

What is this Promotion about?

Revolut Bank UAB acting in Germany via its branch, Revolut Bank UAB, Zweigniederlassung Deutschland, is offering eligible Revolut Personal customers (as described in "Who is Eligible for this Promotion" section) residing in Germany opening an Instant Access Savings account between 13:00 UTC on 13 May 2025 and 13:00 UTC on 31 July 2025 (the **"Promotion Period"**) the opportunity to receive

an increased gross interest rate (the **"Instant Access Savings Offer"**). As of 13 May, the rate is 2.25%¹ p.a. As of 13 June, the rate is 2.00%¹ p.a.

¹**This is a variable rate.** We have the right to change the interest rate at our discretion (in accordance with § 315 BGB) and without prior notice in order to account for changes of the ECB rate as per the [Instant Access Savings Terms](#). This also means your initial rate may be lower when you open your Instant Access Savings account during the Promotion Period if the ECB rate has changed before you opened it. We will show you the current interest rate when you open your Instant Access Savings account.

This promotional interest rate will never be inferior to the standard interest rate applicable to your plan. You can find the standard interest rate applicable to your plan at all times here: [Pre-contractual Information Instant Access Savings](#). 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 comply with these Promotion Terms, as well as:

- the [Personal terms | Revolut Germany](#) that apply to your Revolut Personal account;
- the [Fees | Revolut Germany](#) that apply to your Revolut Personal account;
- the [Instant Access Savings Terms | Revolut Germany](#) that apply to your Revolut Instant Access Savings.

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, 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"**:

- be a resident and have a valid tax residency in Germany;
- be at least 18 years of age;
- be a customer of Revolut Bank UAB, Zweigniederlassung Deutschland. If you, as a German resident, are a customer of Revolut Bank UAB (Lithuania), you can migrate to Revolut Bank UAB, Zweigniederlassung Deutschland during the Promotion Period to become eligible; and
- open an Instant Access Savings during the **Promotion Period**.

This includes completing the following steps (**"Required Steps"**):

- Be successfully onboarded to Revolut Bank UAB, Zweigniederlassung Deutschland (this means you have to pass KYC) 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.
- 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 in accordance with the **Instant Access Savings Offer** when you meet the Eligibility Criteria.

The total amount of money you can add to your Instant Access Savings (regardless of how many Instant Access Savings you have) is limited to 100,000 €.

What other legal information should I know?

1. This Promotion is organised and offered to you by **Revolut Bank UAB, Zweigniederlassung Deutschland**, with registration number HRB 249024 B and address at FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany.
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 the standard interest rate 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 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](#).
1. These Promotion Terms are governed by German law and legal action can only be brought to the courts of Germany (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms and conditions).
2. 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. For more information about how we handle complaints, see our [Complaints Policy](#).
1. The language of the Promotion Terms is German. If these tPromotion Terms are translated into another language, the translation is for reference only and the German version shall apply.