Revolut International Transfer Fee Waiver

What is this Promotion about?

As part of the Revolut International Transfer Fee Waiver (the "**Promotion**"), Revolut is offering potential retail customers in a selected number of countries (the "**Countries**") the opportunity to sign up to Revolut for the first time and be able to make the first 3 international bank transfers without a transfer fee. **Only the transfer fee itself will be waived, however, fair usage fee for FX and weekend markup will be applied (if applicable).**

To receive these transfers without a transfer fee you must sign up to, and be successfully onboarded with Revolut, between 00:00 CET on 22nd November 2023 to 23:59 CET on 31st March 2024 (the "Promotion Period") and you will make the transfers within the first 3 weeks after your account is opened.

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 Personal account at all times when participating in this Promotion.

What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must:

- Live at a residential address in one of the Countries: and
- · Not currently have a Revolut account, or have had one previously;
- Download the Revolut app and fully open a Revolut account without restrictions before the end of the Promotion Period.

You must complete the above steps by the end of the Promotion Period in order to receive the first 3 international transfers without a transfer fee.

Where is the Promotion available?

To be eligible for this Promotion, you must onboard to Revolut with a registered address in one of the following Countries:

- Austria
- Belgium
- British Crown Dependencies (i.e., Jersey, Guernsey and the Isle of Man)
- Croatia
- Cyprus
- Denmark
- Estonia
- Finland
- France

- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- The Netherlands
- Norway
- Romania
- Slovakia
- Slovenia
- Sweden
- United Kingdom.

How do I get my fee free international transfers?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?", you will automatically be able to make 3 fee free international transfers within the first 3 weeks your account is open. Your 4th and subsequent transfers in those 3 weeks, or any transfers you make after those 3 weeks, will incur normal fees.

Only the transfer fee itself will be waived, however, fair usage fee for FX and weekend markup will be applied (if applicable). Please refer to the fees page to see the fees associated with your plan.

What other legal information should I know?

- 1. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, 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. 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 this early suspension or termination.
- 2. We can cancel this Promotion, or change these Promotion Terms at any time without notice. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.

- 3. We reserve the right to apply any transfer fee you would have paid during the Promotion Period if you participated in the Promotion fraudulently, if you breach the terms that apply to your Revolut account in order to get the first 3 fee free international transfers, or if we become aware you were not compliant with these Promotion Terms. We will consider the fee to have been charged with your consent and the payment to have been authorised by you.
- 4. If you close your Revolut account or your account becomes suspended or restricted before we were due to provide you with the first 3 fee free international transfers or between the time of qualifying for the the first 3 fee free international transfers that you were entitled to under this Promotion, you will lose your entitlement to that fee free international transfer.
- 5. Events beyond the control of Revolut may also occur that render the awarding fee free as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
- 6. 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.
- 7. Revolut will process your personal data in compliance with our Customer Privacy Notice.
- 8. These terms are published in English and any translation is a courtesy and an unofficial translation only participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

This Promotion is organised and offered to you by the Revolut group entities or branches that provide you with your Revolut Personal account. If you have a complaint about this Promotion, you can raise it directly with them. Please see below for the registered addresses of each Revolut group entity and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Ltd	7 Westferry Circus, London, E14 4HD	English law	The courts of England and Wales.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania (or in the courts of any EU Member State where you reside).
Revolut Bank UAB acting via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent courts of Ireland.
Revolut Bank UAB acting via its branch	10 avenue Kléber, 75116 Paris, France	French law	If you are unhappy with how we have

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
in France	- (SIREN 894 031 244)		dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des Sociétés Financières (ASF) and any dispute can be referred to the competent court in France.
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent court of the Netherlands.