

## What is this Promotion about?

Revolut Sociedade de Crédito Direto S.A. ("**Revolut**" or "**We**") is offering Eligible Customers (as set out below) residing in Brazil the opportunity to yield returns equivalent to **120% of the CDI** (Certificado de Depósito Interbancário) **rate** (the "**Enhanced Rate**") on their instant access savings through a promotional high-yield savings pocket (the "**Promotional Pocket**" and "**Instant Access Savings Offer**" or "**Promotion**", respectively) **until August 31, 2026 11:59pm GMT-3 (BRT)** (the "**Promotion Period**").

Eligible Customers may top up the **Promotional Pocket** provided that, at the time of the transaction, the total balance of the **Promotional Pocket** (consisting of prior deposits and accrued interest) is **less than BRL 10,000.00** (the "**Promotional Pocket Cap**"), and any new deposit will be limited to the Promotional Pocket Cap. The Enhanced Rate will accrue on deposits and accrued interest of the Promotional Pocket from the date of the first top up until the end of the Promotion Period. Eligible Customers may open the Promotional Pocket **until July 31, 2026 11:59pm GMT-3 (BRT)** (the "**Opening Period**"). We will notify you when funding begins. Once active, deposits can be made until the end of the Promotion Period, subject to the Promotional Pocket Cap.

Once the Promotion Period ends, the **Promotional Pocket will be automatically converted to an Interest-Bearing Account**, as described in Section 20 of the Personal Terms, and you may continue to hold your funds in the Interest-Bearing Account or withdraw them at any time.

The Instant Access Savings Offer is subject to these terms and conditions (the "**Promotion Terms**") the [Personal Term](#), and the [Paid Plan Terms](#) that apply to your active Paid Plan subscription at all times when participating hereto.

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

To be an "**Eligible Customer**" you must meet the following "**Eligibility Criteria**":

- have a residential address in Brazil;
- be at least 18 years of age;
- be a new or existing customer of Revolut, having been successfully onboarded and maintain a valid Revolut personal account until the end of the Promotion Period;
- subscribe to or have an active subscription of the Metal or Ultra Paid Plan, as the case may be, until the end of the Promotion Period; and

- open the Promotional Pocket and top up thereto until the end of the Opening Period.

You must also complete the following **"Required Steps"**:

**If you are a new Revolut customer**

- open a Revolut personal account by following the Revolut app onboarding flow;
- complete and successfully pass our Know Your Customer checks ("**KYC**");
- subscribe to the Metal or Ultra Paid Plan; and
- follow the steps for opening the Promotional Pocket and top up thereto **subject to the Promotional Pocket Cap before the end of the Opening Period.**

**If you are an existing Revolut customer**

- subscriber of the Standard, Premium or Plus Paid Plan, upgrade to Metal or Ultra; and
- already a subscriber of the Metal or Ultra Paid Plans, follow the steps for opening the Promotional Pocket and top up thereto **subject to the Promotional Pocket Cap before the end of the Opening Period.**

All of these Required Steps must be completed **until the end of the Opening Period.**

If you are already a successfully onboarded customer of Revolut on a Metal or Ultra Paid Plan and have an Interest-Bearing Account, only the Promotional Pocket open during the Promotion Period will qualify for the conditions of this Promotion.

**If you downgrade your Paid Plan from Metal or Ultra to Standard, Premium or Plus Paid Plan during the Promotion Period, you will no longer be eligible for the promotional rate and your Promotional Pocket will immediately and automatically convert to earn the Interest-Bearing Account.**

## How do I get the Enhanced Rate Earnings?

The Promotional Pocket offers daily liquidity. You may request the redemption of the funds held in the Promotional Pocket at any time during the Promotion Period, and the funds will be made available in your Revolut personal account immediately.

- **Partial Withdrawals:** You may make partial withdrawals from your Promotional Pocket and the Enhanced Rate will continue to apply to the remaining balance until the end of the Promotion Period.
- **Full Withdrawal:** If you withdraw the totality of the funds held in the Promotional Pocket during the Promotion Period, the Promotional Pocket will remain open for new top ups until the end of the Promotion Period, subject to the Promotional Pocket Cap.

Interest earned in the Promotional Pocket is subject to Withholding Income Tax (Imposto de Renda Retido na Fonte - IRPF) in accordance with the Brazilian regressive tax table for fixed-income investments: **(a)** 22.5% for investments held for up to 180 days; **(b)** 20% for investments held from 181 to 360 days; **(c)** 17.5% for investments held from 361 to 720 days; or **(d)** 15% for investments held for more than 720 days.

**IRPF will be automatically withheld by Revolut upon any withdrawal (partial or full) from the Promotional Pocket, calculated on the interest earned on the withdrawn amount.**

**Even after the Promotion Period ends, you can keep your funds in the Interest-Bearing Account for as long as you wish. Consequently, income tax will only be withheld at the moment you withdraw your funds, in accordance with the applicable rate of the regressive tax table.**

## What other Legal Information should I know?

1. Revolut will provide you with annual tax reporting documents (*Informe de Rendimentos*) for purposes of your personal income tax return, accessible through the Revolut app.
2. By participating in this Promotion, you acknowledge and agree that: **(a)** you are solely responsible for understanding and complying with all tax obligations in connection with the Promotional Pocket; **(b)** any Enhanced interest may be subject to additional taxation in your country of residence and/or tax residence; **(c)** Revolut is not responsible for any tax obligations arising from your receipt of Enhanced Interest; and **(d)** you should consult a tax professional if you have questions about your tax obligations.
3. This Instant Access Savings Offer and these Promotion Terms do not constitute investment advice, financial advice, tax advice, or a recommendation to participate. We encourage you to make your own independent assessment of whether this Promotion is suitable for your circumstances.
4. If you opened your Promotional Pocket during the Opening Period, and subsequently downgraded and then upgraded your plan again during the Promotion Period, you remain eligible to reopen your Promotional Pocket until the end of the Promotion Period.
5. We may, at our sole discretion, suspend, terminate, or modify these Promotion Terms or this Promotion at any time. Events beyond the control of Revolut may occur that render the awarding of the Instant Access Savings Offer and the

Enhanced Rate impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

6. If we reasonably believe that you have engaged in fraud, abuse, or any activity intended to circumvent these Promotion Terms (including but not limited to creating multiple accounts, manipulating plan subscriptions, or engaging in artificial transactions solely to benefit from this Promotion), we may, at our sole discretion, take appropriate action including: **(a)** excluding you from this Promotion; **(b)** reversing any earnings from the Promotional Pocket promotional; **(c)** closing your Promotional Pocket; **(d)** suspending or closing your Revolut personal account; and/or **(e)** reporting suspicious activity to relevant authorities.
7. If you close your Revolut personal account or if your Revolut personal account is suspended, restricted, or closed by us between the time of depositing funds in the Promotional Pocket and the end of the Promotion Period, you will forfeit any right to continue earning the Enhanced Interest. However, you will be entitled to withdraw your principal and any interest accrued up to the date of your Revolut personal account closure, subject to applicable taxes.
8. Revolut will send marketing communications to its customers in accordance with applicable data privacy and electronic marketing laws. If you do not wish to receive marketing from Revolut, you may manage your preferences in the Revolut mobile app. Revolut processes your personal data in accordance with its [Privacy Notice](#).
9. These Promotion Terms are published in English and translated to Portuguese and any other translation is a courtesy and an unofficial translation only. **The Portuguese language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The Portuguese language version shall be used in any legal proceedings.**
10. To the extent permitted by law these Promotion Terms shall be exclusively **governed by and construed in accordance with the laws of Brazil**. Any disputes arising out of or in connection with these Promotion Terms shall **exclusively be submitted to and dealt with by the competent courts of the State of São Paulo**.  
If you need more information, please contact our [support](#).

## Contact Information

**Online chat:** <https://www.revolut.com/pt-BR/contact-us/>

**Support phone numbers:** +55 11 5039 1888 and +55 0800 591 1445 (toll-free);

**Emails:**

- [support@revolut.com](mailto:support@revolut.com) – customer support

- **Ombudsman:** available on business days, from 8:00 a.m. to 6:00 p.m. (Brasília time), at 0800 591 1329 or by email at [ouvidoria@revolut.com](mailto:ouvidoria@revolut.com) – for complaints that could not be resolved through the customer support channels listed above
- **[courtorders@revolut.com](mailto:courtorders@revolut.com)** – fraud, information requests, or fund blocking requests
- **[juridico@revolut.com](mailto:juridico@revolut.com)** – judicial matters or other legal issues