

## What is this promotion about?

As part of the Revolut x Partner Free Trial and Top-Up Offer promotion (the "**Promotion**"), Revolut is offering potential personal account customers residing in Spain the opportunity to:

- A limited-time free subscription plan to Revolut (the "**Free Trial**"); **or**
- A top-up offer: a €10 reward in the form of a top-up that you can use for any payment with your Revolut card, whether physical or virtual. You will have access to the cash reward after making your first top-up to your Revolut account (the "**Top-Up**"). This first Revolut top-up can be of any value greater than €1 (or the equivalent in local currency).

To receive the Free Trial or the Top-Up Offer, you must register with Revolut through a unique link provided by the Partner who has promoted the Free Trial or Top-Up Offer (the "**Partner**"). The Promotion will run for a specific period, which will be clearly indicated in the Partner's app and/or website and/or social media, as well as on the Revolut page when you click on the unique link for the Promotion (the "**Promotion Period**").

These terms and conditions (the "Promotion Terms") set out the rules that apply to the Promotion. When participating in this Promotion, you must comply with these Promotion Terms, as well as:

- the [terms and conditions](#) that apply to your Revolut Personal account; and
- the [terms and conditions](#) relevant to your offered subscription plan (if applicable).

## What do I need to do to participate in the Promotion?

To be considered an "**Eligible Participant**" in this Promotion, you must meet the following "**Eligibility Criteria**":

- Have a residential address in Spain;
- Not have, nor have previously had, a personal Revolut account with any entity in the Revolut group; and
- Be at least 18 years old.

Additionally, you must complete the following steps:

- Click on the unique link for the Promotion from the Partner's website or the unique link received via email/SMS/push notification from the Partner. This link will redirect you to Revolut's website, where you must provide your phone number. On the Revolut website, you will see important details about the Promotion, including

the Promotion Terms, the Promotion Period and the cash reward available to you as a Top-Up, or the Free Trial details (the subscription plan being offered, and the duration of your Free Trial). Once you have provided your phone number, you will be directed to the registration flow for a Revolut personal account.

- Follow the steps to open a Revolut personal account and complete our Know Your Customer (“KYC”) verifications before the Promotion Period ends. If you already have a personal Revolut account, you will not be eligible for this Promotion.
- Successfully onboard with Revolut (this means you must complete the KYC process with a registered address in an eligible market) and have no restrictions on your account before the Promotion Period ends.

You must complete all the above steps before the Promotion Period ends in order to receive the Free Trial or the Top-Up Offer.

## How do I start my Free Trial?

You can start your Free Trial and participate in the Promotion if you meet the eligibility criteria and have completed all the steps outlined in **“What do I need to do to participate in the Promotion?”**

To start your Free Trial, you must complete the steps to upgrade your Revolut personal account to the subscription plan offered in the Promotion within 72 hours of successfully opening your Revolut personal account, even if the 72-hour period ends after the Promotion Period has expired. The details of the subscription plan will be provided to you on the Revolut website before you register for a personal Revolut account.

This means that your Revolut personal account must be successfully opened before the Promotion Period ends, but it does not matter if you do not upgrade to the relevant subscription plan until after the Promotion Period has ended; you will still be able to start your Free Trial as long as the upgrade is completed within the 72-hour timeframe.

The terms and conditions of the subscription plan offered as part of the Promotion (see the [Paid Plan Terms](#)) will apply during your Free Trial. You will not be charged for the duration of your Free Trial. The length of the Free Trial will be communicated to you when you click on the unique link for the Promotion. You will also be able to view this information in the Promotion panel within your Revolut app.

At the end of the Free Trial, the standard cancellation and billing rules will apply, and we will begin charging you for your subscription either monthly or annually, depending on what you agreed to when signing up for the paid plan.

If you order a card during your Free Trial and then cancel your subscription plan before it ends or at the end of the Free Trial, you will need to reimburse us for the cost of the card (the price of the card depends on the subscription plan you upgraded

to). This is to cover our costs. For this reason, you may want to wait to order the card until you decide whether you want to keep the plan.

You have the right to cancel your subscription plan during the Free Trial period (your "**cooling-off period**"), but after the Free Trial ends, standard cancellation rules will apply.

Please remember that our paid plans are all for 12 months, whether you choose to pay monthly or annually. You may cancel these paid plans early, but charges may apply if you do so. See the "**Fees for Downgrading for Your Paid Plan Subscription**" section in the Paid Plan Terms for more information.

## How do I receive my Top-Up Offer?

If you meet the eligibility criteria and complete the steps outlined in "**What do I need to do to participate in the Promotion?**", after making your first Top-Up, the cash reward will be credited to your Revolut account (this will be your Top-Up Offer).

We will ensure that you are aware of the Top-Up Offer in advance by displaying this information once you click on the unique link for the Promotion. Your first Top-Up can be of any value greater than €1 (or the equivalent in local currency) and can be made using a debit or credit card registered with us or via bank transfer. You must make your first Top-Up before the Promotion Period ends to receive the Top-Up Offer.

We will credit your account with the Top-Up Offer within 3 days after your first Top-Up.

## What other legal information should I know?

1. This Promotion is organized and offered by **Revolut Bank UAB, Spanish Branch**, a company with NIF W0250845E, duly registered in the Madrid Commercial Registry under Tome 44863, Folio 1, Section 8, Sheet M-789831, and registered with the Bank of Spain under number 1583. Its address is Príncipe de Vergara 134, 4th floor, 28002, Madrid (Spain). Revolut Bank UAB, Spanish Branch is the entity providing you with your personal account. If you have any complaints about this Promotion, you can raise them directly with them.
2. We may suspend or terminate the Promotion before the stated end date if, in our reasonable judgment, the Promotion is being abused or could negatively impact Revolut's goodwill or reputation. We may do this individually or for the entire Promotion. Please contact support if you believe you meet the requirements to receive a benefit related to the Promotion that has not been granted due to this suspension or early termination.
3. We may cancel this Promotion or change these Promotion Terms at any time. If we change or cancel the Promotion before the Promotion Period ends, we will

notify you through the Revolut app and/or via email. Any changes to the Promotion Terms will not affect your rights if you have already participated in the Promotion.

4. Revolut will not be liable for any loss, 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.
5. If you close your Revolut Personal account or your account becomes suspended or restricted before we grant you your Free Trial, you will lose your entitlement to it.
6. If you sign up for a Revolut Personal account as part of this Promotion, Revolut will process your personal data in compliance with our [Customer Privacy Notice](#).
7. These Promotion Terms are published in English. If they are translated into another language, the translation is for reference only and the English language version of the Promotion Terms shall prevail. The English version of these Promotion Terms shall be used in any legal proceedings. If, however, by law the local language should be used, the local language shall prevail.
8. Any credit received under this Promotion will be subject to personal income tax (IRPF) in accordance with applicable legislation. The total amount credited will be communicated in the relevant section of the app. Please note that a 19% withholding tax on IRPF has been applied to the net amount received. These credits will be included in your taxable income as capital gains.