

1. What is the Promotion about?

a. What: Earn the reward(s) (the Reward) set out in the e-mail, in-app invitation to participate in this promotion (the Promotion Invitation), by inviting an individual (the Invitee) to apply for a Revolut Credit Card (the Credit Card), be approved, accept the [Credit Card Agreement](#) and the relevant offer and start using it.

b. Who: Existing Revolut customers who own a Credit Card and receive a Promotion Invitation and complete the required steps below.

c. When: This promotion will be available only for the time period specified in the Promotion Invitation (the Promotion Period).

d. Further Details: The full details of the promotion are outlined in the Promotion Invitation and/or these terms.

e. You must comply with these terms, the [Personal Terms](#) that apply to your Revolut Personal Account and the [Credit Card Agreement](#) that apply to your Revolut Credit Card to participate in this promotion.

2. What is a Reward?

a. The types of Reward(s) available to you, and, where applicable, the Invitee, will be set out clearly in your Promotion Invitation.

b. The Rewards are Fixed Amount Rewards: a fixed, lump-sum Reward for each successful referral you make. Your Fixed Reward may vary depending on the Promotion Invitation.

c. The maximum number of individuals you can refer to this Promotion will be included in the Promotion Invitation. If you refer more than the limit, you will not receive any Rewards for these additional Invitees.

3. Eligibility and your required steps

a. To be eligible for this promotion, you must:

- i. be an existing Revolut Personal customer with an active, unrestricted personal account,
- ii. be a Credit Card customer, with an active Credit Card and up to date with repayments, and
- iii. have received a Promotion Invitation.

b. The required steps are:

- i. invite an Invitee to join Revolut by sending them a unique referral link (the Referral Link) via the referrals homepage in the App, or by following the link in the email sent from us, and
 - ii. be the sole sender of the message and only refer individuals you know and have permission to contact,
 - iii. Each Invitee must click on the Referral Link that you have sent them, and complete the applicable required steps during the Promotion Period.
- c.** You must not:
- i. Send unsolicited referrals.
 - ii. (Attempt to) mislead anyone in connection with this promotion.

4. Eligibility and required steps of the Invitee(s)

a. To be eligible for this promotion, the Invitee(s) must:

- i. have received a Referral Link,
- ii. not have an existing Revolut Personal account,
- iii. not have an existing Revolut Credit Card, and
- iv. be eligible to open a Revolut Personal account and accept a Revolut credit card in their location.

b. The required steps for the Invitee(s) are:

- i. open a Revolut Personal account using the Referral Link,
- ii. apply for a Credit Card, be approved, agree to the Credit Card Terms, create a Credit Card (physical, virtual or disposable cards) and start using it, and
- iii. complete the remaining steps set out in the Promotion Invitation during the Promotion Period.

c. Invitees who are denied in their Credit Card application, reject an approved offer, or don't use the created Credit Card as required in the Promotion Invitation won't be eligible for your Reward.

d. A Reward will not be paid, or may be revoked if previously paid, if the Invitee reverses a required step after taking it. Examples of a reversed step include, but are not limited to:

- i. The Invitee closing their Revolut Personal account after 7 days of opening.
- ii. The Invitee not agreeing to the Revolut Credit Card Agreement and/or the proposed offer.
- iii. The Invitee cancelling or receiving a refund for a qualifying card purchase.

5. Legal bits and pieces

Legal bits	Pieces
Timing	You'll receive any Reward with the Invitee completing the required steps, subject to these Terms.
Promotion abuse or misuse	We may suspend, change, or end the promotion — for a specific participant or for everyone — if there are reasonable grounds to determine it's being abused, or could harm Revolut's goodwill or reputation. In this case, Revolut may cancel the Reward and may also close your Revolut Personal account and cancel your Revolut Credit Card. We may also suspend, change or end the promotion if reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. We will not be liable for any loss if we do so, unless we act with fault or gross negligence.
Changes or early end	If that happens, we'll tell you the same way we invited you to the promotion.
Fraud or rule-breaking	If you breach the Revolut Personal Terms, the Credit Card Terms, these Terms, or participate in the promotion fraudulently, you authorise us to reverse any Reward you have received by debiting your account. In this case, Revolut may also close your Revolut Personal account and cancel your Revolut Credit Card.
Reward Cap	The Rewards are capped to BRL 2,400/month. All Referrals above this threshold within a calendar month will not be rewarded.
Data and privacy	We'll process your personal data in line with the Customer Privacy Notice .
Language	The terms are published in English and in Portuguese, and may be translated to other languages as a courtesy and an unofficial translation only. Participants of the promotion cannot derive any rights from the translated

Legal bits	Pieces
	version. The Portuguese language version of these terms shall apply and prevail and be conclusive and binding.
Offering Entity and Dispute Resolution	This Promotion is organised and offered to you by Revolut Sociedade de Crédito Direto S.A. If you have a complaint about this promotion, you can raise it directly with them. You can still rely on the mandatory consumer protection rules and law of Brazil. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Brazil and any disputes arising out of or in connection with these Promotion Terms shall be exclusively submitted to and dealt with by the courts of São Paulo, Brazil.