What is this Promotion about?

Revolut Bank UAB, acting via its branch in France is offering eligible Personal new customers residing in France the opportunity to open a **Revolut Personal Account** and an **Instant Access Savings account** during the **Promotion Period** (defined below), and have a chance to benefit from:

an increased gross annual nominal Instant Access Savings rate (the "Instant
Access Savings Offer") until 15:00 UTC on 31 March 2025 ("The Offer Duration").

The Instant Access Savings Offer rate is 3.25%.

We may occasionally change this rate as per the Instant Access Savings Terms. This rate will never be inferior to the one applicable to your plan. You can find the rate applicable to your plan at all times here: Standard, Plus, Premium, Metal, Ultra. The interest accrued will be subject to taxation, see the Instant Access Savings Terms for more information.

These terms and conditions (the "**Promotion Terms**") set out the rules that apply to this Promotion. When participating in this Promotion, you must also comply with:

- the Personal terms and Fees page that apply to your Revolut Personal account;
 and
- the Instant Access Savings Terms that apply to your Instant Access Savings account

The Promotion will run from **15:00 UTC** on **24 October 2024** till **15:00 UTC** on **30 November 2024** (the "**Promotion Period**"). This is the period during which you can participate in the Promotion (it is different from the Offer Duration period). By participating during the Promotion Period will be able to benefit from the Instant Access Savings Offer until 15:00 UTC on 31 March 2025. When the Promotion ends, the interest rate on your Instant Access Savings will revert to the rate applicable to your plan.

To take part in this Promotion and benefit from the Instant Access Savings Offer, you must meet the **Eligibility Criteria** and complete the following **Required Steps** (both set out below) during the **Promotion Period**.

Eligibility Criteria and Required Steps

Who is eligible for this Promotion?

To participate in this Promotion, you must meet the following Eligibility Criteria:

- Have a valid tax residency in France
- be at least 18 years old; and
- be on app version 10.47 or higher.

What do I need to do to participate?

You must also complete the following Required Steps before the end of the Promotion Period:

- Click on the unique link in the in-app banner or email/SMS/push notification or in the advertisement you've seen related to the Promotion - as you're a new user this link will redirect you to a landing page where you will need to provide your phone number.
- Once you have provided your phone number, you will be directed to the sign-up
 flow for a Revolut Personal account. You will need to follow the steps for opening a
 Revolut Personal account and complete our Know Your Customer checks ("KYC");
- you will need to be onboarded successfully to Revolut. This means that you will have to pass KYC and there must be no restrictions on your account.
- Follow the steps for opening your Instant Access Savings account.

What other legal information should I know?

- 1. The Promotion is organised and offered by Revolut Bank UAB acting via its branch in France ("Revolut France") whose registered address is 10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077). If you have a question about the Promotion (other than a complaint), please raise it directly with Revolut France by writing to the following email address: support@revolut.com.
- 2. We may change, suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, 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. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and we will give you notice through email. Any changes to the Promotion Terms will not affect your rights if you have already participated in the Promotion.

- 4. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an unforeseen 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 benefit in relation to the Promotion that has not been awarded to you as a result of early suspension or termination.
- 5. We may decide not to grant you the Instant Access Savings Offer if any of the following applies before we are due to do so: we become aware you are no longer an Eligible Participant because you are no longer subscribed to Revolut; we must suspend or restrict your Revolut Personal account to comply with our legal obligations, such as our anti-money laundering obligations; you engage in fraud or material abuse of this Promotion (for example, attempting to obtain an unfair advantage through deception); and/or you breach the Promotion Terms or the terms that apply to your Revolut Personal account (accessible here).
- 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. Revolut will only retain your personal data for as long as necessary to administer the Promotion and award the Instant Access Savings Offer.
- 7. The Promotion Terms are published in English and French. If you reside in France, the French version of these Promotion Terms will prevail over the English version. For residents of all other jurisdictions, the English version will prevail over the French version.
- 8. The Promotion Terms are governed by French law. However, the Promotion Terms do not affect your statutory or legal rights as an EU consumer and you can still rely on the mandatory consumer protection rules and law of the country where you live.
- 9. Consumers may refer disputes in relation to these Promotion Terms to the mediator of the Association Française des Sociétés Financières ("ASF") once they have been through our internal Revolut complaints process (find more information here). The ASF mediator may be contacted by post at the address below, or online at le médiateur ASF - Accueil : Monsieur le Médiateur de l'ASF; 75854 - PARIS CEDEX 17, France
- 10. All disputes in relation to these Promotion Terms will be decided by French courts if they have not been resolved in mediation. If you are a consumer residing in an EU member state or another jurisdiction, you may be able to bring legal proceedings in the relevant courts of your home jurisdiction.
- 11. You can withdraw from the Promotion free of charge and without having to indicate any reason within the first 14 days of confirming participation by letting us know through the Revolut app or by emailing us at support@revolut.com

(withdrawal form), provided that the Prended.	romotion is not ye	t fully executed o	or has not