

Instant Access Savings Promotion

Revolut Bank UAB ("**Revolut**") is offering eligible Personal customers (as described in "*Who is Eligible for this Promotion*" section) residing in Croatia the opportunity to receive a benefit when creating an Instant Access Savings account consisting of:

- An increased rate (EUR) of **2.48% per annum (gross)**, corresponding to **2.10% per annum (net of Lithuanian non-resident tax)** (the "**Instant Access Savings Offer**"), regardless of the selected plan. Please, consult the [Instant Access Savings Information Sheet](#) for further information on this product and to compare the interest rates of this promotion with those currently applied.

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

- the [Personal terms | Revolut Croatia](#) that apply to your Revolut Personal account;
- the [Fees | Revolut Croatia](#) that apply to your Revolut Personal account;
- terms and conditions that apply to your Revolut Instant Access Savings, [Instant Access Savings Terms | Revolut Croatia](#).

The Promotion is available from **4 March 2026** and will remain live until withdrawn by Revolut (the "**Promotion Period**"). This is the period during which you can participate in the Promotion. By participating during the Promotion Period you will be able to benefit from the Instant Access Savings Offer until **31 August 2026 ("Offer Duration Period")**. We may amend the Offer Duration Period by giving you at least 30 days' prior notice via email, push notification and/or in-app Inbox message. Amendment of the Offer Duration Period will not affect the promotional interest rate already applied to an Eligible Participant's Instant Access Savings account during the Offer Duration Period up to the effective date of such amendment, except in cases of fraud/abuse as set out below. When the Offer Duration Period ends, the interest rate applicable to your Instant Access Savings included in the Promotion will be determined accordingly with your account type as explained in the [Instant Access Savings Information Sheet](#) and [Instant Access Savings Terms](#).

To receive the Instant Access Savings Offer you must meet the Eligibility Criteria and complete the following Required Steps, both set out in these Promotion Terms below, during the Promotion Period.

Who is eligible for this Promotion?

To be considered an “**Eligible Participant**” for this Promotion you must meet the following “**Eligibility Criteria**”:

- Have a valid tax residency in Croatia.
- be at least 18 years of age.
- be a new customer of Revolut, signing up for the first time during the Promotion Period.
- be successfully onboarded on Revolut Bank UAB during the Promotion Period.

What do I need to do to participate?

- Create a Revolut account by following the Revolut app onboarding flow. You will be directed to the initial stage of that flow where you will need to initiate it **providing your phone number**;
- Once in the **opening an account flow for a Revolut Personal account**, you will need to follow the steps for opening a Revolut Personal account and complete our Know Your Customer checks (“KYC”);
- you will need to be onboarded successfully to Revolut. This means that you will have to **pass KYC** and there must be no restrictions on your account.
- Follow the steps for **opening your Instant Access Savings account**.
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How do I get the Instant Access Savings Offer?

Instant Access Savings is a demand deposit account. If you open a new Instant Access Savings account, you will earn interest on your savings daily at a gross interest rate of 2.48% p.a. for the Offer Duration Period when you meet the Eligibility Criteria shared above. Withdrawals can be made according to [Instant Access Savings - Instant Access Savings Terms | Revolut Croatia](#).

The Instant Access Savings offer applies to balances up to €15,000. When this Promotion ends, the interest rate on your Instant Access Savings will revert to the prevailing variable interest rate at the time applicable to your plan type and will be subject to the Instant Access Savings Terms. For more information, please consult the

[Instant Access Savings - Instant Access Savings Terms | Revolut Croatia](#) and [Instant Access Savings Information Sheet](#).

What other legal information should I know?

1. This Promotion is organised and offered to you by Revolut Bank UAB. Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the [Bank of Lithuania](#) and the [European Central Bank](#) as a credit institution. You can see our licence on the Bank of Lithuania website [here](#) dated 13 December 2021 and our incorporation and company documents on the Lithuanian Register of Legal Entities website [here](#). The Bank of Lithuania is the central bank and the financial supervisory authority of the Republic of Lithuania whose address is Gedimino ave. 6, 01103 Vilnius, the Republic of Lithuania, registry number 188607684 (further information on the Bank of Lithuania can be obtained on its website at [www.lb.lt](#), the Bank of Lithuania can be contacted on telephone number +370 800 50 500).
2. We may change, suspend or end the Promotion, 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 run the Promotion. We may suspend or end the Promotion on an individual or promotion-wide basis.
3. We reserve the right to revert the Offer you have received during the Offer Duration Period if you participate in the Promotion fraudulently, if you breach the terms that apply to your Revolut account, or if we become aware you were not compliant with these Promotion Terms. This means we will calculate the interests applicable to your Instant Access Savings according to the rate set in the [Instant Access Savings Information Sheet](#) document and will debit in your main account the difference between that amount and the interest paid under the promotional rate offered under this Promotion. You consent and authorise us to make such a debit for this purpose.
4. Revolut will not be liable for any loss, whether directly or indirectly suffered, that is not due to fault or gross negligence, 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 offer 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 you got any of the Promotional Offer or between the time of qualifying for the Offer and receiving it, you will lose your entitlement to the Offer. Similarly, if you close your Revolut Instant Access Savings or if any of your accounts or sub-accounts become suspended or restricted, the Instant Access Savings Offer under the Promotion will be lost.
6. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our [Customer Privacy Notice](#).
7. These Promotion Terms are governed by Lithuanian law and legal action can only be brought to the courts of Lithuania or any EU Member State where you reside.
8. By participating in this Promotion, you confirm that you understand that any offer you receive as part of this Promotion 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 your responsibility to pay any tax which may arise from receiving any offer. However, we operate under our Lithuanian banking entity, which requires us to withhold tax on your savings interest and report it to the Lithuanian tax authorities. For more information, please consult the [Instant Access Savings Terms | Revolut Croatia](#).
1. Any concerns or complaints can be raised via the in-app chat. If you prefer, you can make your complaint using our online [form](#). Or you can email us at formalcomplaints@revolut.com. You can also submit complaints to external entities as identified in the terms and in our Complaints Policy. For more information about how we handle complaints, see our [Complaints Policy](#).
2. You can withdraw from these Promotion Terms free of charge and without having to indicate any reason at any time, by closing the Instant Access Saving account in the app.