

Revolut Bank UAB, acting via its branch in Germany (**Revolut Bank UAB, Zweigniederlassung Deutschland**), is offering eligible Personal new customers (as described in "Who is Eligible for this Promotion" section) residing in Germany the opportunity to receive a benefit when creating an Instant Access Savings account consisting of:

- An increased rate of **4.25% per annum** (the "**Instant Access Savings Offer**"), regardless of the selected plan, available for a maximum of four (4) Cycles from the date of Savings account creation (the "**Offer Duration Period**").
- The 4.25% promotional rate applies to a **maximum combined balance of €25,000 across all your personal Instant Access Savings accounts**. Any balance exceeding €25,000 will earn interest at the rate applicable to your plan (as set out in the [Instant Access Savings Information Sheet](#)), and interest across your total balance will be combined into a single, blended daily payout.

The promotional rate of 4.25% p.a. runs in Cycles. A "Cycle" is a period of 30 consecutive days during which the promotional rate applies to your Savings account. Cycles can only start within 120 days of your account opening (the "Promotional Period"); a Cycle that starts within the Promotional Period runs for its full 30 days, even if it extends beyond it.

- **First Cycle.** Your first Cycle starts automatically when you open your first Savings account. No conditions apply to the first Cycle.
- **Earning further Cycles.** Completing three (3) genuine card transactions of €5 or more within your current Cycle earns you one (1) additional Cycle, which starts when your current Cycle ends. Each Cycle must be earned separately: transactions in excess of three within a Cycle do not count toward, or unlock, any further Cycles. A Cycle can only be earned if it starts within the Promotional Period. You can earn a maximum of three (3) further Cycles.
- **Reactivation.** If you do not complete three genuine card transactions within a Cycle, your interest rate returns to your plan's rate at the end of that Cycle. You can reactivate the promotional rate at any time within the Promotional Period by completing three (3) genuine card transactions of €5 or more within 30 consecutive days.
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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 Germany](#) that apply to your Revolut Personal account;
- terms and conditions that apply to your Revolut Instant Access Savings, [Instant Access Savings Terms | Revolut Germany](#).

The Promotion is available from 18 August 2026 until further notice. We may stop providing the **Instant Access Savings Offer** at any time for future eligible users. If we do, this will not affect any Instant Access Savings Offer you already receive — you will continue to benefit from the promotional rate until your Offer Duration Period expires, subject to these Promotion 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.

Who is eligible for this Promotion?

To be eligible for this Promotion, you must meet the following **"Eligibility Criteria"**:

- have a valid tax residency in Germany;
- be at least 18 years of age;
- not have or have previously held a Revolut Personal account with any Revolut group entity; and
- be successfully onboarded on Revolut Bank UAB, Zweigniederlassung Deutschland while the Instant Access Savings Offer is live.

What do I need to do to participate?

- Create a Revolut account by following the onboarding flow in the Revolut app.
- 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 Bank UAB, Zweigniederlassung Deutschland. 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 within 30 days of completing KYC ("Opt-in Period").

How do I get the Instant Access Savings Offer?

If you open a new Instant Access Savings account during the Opt-in Period, meet the Eligibility Criteria and fulfill the required conditions, you will automatically earn interest on your savings daily at an interest rate of 4.25% per annum for the Offer Duration Period.

What's a genuine card transaction?

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 Kids & Teens 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;
- Brokerage fees, investment products, real estate and rental management, parking, commercial and household management, or financial and professional services;
- Betting, casino transactions, sportsbooks, or lottery tickets;
- Tax payments, fines, court fees, bail, or government procurement;
- Education services;
- Utilities and wholesale goods.

What other legal information should I know?

1. This Promotion is organised and offered to you by Revolut Bank UAB, Zweigniederlassung Deutschland located at Signature Linden Palais, Unter den Linden 40, 10117 Berlin, Germany.
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. Any issues? Contact Support in the Revolut app.
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. We are liable to you in accordance with applicable law. Nothing in these Promotion Terms excludes or limits our liability for fraud, wilful misconduct, gross negligence, injury to life, body or health, or any other liability that cannot be excluded or limited under applicable law. Subject to the above, and to the maximum extent permitted by applicable law, we are not liable for loss that was not reasonably foreseeable.
5. If you close your Revolut Personal account or your account becomes suspended or restricted before you got any of the Instant Access Savings Offer or between the time of qualifying for the Instant Access Savings Offer and receiving it, you will lose your entitlement to the Instant Access Savings 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 German law. The courts of Germany have exclusive jurisdiction to hear disputes related to, or arising of, these terms.
8. The terms and conditions are published in English and German. The German version prevails over the English version and will be used in any proceedings.
9. 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](#).