotion").

This Promotion will run from **23rd October 2023 to 31st December 2023** (the "**Promotion Period**").

## **2. Am I eligible to take part in the Promotion?**

To be eligible for this Promotion, you must:

- be resident in the Republic of Ireland;
- be 18 years of age or older;
- have a personal account with Revolut Bank UAB (not suspended, closed or restricted) and have passed all "know your customer" and anti-money laundering checks;
- meet underwriters eligibility criteria for Revolut car insurance, have received a Revolut car insurance quotation and purchased Revolut car insurance (during the Promotion Period); and
- ensure your Revolut car insurance policy is active on 31st January 2024 which is when the winners of the Promotion are announced.

## **3. What do I need to do to enter the Promotion?**

You must:

- supply your car insurance renewal month by 6th November 2023 to receive reminders from Revolut;
- apply for and obtain Revolut car insurance during the Promotion Period; and
- not cancel your Revolut car insurance policy before the date when the five winners of the Reward are announced (see below).

You must complete all of the above steps to have a valid entry for this Promotion.

When you supply your car insurance renewal month to Revolut, you will receive reminders to check our insurance quotes during and after the Promotion Period.

Car Insurance Policy T&Cs apply (available in-app). Standard eligibility criteria applies. Minimum premium of €300 (incl. levy) applies for the standard policy and €535 (incl. levy) for the Smart Driving policy. Smart Driving is available for customers with less than 6 claim-free years and is mandatory on Revolut's car insurance policy for drivers with less than 1 year on their licence.

## **4. When will the winner of the Reward be announced?**

We will compile a list of all valid entrants in line with the above eligibility criteria following the end of the Promotion Period. We will randomly select the winners and notify the winners by email of the Reward on 31st January 2024.

The Reward will be credited to the winner's Revolut personal account on 28th February 2024.

## **5. What other legal information should I know?**

1. This Promotion is organised and offered by Revolut Insurance Europe UAB, a company whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.

2. This Promotion is offered in connection with a regulated car insurance product. Car Insurance is distributed by Revolut Insurance Europe UAB and exclusively underwritten by AIG Europe S.A. (Ireland Branch).
3. Revolut Insurance Europe UAB is authorised by the Bank of Lithuania in the Republic of Lithuania and is regulated by the Central Bank of Ireland for conduct of business rules.
4. This Promotion is being conducted in connection with the marketing of Revolut car insurance. There is no other charge for taking part in this Promotion (other than the purchase of a car insurance policy and associated insurance premium) and there is no additional charge for the redemption of the Reward.
5. By participating in this Promotion, you confirm that you understand that any Reward may be subject to local income tax in Ireland and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from winning any Reward. Revolut will bear no liability for any tax obligations which may arise from winning any Reward as part of this Promotion.
6. We can suspend, end or cancel this Promotion or change these Promotion Terms at any time. If we suspend or end this Promotion, we will remove these Promotion Terms from our website. If we change the Promotion Terms, we will make the updated terms available on our website. Any change to the Promotion Terms (including the suspension or termination of the Promotion) does not affect your rights if you have already participated in the Promotion (unless required by any applicable law).
7. By entering the competition all entrants will be deemed to have accepted these Promotion Terms, [our Terms of Business](#) and [Car Insurance Privacy Policy](#).
8. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as attempting to obtain an unfair advantage through deception) we may, in our sole discretion, take any actions we see fit in the circumstances.
9. To the extent permitted by law these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Ireland.
10. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Ireland.