

Crypto Referrals Terms

What is the Promotion about?

Revolut Digital Assets Europe Ltd ("**RDAEL**") is offering selected existing retail customers residing in Cyprus, Croatia and Spain ("**you**") the opportunity to earn a bonus referral reward (the "**Referral Reward**") in the form of Bitcoin credited to the main balance of their cryptocurrency account held with RDAEL (the "**Revolut Crypto account**"), by referring an existing client of Revolut Bank UAB residing in Cyprus, Croatia and Spain who does not have a Revolut Crypto account (the "**Invitee**") to sign up for a Revolut Crypto account (the "**Promotion**"). The Invitee will also earn a reward denominated in Bitcoin in exchange for signing up for a Revolut Crypto account (the "**Invitee Reward**", and together with the Referral Reward, the "**Rewards**").

The Promotion is additional to and does not affect any other promotions or referral terms that may apply between you and your Revolut fiat account offering entity. Anyone who has received an invitation to the Promotion directly from us is eligible to refer someone. You may receive the invitation to the Promotion via the following means:

- a tile in the home screen of the Revolut app
- a tile on the payment tab of the Revolut app
- A tile on the crypto tab of the Revolut app
- A tile on the transaction/order detail screen
- A push notification
- An in-app Inbox message and
- via email

(each a "**Referral Invite**")

All the Invitee will need to do is complete the steps set out in these terms and conditions (these "**Terms**") and in the Referral Invite.

The Promotion will be available only for the time period specified in the Referral Invite. We call this the "**Promotion Period**". Any Rewards will only be paid if all the criteria in these terms are met by both the selected RDAEL customer and their Invitee during the Promotion Period. Sometimes an Invitee may have longer than the Promotion

Period to complete the relevant steps - if this applies, the specific date will be confirmed in the Revolut app.

The terms and conditions that apply to the Promotion are made up of these terms and the information included in the Referral Invite (the “**Promotion Terms**”).

You and the Invitee must comply with these Promotion Terms, the [Personal Terms](#), and the [Revolut Crypto Terms](#) at all times when participating in the Promotion.

What do you need to do to earn a Referral Reward?

Once you receive an Referral Invite, the following steps must be completed:

- Invite an Invitee to join Revolut Crypto, by either tapping on the “Invite friends” button displayed in the Referral tile in the home screen of your app, or in the follow up email from us.
- Once you do this, a draft message containing your unique referral link will appear. You can customise the message and send it to your Invitee/s. You agree you will not (attempt to) mislead anyone in connection with this Promotion.
- When sending referral messages, you agree you alone are the sender of the message, will only send it to people you know, have permission to send it to, will not “spam” anyone with referrals, and will remain compliant with all applicable laws.
- Each Invitee must click on your unique link for you to be eligible for the Promotion.

The maximum number of people you can refer as part of the Promotion is 10 (ten). If you refer more people than this, you will not be paid any Referral Reward for these additional Invitees even if they complete the relevant steps successfully.

The amount of the Rewards is unique to you and the Invitee and it will be paid in Bitcoin to your and the Invitee’s Revolut Crypto account. All details regarding the amount of the Rewards for each referral will be set out in the Referral Invite and the message sent to the Invitee.

What does your Invitee need to do for you to earn the Rewards?

For you and your Invitee to be eligible for your respective Reward, your Invitee must complete each of the following steps during the Promotion Period set out in the Referral Invite:

- **Successfully signup for Revolut Crypto with RDAEL**, for the first time, using your unique referral link; and
- **Conclude one or more cryptocurrency trades worth a specified amount (such amount to be specified in the Referral Invite)**, where a trade is defined as a buy transaction (including by means of a limit order). The specified minimum amount

will be determined in the Referral Invite. Transfers or deposits of cryptocurrency from external sources do not count toward this requirement.

You will not be paid a Referral Reward nor will your Invitee be paid an Invitee Reward (or may have a Reward that has been previously paid reversed) if your Invitee reverses one of these steps after taking it. For example, if they cancel any of the orders submitted before they are executed (in the case of limit orders).

To qualify for a Reward both you and the Invitee must each complete all required steps as outlined in the Promotional Terms. If either party fails to meet the eligibility criteria or complete the necessary actions, neither will be entitled to receive any Reward. Rewards are contingent upon full compliance by both parties with the program requirements.

What other legal information should I know?

1. We may change, suspend or end the Promotion earlier than the end of the Promotion Period if 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.
2. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and, we will give you notice through an email, push notification and/or in-app Inbox message. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
3. To be eligible for the Rewards, you must have an active Revolut Crypto account opened with RDAEL and the Invitee must have an active Personal account with Revolut Bank UAB (meaning that the account is not restricted, suspended, or closed) throughout the Promotion Period and at the time we are due to credit your account and the Invitee's account with any Reward/s.
4. We will confirm in the Referral Invite when you and your Invitee can expect to receive any Reward you are due as part of the Promotion.
5. We reserve the right to reverse any Reward credited to your or your Invitee's Revolut Crypto account if we become aware that you have breached these Promotion Terms. We will consider the reversal of any Reward to have been done with your consent and the payment to have been authorised by you.
6. RDAEL will not be liable for any loss that is not due to fault or gross negligence, 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.

7. By participating in this Promotion, you confirm that you understand that any Reward may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Reward. RDAEL will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.
8. RDAEL 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](#).

This Promotion is organised and offered to you by Revolut Digital Assets Europe Ltd, a crypto-asset service provider registered in Cyprus, with company registration number HE430310 having its registered office at Pikioni 10 Flat/Office 5 3075, Limassol, Cyprus. If you have a complaint about this Promotion, you can raise it directly with them.

The laws of Cyprus apply to these Promotion Terms. If you want to take legal action against us in connection with these Promotion Terms, the courts of Cyprus can deal with any matter relating to any such action.

You will benefit from any mandatory provisions of the law of the country in which you are resident. Nothing in these Terms affects your rights as a consumer to rely on such mandatory provisions of local law.