What is the promotion about?

- **What**: The opportunity to receive a complimentary 24-carat gold plated limited edition debit card (normal price of the card is £79.99 if you reside in the United Kingdom or €89,99 or local currency equivalent (Annex I) if you reside in any other market with no delivery fee for standard delivery (the **Card Reward**).
- **Who**: Existing Revolut Personal customers on the Ultra Plan (monthly billing) residing in Austria, Belgium, Cyprus, Denmark, Finland, Germany, Greece, Ireland, Liechtenstein, Luxembourg, Malta, the Netherlands, Spain, or the United Kingdom (the **Markets**) and completing the Required Steps set out below.
- **When**: This promotion will run from **9 November 2026 (00:00 BST)** to **13 November 2026 (00:00 BST)** (the **Promotion Period**). You must complete the Required Steps before the end of the Promotion Period.

These Promotion Terms set out the rules that apply to this promotion. You must comply with these Promotion Terms as well as the Personal Terms and the Paid Plan Terms that apply to your Revolut Personal account. Please refer to the Fees Page to see the fees for your account Ultra Plan.

Eligibility and Required Steps

To be eligible for this promotion, you **must**:

- have a residential address in a Market;
- be at least 18 years old;
- have a Revolut Personal account with no restrictions;
- be subscribed to the Ultra Paid Plan on a monthly billing cycle; and
- have received an invitation to participate in this promotion via email, SMS, in-app message or a push notification (the **Promotion Invitation**).

The **Required Steps** are:

1. switch to annual billing for your Ultra Plan (to do this go to Revolut app → profile icon → ‘your plan’ → ‘manage’ → tap 'save on annual' to switch to annual billing). **When you switch, the yearly Ultra fee becomes payable immediately.**
2. maintain annual billing on your Ultra Plan subscription for **at least 14 days after you have switched to annual billing.** Please note that depending on your Revolut

entity, a minimum term may apply to your subscription, meaning you might not be able to downgrade once the initial 14 days have passed.

The change from monthly to annual billing will be effective immediately, **and the full annual fee for your Ultra Plan will be charged to your Revolut Personal account at the time you switch.** Your next billing cycle will be one year from the date of your switch to annual billing. If you have already paid your monthly fee for the current month at the date of your switch, you will be refunded this amount.
If you decide to switch back to monthly billing before the end of the 14-day period, we'll refund the annual subscription fee you paid on switching. However, you will no longer be eligible for the Card Reward. This does not affect any statutory withdrawal rights you may have under applicable law. If you exercise such rights within the statutory period, you will no longer be eligible for the Card Reward.
Cancellation rules apply: Depending on which Revolut group entity provides you with your Revolut Personal account, a fee for downgrading your Ultra Plan subscription to another Revolut subscription plan may apply or your subscription may have a minimum term during which you cannot downgrade. The annual fee payable, any applicable minimum term, and any fee for downgrading your Ultra Plan subscription to another Revolut subscription plan will be shown to you before you confirm the switch to annual billing. Please read the Paid Plan Terms for more information.

How do I get my Card Reward?

We will send you the Card Reward within 30 business days of the end of the Promotion Period if you are eligible for this promotion, you complete the Required Steps during the Promotion Period and give consent to issue a new card. We will use the address you have registered on your Revolut Personal account, **so please make sure your address is up-to-date** in the Revolut app before entering the promotion. If the Card Reward is sent to an incorrect address because your information was not updated, we will unfortunately be unable to send a replacement Card Reward to the correct address.

Legal bits and pieces

Legal bit	Pieces
Promotion abuse or misuse, and unforeseen events	We may suspend, change, or end the promotion, if we reasonably determine, based on objective evidence, that it's being abused, or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the

Legal bit	Pieces
	promotion. We may suspend or end the promotion on an individual or promotion-wide basis. Any issues? Contact Support in the Revolut app.
Changes or early end	If we need to change, suspend or end the promotion before the end of the Promotion Period, we will tell you the same way we invited you to the promotion (e.g. email, push notification, in-app). Where possible, we will give notice through the Revolut app and/or email. Don't worry – if you've already taken part in the promotion, any changes to this Promotion Terms won't affect you unless required by applicable law. Please contact our Support team if you believe you qualify for a particular benefit in relation to the promotion that has not been awarded to you due to the change, early suspension, or termination.
Fraud or rule-breaking	We might not let you participate in this promotion if any of the following applies: • you are not eligible for this promotion or you have not successfully completed the Required Steps • you have materially breached the Revolut Personal Terms or these Promotion Terms, and that breach directly affected the award of Card Reward, • you engage in fraud or material abuse of this promotion (for example, attempting to obtain an unfair advantage through deception, or by providing false information). If the Card Reward has already been granted to you, we may request return of the delivery fee and/or card fee we initially waived. We will only do so after determining the above circumstances on the basis of objective evidence and notifying you of the reason and the amount to be charged.
Account closed or restricted	If your Revolut Personal account is closed, suspended, or restricted before the Card Reward is issued, or is suspended or restricted in a way that prevents us from lawfully issuing the Card Reward, you'll no longer qualify for the Card Reward.

Legal bit	Pieces
Liability	We are liable to you in accordance with applicable law. Nothing in these Promotion Terms excludes or limits our liability for fraud, wilful misconduct, gross negligence, injury to life, body or health, or any other liability that cannot be excluded or limited under applicable law. Subject to the above, and to the maximum extent permitted by applicable law, we are not liable for loss that was not reasonably foreseeable.
Data & Privacy	Your personal data will be processed in line with the Customer Privacy Notice that applies to your Revolut Personal account.
Exclusions	Employees, directors, agents, contractors and affiliates of Revolut group entities are not eligible for this promotion.
Language	The terms and conditions are published in English and may be translated to other languages. Please refer to the table below to find out which language applies and is legally binding, depending on the entity that provides your Revolut Personal account.

This promotion is organised and offered to you by the Revolut group entity that provides you with your Revolut Personal account. If you have a complaint about this promotion, you can raise it directly with them (formalcomplaints@revolut.com). 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.

You can rely on the mandatory consumer protection rules and laws of the country where you live.

Revolut group entity/branch	Registered address	Law that applies to these terms and conditions and prevailing (and legally binding) language	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	The laws of England and Wales. English language.	The courts of England and Wales. If you are resident in Scotland or

Revolut group entity/branch	Registered address	Law that applies to these terms and conditions and prevailing (and legally binding) language	Which courts have jurisdiction
			Northern Ireland, you may also use the courts local to you.
Revolut Bank UK Ltd Revolut Bank UK Ltd (CRN: 12871051) is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.	30 South Colonnade, London E14 5HX, United Kingdom	The laws of England and Wales. English language.	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use the courts local to you.
Revolut Bank UAB	Konstitucijos ave. 21B, 0810508130 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these terms prevails and will be used in any proceedings.	The courts of Lithuania or Switzerland or 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, Sucursal en España	Príncipe de Vergara 132, 28002, Madrid (Spain), with tax ID W0250845E, duly registered with the Commercial	Spanish law. The Spanish version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Spain.

Revolut group entity/branch	Registered address	Law that applies to these terms and conditions and prevailing (and legally binding) language	Which courts have jurisdiction
	Registry in Madrid under Volume 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583		
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands.	Dutch law. The Dutch version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of the Netherlands.
Revolut Bank UAB, Zweigniederlassung Deutschland	Signature Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law. The German version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Germany.
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Brussels, Belgium	Belgian law. The French and Dutch versions of these terms prevail over the English version and will be used in any proceedings.	The competent courts of Belgium.

ANNEX 1

Currency equivalents for all the currencies used for this promo.

Currency	Equivalent Value
EUR	89.99
DKK	679.99