#### What is this Promotion about?

We are inviting selected Standard customers of Revolut Ltd and Revolut Bank UAB to sign up to one of our paid personal subscription plans ("Paid Plan Terms") at a discounted fee for a period of time ("Discounted Fees Offer"). The selected customers will be able to access this Discounted Fees Offer by clicking through the relevant screens in the Promotion dashboard in their Revolut app.

These terms (the "**Promotion Terms**") set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut account at all times when participating in this Promotion.

This Discounted Fees Offer will run for a period of time at Revolut's discretion (the "**Promotion Period**").

### Who is eligible for the Discounted Fees Offer?

The Discounted Fees Offer will be available to selected Revolut Ltd and Revolut Bank UAB customers who have passed our Know Your Customer requirements and are in the process of being onboarded or have been successfully onboarded as Revolut Standard plan customers. Customers will be selected on a randomised basis and the selected customers will be shown the Discounted Fees Offer Promotion dashboard in their Revolut app. If you cannot see this dashboard in your app, you are not eligible.

### How do I start my Discounted Fees Offer?

Starting your Discounted Fees Offer is easy. As long as you've been selected and are able to see the Discounted Fees Offer Promotion dashboard in your Revolut app, all you need to do is sign up to a Paid Plan (to which the Discounted Fees Offer applies) during the Promotion Period and meet the requirements set out in these terms and conditions.

The terms and conditions for your selected Paid Plan (see Paid Plan Terms) will apply to you during your Discounted Fees Offer. We will charge you the discounted fee for the period of time included in your Discounted Fees Offer. We'll tell you in the Discounted Fees Offer Promotion dashboard how long you'll receive your selected Paid Plan at a discounted fee, whether it's for a month or shorter or longer than that so you're aware before you sign up.

After your Discounted Fees Offer ends, by default you will remain on your selected Paid Plan unless you tell us otherwise, and normal cancellation and billing rules will apply (see Paid Plan Terms). Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Discounted Fees Offer period will count towards the 12 month term. Both during the Discounted Fees Offer and after the Discounted Fees Offer ends, we will take payments for your selected Paid Plan either monthly or yearly depending on what you agreed to when you signed up for the Paid Plan.

## Fees for ending or downgrading your Paid Plan subscription

You can end your Plus, Premium or Metal subscription at any time (we call this a downgrade). However, you may have to pay a fee. See "Fees for downgrading your Plus, Premium or Metal

subscription" in the Paid Plan Terms for more information. In order to check the start date of your subscription and to check how you can downgrade, please go to the 'Profile' section on your Revolut app and check your 'Price Plan'. Once you downgrade, you'll become a Standard user again (a personal account holder who does not pay a subscription for the Plus, Premium or Metal service).

The fees for ending or downgrading your subscription are set out below.

#### If you downgrade within 14 days

If you pay your subscription in monthly instalments, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. Please refer to your plan's fees page for current information on delivery fees. If you ordered a Metal Card, we'll charge you £40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.

If you pay the full subscription once a year, we'll give you a full refund of your subscription. If we sent a Plus Card or Premium Card to you, we'll charge you the delivery fee, and may deactivate the card. If you ordered a Metal Card, we'll charge you £40 for the card (or the equivalent in the currency of your Revolut account), plus any delivery fee.

#### If you downgrade after 14 days but within 10 months

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription. We'll also charge a break fee equal to two months' subscription.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee.

### If you downgrade after more than 10 months

If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid and we won't charge a break fee.

# What other legal information should I know?

- For customers based in the United Kingdom, this Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD; for customers based in the EEA this Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania.
- This Promotion is governed by these Promotion Terms. We can cancel this Promotion, or change these Promotion Terms, at any time without notice.
- You cannot ask us to invite you to the Promotion if you weren't selected or ask us to extend it if you miss it. We will process your personal data in line with our Customer Privacy Notice.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
- The official version of these terms and conditions is the English version. We may provide transitions as a courtesy, but the English language version shall prevail and be used in any

dispute or proceedings.

- For the customers of Revolut Ltd, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.
- For the customers of Revolut Bank UAB, 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 Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Lithuania (or in the courts of any EU Member State where you reside).