Terms and Conditions

Welcome to the Revolut Australia Instant Access Savings Promotion - 2026 (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd t/a Revolut Bank Australia (ABN 21 634 823 180), AFSL No. 517589 ("**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion are set out below (the "**Terms**"). These Terms apply in addition to the other terms and conditions that apply to you as a customer of Revolut, including the Personal Terms, Savings Terms, Fees and Charges Section and Interest Rates and Fees.

Promotion Period

The Promotion starts on the day you sign up as a new customer of Revolut, and ends in one calendar month at 10:00am AEST , as set out in the In-App Invite (the "**Promotion Period**").

What is the Promotion?

The Promotion is an opportunity for new Revolut customers to receive a higher interest rate (the "**Boosted Rate**") for their combined Revolut Savings balances up to A$100,000 for a period of 3 calendar months from the date the Revolut Savings Account was opened (the "**Instant Access Savings Offer**"). The Boosted Rate will be shown to you before you open a Revolut Savings Account in the Revolut app ("**In-app Invite**").

For example, if you join as a new Revolut customer on 1 September and open a Revolut Savings Account on 10 September, your Revolut Savings Account will be eligible to earn the Boosted Rate until 10 December 2026 (inclusive).

Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must:

- be a new Revolut Personal customer. If you are currently a Revolut customer, or have been a customer or started the sign-up process in the past, you are not eligible;
- Be 18+ years old;

- have the In-app Invite from Revolut inviting you to participate in the Promotion visible when you open a new Revolut Savings Account; and
- follow the steps outlined in the section below (“**What do I need to do to take part in the Promotion?**”).

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

To take part in the Promotion and receive the Instant Access Savings Offer, you must during the Promotion Period complete all of the following steps:

- pass Revolut’s ‘Know Your Customer’ checks and onboard successfully - with no restrictions on your Revolut account; and
- Open a Revolut Savings Account within the Promotion Period.

What balances does the Boosted Rate apply to?
The Boosted Rate is payable on your combined personal savings balances up to A$100,000.

If your combined personal savings balances are above A$100,000, the tiered interest rate(s) applicable to your plan applies. Please see Interest Rates and Fees for more information.

What happens after 3 calendar months?
After your Revolut Savings Account has been open for 3 calendar months, your Boosted Rate will no longer apply to your combined Revolut Savings Account balances and the interest rate will revert to the tiered interest rate(s) applicable to your plan. Please see Interest Rates and Fees for more information.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms from time to time if necessary to protect our legitimate interests. If we exercise this right in a way that is detrimental to you, we will try to give you advance notice on our website. Please contact Revolut Support via the Revolut app if you believe you qualify for a particular benefit in relation to the Promotion that has not been rewarded to you.

The Boosted Rate is a variable rate, and is subject to change. We may need to change the Boosted Rate if there are economic or monetary policy changes such as changes to the Reserve Bank of Australia's cash rate. If we do so, we will notify you about the change to the Boosted Rate no later than the day the change occurs.

Events beyond our control may occur that render the payment of the Boosted Rate impossible. Accordingly, we will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

Revolut reserves the right to reverse any interest received at the Boosted Rate if the Instant Access Savings Offer is obtained fraudulently or there is a breach of the Revolut Personal Terms, Savings Terms or these Terms.

If you close your Revolut account or your account becomes suspended or restricted before you receive the Instant Access Savings Offer under this Promotion, then you will no longer be entitled to receive the interest at the Boosted Rate and it will not be paid to you.

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 take any actions we see fit in the circumstances.

Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of the State of Victoria.