

# Instant Access Savings Promotion for New Revolut Customers

## What is this Promotion about?

Revolut Bank UAB acting via its branch in Romania, Revolut Bank UAB Vilnius Sucursala București, is offering eligible Personal new customers (as described in "Who is Eligible for this Promotion" section) residing in Romania the opportunity to receive a benefit (the "**Benefit**") when opening a Revolut Personal account and contracting the Instant Access Savings product consisting of:

- an increased gross rate of 5.50% p.a. until 18:00 UTC on 30 May 2025 (the "**Instant Access Savings Offer**").

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 and related documents that apply to your Revolut Instant Access Savings, [Instant Access Savings Terms | Revolut Romania](#).

The Promotion will run from 13:00 UTC on 14 January 2025 till 13:00 UTC on 14 March 2025 for users in Romania who become new Revolut customers and are successfully onboarded on Revolut Bank UAB Vilnius Sucursala Bucuresti during this time (the "**Promotion Period**"). Those users will be able to benefit from the Instant Access Savings Offer until 18:00 UTC on 30 May 2025 (the "**Duration of the Promotion**"). We can end the Promotion at any time by providing 30 days' prior notice to you through an email, push notification and/or in-app Inbox message.

To receive the Benefits 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 for the first time during the **Promotion Period**
- be successfully onboarded on Revolut Bank UAB Vilnius Sucursala Bucuresti during the **Promotion Period**
- Either receive marketing directly about this Promotion or see the Promotion marketed in the Revolut app and/or via email/push notification or via an external source so you can follow the below steps to benefit from the Promotion. You will only receive marketing from us if you have already provided your personal data to us and are happy for Revolut to send marketing to you.

You will also need to complete the following steps:

- 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 Revolut's website 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 payment account with Revolut Bank UAB Vilnius Sucursala București (the "Revolut account offering entity").
- Follow the steps for opening a Revolut Personal account with the Revolut account offering entity and complete our Know Your Customer ("KYC") checks.
- Be successfully onboarded to Revolut account offering entity (this means you have to pass KYC) with a registered address in Romania and with no restrictions on your account before the end of the Promotion Period.
- Follow the steps for adding details regarding your tax residency by completing the relevant onboarding requirements including sharing your CNP details.
- Follow the steps for opening your Instant Access Savings Account.

## 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 Duration of this Promotion when you meet the Eligibility Criteria shared.

This offer is limited to Instant Access Savings account up to lei 13,000,000. 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 on [Instant Access Savings - Instant Access Savings Terms | Revolut Romania](#), [Deposit Information Sheet](#) and [Instant Access Savings FAQ](#).

*\* Please see the relevant Deposit Information Sheet according to your Plan: [Standard](#), [Plus](#), [Ultra](#), [Premium](#), [Metal](#).*

## What other legal information should I know?

1. This Promotion is organised and offered to you by Revolut Bank UAB Vilnius Sucursala București, branch of Revolut Bank UAB, incorporated in Romania, registered with the Romanian Trade Registry under nber. J40/10350/2023 from 06.06.2023, having a unique identification number 48273978, , registered address at 15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office nb. 111, Tower Center International Building, District 1, Bucharest, Romania and included in the National Bank of Romania register of Branches from foreign credit institutions under registration nber. RB-PJS-40-078.
2. We may change, suspend or end the Promotion, 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. We reserve the right to retroactively apply any fee you should have paid during the Promotion 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.
4. Revolut will not be liable for any loss, whether directly or indirectly suffered, 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 benefit 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 Benefits or between the time of qualifying for the Benefits 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 and legal action can only be brought to the courts of Romania (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).
8. By participating in this Promotion, you confirm that you understand that the interest rate will be calculated on a yearly basis and subject to taxation according to Romanian fiscal legislation, under the terms and conditions applicable to this product.
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](mailto:formalcomplaints@revolut.com). For more information about how we handle complaints, see our [Complaints Policy](#).
10. You can withdraw from these Promotion Terms 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](mailto:support@revolut.com), provided that the Promotion is not yet fully executed or has not ended.