

Instant Access Savings Promotion

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

- An increased gross rate of **5.50% p.a. in RON** (the "**Instant Access Savings Offer**"), regardless of the selected plan.

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

The Promotion is available from **14 July 2026** until withdrawn by Revolut (the "**Promotion Period**").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 for **six months** from the date your Instant Access Savings account is created (the "**Offer Duration Period**"). When the Offer Duration Period ends, the interest rate applicable to your Instant Access Savings included in the Promotion will be determined according to your account type, as explained in the [Instant Access Savings Information Sheet](#) and [Instant Access Savings Terms | Revolut Romania](#).

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 Romania.
- be at least 18 years of age.
- Be a new customer of Revolut, signing up to for the first time during the Promotion Period

What do I need to do to participate?

To participate, you must complete the following **Required Steps** one month of signing up to Revolut:

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

Please note: You must open your Instant Access Savings account within one month of passing your KYC checks to be eligible for this Promotion.

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 an interest rate of 5.50% p.a. for the Offer Duration Period when you meet the Eligibility Criteria shared above. Withdrawals can be made according to [Instant Access Savings Terms | Revolut Romania](#).

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 Terms | Revolut Romania](#) and the [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 Vilnius Sucursala București**. Revolut Bank UAB Vilnius Sucursala București, branch of Revolut Bank UAB, a company incorporated in Romania, Romanian Trade Register number: J2023010350404 issued on 06.06.2023, unique registration code (CUI) 48273978 and registered office at 15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office nb. 111, Tower Center International Building, District 1, Bucharest, Romania, e-mail ro.bank.branch@revolut.com. Revolut Bank UAB Vilnius Sucursala București is registered in the BNR Register „Branches of cred institutions from other Member States” under no. RB-PJS-40-078.
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 Romanian law. The courts of Romania have exclusive jurisdiction to hear disputes related to, or arising of, these terms.
8. The terms and conditions are published in English and Romanian. The Romanian 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 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. The interest accrued will be subject to taxation and interest paid to you will be net of Romanian withholding taxes as required under Romanian tax laws. The tax withholding will be in line with Romanian tax laws.
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 at any time, by closing the Instant Access Saving account in the app.