

Revolut Bank UAB ("Revolut"), acting via Revolut Bank UAB, Sucursal en España ("RBUAB Branch in Spain"), is offering eligible Personal new customers (as described in the "Who is eligible for this Promotion?" section) residing in Spain the opportunity to receive a benefit when opening an Instant Access Savings account consisting of: An increased rate of **3.51% AER (3.45% NIR)** in EUR (the "Instant Access Savings Offer" or "Promotion"), regardless of the selected plan. The promotional rate applies up to a maximum balance of **€25,000** across all Instant Access Savings accounts. Any balance above this amount will earn interest at the variable rate applicable to your plan, as set out in the [Pre-contractual Information Instant Access Savings](#). 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 [Pre-contractual Information Instant Access Savings](#);
- the [Personal terms | Revolut Spain](#) that apply to your Revolut Personal account;
- the [Fees | Revolut Spain](#) that apply to your Revolut Personal account;
- the terms and conditions that apply to your Revolut Instant Access Savings, [Instant Access Savings Terms | Revolut Spain](#).

You can participate in the Promotion from **September 16, 2026**. We may close the Promotion to new participants at any time, as set out in the "What other legal information should I know?" section.

By participating, you will benefit from the Instant Access Savings Offer for up to **120 days** starting from the day you open your first Instant Access Savings account (the "Promotion Period").

Additional conditions may apply to your Instant Access Savings Offer. If they do, we will set them out in a separate document (the "Conditions Document") which we will share with you by email before you open your Instant Access Savings account; they will also be accessible in the Revolut app. The Conditions Document forms part of these Promotion Terms.

When the Promotion Period ends, or if a Conditions Document applies to you and you do not meet its conditions, the interest rate applicable to your Instant Access Savings will be determined according to your plan type, as explained in the [Pre-contractual Information Instant Access Savings](#) and [Instant Access Savings Terms | Revolut Spain](#).

To receive the Instant Access Savings Offer you must meet the Eligibility Criteria and complete the Required Steps, both set out in these Promotion Terms below.

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 Spain;
- be at least 18 years of age;
- be a new customer of Revolut, signing up for the first time on or after **September 16, 2026**;
- be successfully onboarded on Revolut Bank UAB, having completed our Know Your Customer checks ("KYC") no more than 30 calendar days before opening your first Instant Access Savings account;
- open your first Instant Access Savings account while the Promotion is open to new participants.

What do I need to do to participate?

- Create a Revolut account by following the onboarding flow in the Revolut app. You will be directed to the initial stage of that flow, where you will need to provide your phone number;
- Follow the steps in the account opening flow for a Revolut Personal account and complete KYC;
- Be successfully onboarded to Revolut. This means that you must pass KYC and there must be no restrictions on your account;
- Follow the steps for opening your Instant Access Savings account within 30 calendar days of completing KYC.
- Fulfill any additional conditions, if applicable.

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 **3.51% AER** for the Promotion Period when you meet the Eligibility Criteria set out above and, where a Conditions Document applies to you, its conditions. Withdrawals can be made according to [Instant Access Savings Terms | Revolut Spain](#).

Your funds will be deposited either with our partner bank, Deutsche Bank AG, in a segregated account under a fiduciary framework, or with Revolut Bank UAB in a deposit account. You can always see where your funds are deposited through your Revolut app. In each case, your funds will be protected by the deposit guarantee scheme applicable to the relevant deposit-taking institution in accordance with applicable law.

The Instant Access Savings Offer applies to balances up to **€25,000**. When the Promotion Period ends, or if a Conditions Document applies to you and you do not meet its conditions, the interest rate on your Instant Access Savings will revert to the prevailing variable interest rate applicable to your plan type at that time and will be subject to the Instant Access Savings Terms. For more information, please consult the [Instant Access Savings Terms | Revolut Spain](#) and the [Pre-contractual Information Instant Access Savings](#).

Representative example: €1,000 deposited on **16 September 2026** and maintained for **120 calendar days** at **3.51% AER (3.45% NIR)** generates **€11.41** in gross interest.

What other legal information should I know?

This Promotion is organised and offered to you by RBUAB Branch in Spain, with number of registration with the Bank of Spain 1583, registration with the Commercial Registry of Madrid at Volume 44863, Book 0, Sheet 1, Section 8, Page M789831, Inscription 1 and with its address at Principe de Vergara, 132, 4th Floor, 28002, Madrid.

We may change, suspend or end the Promotion, or close the Promotion to new participants, if 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. If we close the Promotion to new participants, this will not affect your Promotion Period if you have already opened your first Instant Access Savings account.

We reserve the right to revert the Offer you have received 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. This means we will calculate the interest applicable to your Instant Access Savings according to the rate applicable to your plan type and will debit in your main account the difference between that amount and the interest paid under the promotional rate offered under this Promotion. You consent and authorise us to make such a debit for this purpose.

Revolut will not be liable for any loss, whether directly or indirectly suffered, that is not due to fault or gross negligence, 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 offer in relation to the Promotion that has not been awarded to you as a result of early suspension or termination.

If you close your Revolut Personal account or your account becomes suspended or restricted before you receive the Offer, or between the time of qualifying for the Offer 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.

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.

These Promotion Terms are governed by Spanish law. The courts of Spain have exclusive jurisdiction to hear disputes related to, or arising from, these terms.

The terms and conditions are published in English and Spanish. The Spanish version prevails over the English version and will be used in any proceedings.

By participating in this Promotion, you confirm that you understand that any offer you receive as part of this Promotion may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. RBUAB Branch in Spain will withhold tax in line with Spanish tax regulations on the interest accrued, and the daily interest payment to your Instant Access Savings will be net of tax withheld at source. For more information, please consult the Instant Access Savings Terms | Revolut Spain.

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 email us at formalcomplaints@revolut.com. You can also submit complaints to external entities as identified in the terms and in our Complaints Policy. For more information about how we handle complaints, see our Complaints Policy.

You can withdraw from these Promotion Terms free of charge and without having to indicate any reason during the first 14 days, by closing the Instant Access Savings account in the app.