Revolut Bank UAB ("**Revolut**"), acting via its Branch in France, is offering recent Revolut Personal customers residing in France the opportunity to receive a boosted interest rate of 5.25% gross when opening their first Instant Access Savings account, for a maximum of 120 days (jointly, the "**Instant Access Savings Offer**" or the "**Promotion**").

Conditions may apply to your account for keeping the Boosted Rate. The specific Conditions applicable to you, if any, will be set out in the Conditions Document (as defined below).

If a condition applies to your account, you will receive a document by email before you open your Instant Access Savings account, telling you which condition applies to you and explaining how it works (your "Conditions Document"). The Conditions Document forms part of these Promotion Terms.

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 and Fee pages that apply to your Revolut Personal account; and
- the Instant Access Savings Terms that apply to your Instant Access Savings account

Who is eligible for this Promotion?

To be considered an eligible participant for this Promotion you must:

- have your registered address in France;
- be at least 18 years of age;
- have passed the KYC checks to open your Revolut Personal account after 25 August 2026, and less than 30 calendar days ago;
- not have held a Revolut Personal account before; and
- not have held an Instant Access Savings account before.

What do I need to do to participate?

To take part in this Promotion, you must open an Instant Access Savings account on the Revolut app within **30 calendar days of successfully passing KYC to open your Revolut Personal account**.

You will receive a PDF copy of these terms by email before you open your Instant Access Savings account. If a condition applies to your account, you will also receive a separate document before you open your Instant Access Savings account, telling you which condition applies to you and explaining how it works. If you do not receive this document, no additional conditions apply to your Boosted Rate.

What exactly is my Instant Access Savings Offer?

Instant Access Savings is a demand deposit account. If you're eligible and participate in the promotion, you'll earn a boosted interest rate of **5.25% gross** on your Instant Access Savings account daily (the "**Boosted Rate**"), instead of the regular rate applicable to Instant Access Savings accounts set out in the Pre-contractual Information Instant Access Savings.

You can benefit from the Boosted Rate for up to 120 calendar days from the moment you open your first Instant Access Savings account (the "**Promotion Period**"), subject to any condition that applies to your account.

- If no condition applies to your account, you will enjoy the Boosted Rate for the full Promotion Period with no additional conditions.
- If a condition applies to your account, the Boosted Rate runs in 30-day cycles during the Promotion Period. You must meet your condition in each cycle to keep the Boosted Rate. If you do not, the Boosted Rate is deactivated and your account earns the regular rate, and it can be reactivated if you later meet the condition within the Promotion Period.

Conditions are met through genuine card transactions only, as defined in the "What's a genuine card transaction?" section below.

The condition that applies to you and the full detail of how cycles work are set out in your Conditions Document, which you receive by email before you open your Instant Access Savings account and which forms part of these Promotion Terms. If you do not receive a Conditions Document, no condition applies to your account.

At the end of the Promotion Period, or when your last cycle ends, your Boosted Rate is deactivated and your Instant Access Savings account will start earning interest at the regular rate applicable to Instant Access Savings accounts, set out in the Pre-contractual Information Instant Access Savings.

The Boosted Rate **applies up to a maximum balance of 25,000 euros** across all your personal Instant Access Savings accounts. Any balance above this amount will earn interest at the regular rate applicable to Instant Access Savings accounts, set out in the Pre-contractual Information Instant Access Savings.

What's a genuine card transaction?
Where a condition applies to your account, only genuine card transactions count towards meeting it. A genuine card transaction is one made to buy goods or services from a merchant (in store or online) at a standard market price, using the Revolut card linked to your Revolut Personal account (not a Joint, Revolut Pro, or under-18 account). A payment is not genuine if it is refunded, or if it is made to a merchant in any of the excluded categories below:

- Cash, wire transfers, money orders, foreign currency exchanges, digital wallet top-ups, prepaid card reloads, gift cards, or crypto transactions; and
- Betting, casino transactions, sportsbooks, or lottery tickets.

What other legal information should I know?

Legal bit	Pieces
Changes or early end	We may suspend or change the promotion –for a specific participant or for everyone– if it's being abused or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. We may stop offering the promotion at any time. If we need to change, suspend or stop offering the promotion, we will tell you about this in the same way we invited you to the promotion (e.g., email, push notification, in-app). If you have already participated in the promotion, we will give notice through the Revolut app and/or email. Don't worry – if you've already participated in the promotion, any changes to these Promotion Terms won't affect you unless reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion.

Legal bit	Pieces
	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.
Local currency equivalents	Where these Promotion Terms mention a specific amount or local currency equivalent, we will use the currency of the country you indicate as your country of residence when you open your Revolut Personal account (your base currency). Any transaction in another currency will be converted to your base currency and applied towards the relevant threshold.
Fraud or rule-breaking	We might not let you participate in this promotion if any of the following applies – you: • you do not (or no longer) meet the Eligibility Criteria, • engage in fraud or material abuse of this promotion (for example, attempting to obtain an unfair advantage through deception or by providing false information), • breach these terms or the Revolut Personal Terms, and that breach directly affects or affected the award of your promotional rate. If the Boosted Rate has already been granted to you, we may replace it with the regular rate set out in the Pre-contractual Information Instant Access Savings and charge you for the difference between the gains you've made from the Boosted Rate and the gains you would have on the regular rate mentioned above.
Taxes	The benefits you earn from this offer might be subject to income tax in your country of residence or where you are a tax resident. It is your responsibility to pay any tax that might apply. Revolut is not responsible for your tax obligations related to this promotion.
Data & Privacy	We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.
Language	These Promotion Terms are published in French and may be translated to other languages. The French version prevails over other versions.

Legal bit	Pieces
Complaints	If you have a complaint about this promotion, you can raise it directly with us (by using this form or emailing us at formalcomplaints@revolut.com). Please note that if you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des Sociétés Financières (ASF).
Applicable law and disputes	These terms are governed by French law. Any disputes relating to or arising out of these terms will be decided by French courts. However, you can always rely on the mandatory consumer protection rules and laws of the EEA country where you live. If you live in another EEA country, you may also be able to bring a dispute in the courts of your home jurisdiction.
Withdrawal right	You can withdraw from this promotion free of charge and without having to indicate any reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form), provided that the promotion is not yet fully executed or has not ended.

This promotion is organised and offered to you by **Revolut Bank UAB acting in France via its branch in France**, 10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077). The French branch of Revolut Bank UAB is regulated by the Bank of Lithuania and the European Central Bank as a credit institution, and supervised by the Autorité de contrôle prudentiel et de résolution (ACPR). Contact: support@revolut.com.