

Revolut Bank UAB ("**Revolut**"), acting via its **Branch in France**, is offering Revolut Personal customers residing in France the opportunity to receive a boosted interest rate of **4.50% gross** when opening an Instant Access Savings account as part of this Promotion, for a maximum of **180 days** (jointly, the "**Instant Access Savings Offer**" or the "**Promotion**").

The promotional interest rate applies up to a maximum balance of **€25,000** across all your Instant Access Savings accounts. Any balance above this amount will earn interest at the rate applicable to your plan, as set out in the [Pre-contractual Information Instant Access Savings](#).

You will receive an email about this Promotion confirming that you are eligible to participate. The condition you must meet to keep the Boosted Rate is set out in these Promotion Terms.

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

To receive the Instant Access Savings Offer you must be an eligible participant and complete the steps described below.

Who is eligible for this Promotion?

To be considered an eligible participant for this Promotion you must:

- have your registered address in France;
- be at least 18 years of age;
- be successfully onboarded as a Revolut Personal customer; and
- have received a direct invitation from Revolut to participate in this Promotion via email and/or an in-app communication.

Please note: This is an invitation-only Promotion. If you have not received a direct communication from Revolut inviting you to participate in this specific Instant Access Savings Offer, you are not eligible to participate.

What do I need to do to participate?

To take part in this Promotion, you must open an Instant Access Savings account on the Revolut app within 30 calendar days of receiving the email invitation.

What exactly is my Instant Access Savings Offer?

Instant Access Savings is a demand deposit account. If you're eligible and participate in the promotion, you'll earn a boosted interest rate of 4.50% gross on your Instant Access Savings account daily (the "**Boosted Rate**"), instead of the regular rate applicable to Instant Access Savings accounts set out in the [Pre-contractual Information Instant Access Savings](#).

You can benefit from the Boosted Rate for up to 180 calendar days from the moment you open the Instant Access Savings account (the "**Promotion Period**"), provided you meet the card transaction condition set out in these Promotion Terms.

Conditions are met through genuine card transactions only, as defined in the "What's a genuine card transaction?" section below.

The Boosted Rate applies up to a maximum balance of €25,000 across all your personal Instant Access Savings accounts. Any balance above this amount will earn interest at the regular rate applicable to Instant Access Savings accounts, set out in the [Pre-contractual Information Instant Access Savings](#).

How does the card transaction condition work?

You enjoy the Boosted Rate in 30-day periods (each a "**Cycle**"). Your first Cycle starts when you open your first Instant Access Savings account.

You receive the Boosted Rate automatically during your first Cycle. To unlock an additional Cycle, you must complete at least **20 genuine card transactions** of at least **€5** each during your current Cycle.

- **No carry-over.** Each Cycle must be earned separately. Activity above your condition in one Cycle does not count toward later Cycles.

- **If you miss your condition.** The Boosted Rate is deactivated when that Cycle ends and your account earns the regular rate set out in the Pre-contractual Information Instant Access Savings.
- **Reactivation.** Meet your condition within any 30 consecutive calendar days during the Promotion Period and the Boosted Rate reactivates immediately with a new Cycle. A Cycle that starts within the Promotion Period runs its full 30 days, even if it extends beyond it. After the Promotion Period ends, the Boosted Rate cannot be reactivated.

No further conditions can be added once you participate in the Promotion. At the end of the Promotion Period, or when your last cycle ends, your Boosted Rate is deactivated and your Instant Access Savings account will start earning interest at the regular rate applicable to Instant Access Savings accounts, set out in the [Pre-contractual Information Instant Access Savings](#).

What's a genuine card transaction?

Only genuine card transactions count towards meeting the card transaction condition. 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 under-18 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; and
- Betting, casino transactions, sports books, or lottery tickets.

What other legal information should I know?

Legal bit	Pieces
Changes or early end	We may suspend or change the promotion –for a specific participant or for everyone– if it's being abused or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion.

Legal bit	Pieces
	We may stop offering the promotion at any time. If we need to change, suspend or stop offering the promotion, we will tell you about this in the same way we invited you to the promotion (e.g., email, push notification, in-app). If you have already participated in the promotion, we will give notice through the Revolut app and/or email. Don't worry – if you've already participated in the promotion, any changes to these Promotion Terms won't affect you unless reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. Please contact our Support team if you believe you qualify for a particular benefit in relation to the promotion that has not been awarded to you due to the change, early suspension or termination.
Local currency equivalents	Where these Promotion Terms mention a specific amount or local currency equivalent, we will use the currency of the country you indicate as your country of residence when you open your Revolut Personal account (your base currency). Any transaction in another currency will be converted to your base currency and applied towards the relevant threshold.
Fraud or rule-breaking	We might not let you participate in this promotion if any of the following applies – you: • you do not (or no longer) meet the Eligibility Criteria, • engage in fraud or material abuse of this promotion (for example, attempting to obtain an unfair

Legal bit	Pieces
	advantage through deception or by providing false information), • breach these terms or the Revolut Personal Terms, and that breach directly affects or affected the award of your promotional rate. If the Boosted Rate has already been granted to you, we may replace it with the regular rate set out in the Pre-contractual Information Instant Access Savings and charge you for the difference between the gains you've made from the Boosted Rate and the gains you would have on the regular rate mentioned above.
Taxes	The benefits you earn from this offer might be subject to income tax in your country of residence or where you are a tax resident. It is your responsibility to pay any tax that might apply. Revolut is not responsible for your tax obligations related to this promotion.
Data & Privacy	We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.
Language	These Promotion Terms are published in French and may be translated to other languages. The French version prevails over other versions.
Complaints	If you have a complaint about this promotion, you can raise it directly with us (by using this form or emailing us at formalcomplaints@revolut.com). Please note that if you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de

Legal bit	Pieces
	l'Association française des Sociétés Financières (ASF).
Applicable law and disputes	These terms are governed by French law. Any disputes relating to or arising out of these terms will be decided by French courts. However, you can always rely on the mandatory consumer protection rules and laws of the EEA country where you live. If you live in another EEA country, you may also be able to bring a dispute in the courts of your home jurisdiction.
Withdrawal right	You can withdraw from this promotion free of charge and without having to indicate any reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form), provided that the promotion is not yet fully executed or has not ended.

This promotion is organised and offered to you by **Revolut Bank UAB acting in France via its branch in France**, 10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077). The French branch of Revolut Bank UAB is regulated by the Bank of Lithuania and the European Central Bank as a credit institution, and supervised by the Autorité de contrôle prudentiel et de résolution (ACPR). Contact: support@revolut.com.