

Revolut Bank UAB ("**Revolut**"), acting via Revolut Bank UAB, Sucursal en España ("**RBUB Branch in Spain**"), is offering eligible Personal Revolut existing customers (as described in the "Who is Eligible for this Promotion?" section) residing in Spain the opportunity to receive a promotional benefit when opening an Instant Access Savings account consisting of:

An increased rate of **2.27% AER (2.25% NIR)** in EUR on your Instant Access Savings account, regardless of selected plan. The promotional interest rate applies up to a maximum balance of €25,000 across all your Instant Access Savings accounts. Any balance above this amount will earn interest at the rate applicable to your plan, as set out in the [Pre-contractual Information Instant Access Savings](#).

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

Promotion Period and Duration

The Promotion sign up period is available from the date the campaign is communicated to you until **21st October 2026** (the "**Promotion Period**"). This is the period during which you must join in the promotion by opening an Instant Access Savings account.

By agreeing to participate during the Promotion Period, you will be able to benefit from the Instant Access Savings Offer for a fixed period of **4 months** after you joined the promotion (the "**Offer Duration Period**").

When the 4-month Offer Duration Period ends, the interest rate applicable to your Instant Access Savings will automatically revert to the rate determined by your plan type, as explained in the [Pre-contractual Information Instant Access Savings](#) and [Instant Access Savings Terms | Revolut Spain](#).

Additional conditions may apply to your Instant Access Savings Offer. If they do, we will set them out in a separate document (the "Conditions Document") which we will share with you by email before you open your Instant Access Savings account; they will also be accessible in the Revolut app. The Conditions Document forms part of these Promotion Terms.

When the Promotion Period ends, or if a Conditions Document applies to you and you do not meet its conditions, the interest rate applicable to your Instant Access Savings will be determined according to your plan type, as explained in the [Pre-contractual Information Instant Access Savings](#) and [Instant Access Savings Terms | Revolut Spain](#).

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

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 Spain.
- Be at least 18 years of age.
- Be an existing customer of Revolut, successfully onboarded on Revolut Bank UAB.
- Have received a direct invitation to participate in this promotion from Revolut via email and/or in-app push notification.
- Join the promotion during the Promotion Period by opening an Instant Access Savings account.

Please note: This promotion is structured as an exclusive, invitation-only campaign. If you have not received a direct communication from us regarding this specific Instant Access Savings Offer, you are not eligible to participate.

What do I need to do to participate?

To take part in this promotion, you must simply open an Instant Access Savings account within the Revolut app, which can be reached via the specific link included in your email or push notification.

How do I get the Instant Access Savings Offer?

Instant Access Savings is a demand deposit account. If you meet the Eligibility Criteria, you will earn interest on your savings daily at your designated promotional rate of **2.27% AER (2.25% NIR)** for the 4-month Offer Duration Period. Withdrawals can be made at any time according to the [Instant Access Savings Terms | Revolut Spain](#).

The promotional interest rate applies exclusively to balances up to **€25,000**. Any amount exceeding €25,000 will accumulate interest at the interest rate applicable to your plan type.

Your funds will be deposited either with our partner bank, Deutsche Bank AG, in a segregated account under a fiduciary framework, or with Revolut Bank UAB in a deposit account. You will always be able to know where your funds are deposited through your Revolut app. In each case, your funds will be protected by the deposit guarantee scheme applicable to the relevant deposit-taking institution in accordance with applicable law.

Representative examples:

€1,000 invested and maintained for 4 months at 2.27% AER (2.25% NIR) generates approximately €7.40 in gross interest.

What other legal information should I know?

1. This Promotion is organised and offered to you by RBUAB Branch in Spain, with number of registration with the Bank of Spain 1583, registration with the Commercial Registry of Madrid at Volume 44863, Book 0, Sheet 1, Section 8, Page M789831, Inscription 1 and with its address at Principe de Vergara, 132, 4th Floor. 28002. Madrid.
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 this 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 Spanish law. The courts of Spain have exclusive jurisdiction to hear disputes related to, or arising of, these terms.
8. The terms and conditions are published in English and Spanish. The Spanish version prevails over the English version and will be used in any proceedings.
9. By participating in this Promotion, you confirm that you understand that this offer is subject to local income tax in Spain (19%). RBUAB Branch in Spain will withhold tax in line with Spanish tax regulations on the interest accrued and the daily interest payment that will happen in your Instant Access Savings will be net of tax withheld at source. For more information, please consult the [Instant Access Savings Terms | Revolut Spain](#).
10. 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](#).
11. You can withdraw from these Promotion Terms free of charge and without having to indicate any reason, during the first 14 days, by closing the Instant Access Savings account in the app.