

# US Customer to Business Referrals Terms

## What is the Promotion about?

Revolut is offering its existing Revolut Personal customers the opportunity to earn a referral reward in the form of cash credited to the main balance of their Personal account (the **"Reward"**), by referring a person (the **"Invitee"**) to sign up for a Revolut Business account (the **"Promotion"**). This Promotion is available to any Revolut Personal customers of Revolut in the United States (the **"Eligible Market"**).

All the Invitee will need to do is complete the steps set out in these terms and conditions (the **"Terms"**). Invitees may be selected based on certain criteria, like having transacted in specific merchant categories, being 18+ years of age, having an active retail account for a set period, and being on a qualifying paid plan. Further, Invitees must have received and sent a minimum transaction volume, made card-related payments, and been active for a required number of days in the past three months. Anyone who receives an invitation to the Promotion directly from us on a tile in the home screen of the Revolut app (the **"In-app Referral Invite"**) is eligible to refer someone. We'll also send you an email to the email address registered with your Revolut Personal account setting out everything you need to know (as long as we have a right to send you Revolut marketing emails). **If you do not receive an In-app Referral Invite directly from us, you are not eligible.**

The amount of the Reward is unique to you and it will be paid in the base currency of your Revolut Personal account. All details regarding the amount of the Reward for each referral will be set out in the In-app Referral Invite.

The Promotion will be available for a specific time frame, determined in the In-app Referral Invite. We call this the **"Promotion Period"**. Any Reward will only be paid if all the criteria in these Terms are met by both the selected Revolut 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 In-app Referral Invite.

The terms and conditions that apply to the Promotion are made up of these Terms and the information included in the In-App Referral Invite (together, the **"Promotion Terms"**).

You must comply with these Promotion Terms and the [Personal terms](#) that apply to your Revolut Personal account at all times when participating in the Promotion.

## What do I need to do to take part in this Promotion?

Once you receive an In-app Referral Invite, the following steps **must** be completed:

- Invite someone to join Revolut Business, by either tapping on the “Refer a Business” button displayed in the In-app Referral Invite, going to the Referral page on your Revolut app, or in the email from us.
- Once you do this, you may copy your unique referral link and share this link with folks you would like to refer. You can customize the message and send it to your Invitee/s. You agree you will not attempt to mislead or 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.

We'll confirm the maximum number of people you can refer as part of the Promotion in the In-app Referral Invite. If you refer more people than this, you will not be paid any Rewards for these additional Invitees even if they complete the relevant steps successfully.

The amount of the Reward is unique to you and it will be paid in the base currency of your Revolut Personal account. All details regarding the amount of the Reward for each referral will be set out in the In-app Referral Invite.

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

For you to be eligible for your Reward, your Invitee **must** satisfy the below steps during the Promotion Period:

- **Successfully open a Revolut Business account**, for the first time, using your unique referral link. (Someone who has previously signed up for or independently opened a Revolut Business account with any Revolut entity will not earn you a Reward.)
- **Top up their account from an external source** (like a card top-up or transfer from another bank, not a transfer from another Revolut Business account). There is no

minimum required amount.

- **Order a physical card** (this may be subject to a delivery fee and/or a fee for the card itself as agreed in the Business Fees Page that applies to the Invitee's new Business account plan).
- **Make a certain number of card purchases of the required minimum amount.** The number of card purchases and the required minimum amount for each, or all, is set out in your In-app Referral Invite. These card purchases can be made using a virtual or physical card, and they must be genuine purchases (for example, P2P payments, gambling, gift card, cryptocurrency purchases or currency exchange service providers, and money transfers are not valid). The required minimum amount is determined by the Eligible Market of the referrer.

The Invitee must:

- be an incorporated entity;
- be completely new to Revolut Business, with no existing or previous Revolut Business accounts or user profiles (even inactive ones); and
- not be linked to any such accounts.

If you meet the eligibility criteria for an Invitee, you are allowed to refer yourself, but this can only be done once per business. You will not be paid a 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 close their Revolut Business account within 14 days of opening it, cancel their card before it arrives, or cancel/refund their card purchase.

When you invite someone to join Revolut Business, you agree that:

- you will not (attempt to) mislead anyone in connection with the Promotion;
- you alone are the sender of the referral invite;
- you will only invite persons that you know;
- you have permission to contact them;
- you will not "spam", mislead or attempt to mislead anyone; and
- will remain compliant with all applicable laws.

## What other legal information should I know?

1. The Promotion is a one-sided campaign, where only the Revolut customer who was invited to refer a friend (not the Invitee) can be awarded any Reward/s.

2. To be eligible for a Reward, you must have an active Personal account (meaning that your account is not restricted, suspended, or closed) throughout the Promotion and at the time we are due to award your account with any Reward/s.
3. We will confirm in the In-app Referral Invite when you can expect to receive any Reward you are due as part of the Promotion.
4. We reserve the right to reverse any Reward/s credited to your Revolut Personal account if we become aware that you have breached these Promotion Terms. In such cases you agree to reverse the Reward and such reversal is authorized by you.
5. 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, or due to unforeseen circumstances which may make it impossible for us to continue running the Promotion. We may suspend or end the Promotion on an individual or promotion-wide basis.
6. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will give you notice through the app and/or email. Revolut shall not be liable for any loss that is not due to fault or negligence of Revolut or third parties cooperating with Revolut, whether directly or indirectly suffered where, due to circumstances beyond our control, we are unable to continue running the Promotion as planned. The above provisions do not in any way exclude Revolut's liability under the generally applicable provisions of your local law. 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. Revolut will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.
8. The terms contained in this specific document are published in English. If they are translated into another language the translation is for reference only and the English language version applies and can be used in legal proceedings.
9. Any personal data processed or controlled during the Promotion will be dealt with in line with the Revolut Customer Privacy Notice that applies to your Revolut Personal account. Please see the Revolut [US Privacy Policy here](#).

10. The Promotion is organized and offered by Revolut Technologies Inc. Disputes arising from the terms of this Promotion in the United States shall be governed by the [Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement](#), including the applicable law and Arbitration Provision.
11. Revolut is not a bank, banking services are provided by Lead Bank, Member FDIC. Fees may apply. The Revolut USA Prepaid Visa and Prepaid Mastercard are issued by Lead Bank pursuant to licensing by Visa® U.S.A. Inc. and Mastercard International for Mastercard cards. Your funds are FDIC insured up to \$250,000 through Lead Bank, Member FDIC. See [revolut.com/en-us/](https://revolut.com/en-us/) for more details. Revolut Technologies Inc. is a technology services provider and administrator of the card program.