

What is this Promotion about?

- **What:** Revolut is looking to reward Revolut Personal customers who meet eligibility criteria to receive a 1% reduction in the interest loan of prospective personal loans subscribed for an amount greater than EUR 6,000 (the **Promotion Reward**) during the promotion period (overall, the **Promotion**).
- **Who:** eligible Revolut Personal customers (**you** or **your**) in France (the **Market**).
- **When:** This Promotion runs from **02 June 2026 00:00 GMT** until **30 June 2026 23:59 GMT**. We call this the **Promotion Period**.

A loan is a financial commitment and must be repaid. Check your ability to repay before committing. Revolut's lowest interest rate of 3,61% is available to customers with the strongest credit score.

Representative example: For a loan of €10 000 over 84 months with a fixed annual interest rate of 5,59% the Annual Percentage Rate (APR/TAEG) is 5,74%. The total amount to repay is €12 109,76 excluding any optional insurance. This would be split into 84 monthly payments of €144,14 each.

The total cost of the credit is €2 109,76 which includes all interest and any applicable fees.

Loan insurance is facultative and is not a condition for obtaining this loan.

This representative example is provided for illustrative purposes only and is subject to credit approval.

Please read these Promotional terms and conditions (the "**Promotion Terms**") carefully.

Who is eligible for the Promotion?

To be eligible for this promotion, you must:

- Have a registered address in France;
- Be at least 18 years old; and
- Successfully pass out internal credit risk assessment. Please note, **you will be subject to a credit check.**

This Promotion is open to French customers who intend to apply for a Personal Loan Agreement for an amount greater than € 6,000 with Revolut Bank UAB within the Promotion Period.

You can have up to 2 personal loans from Revolut Bank UAB, as long as you don't exceed a total limit of €50,000 across all credit products.

This Promotion does not apply to existing loans. However, if you're refinancing an existing loan by taking out a new one, the new loan qualifies for the discount.

You must also complete the following required steps before the end of the Promotion Period:

1. **Apply for a loan:** you must submit a complete personal loan application on the Revolut app for a requested amount greater than €6,000 (the minimum loan amount);
2. **Accept the final offer:** if your application is approved, we'll make a final loan offer to you. You must accept this offer before the end of the Promotion Period.

If your loan application is approved and you successfully complete the required steps, you will receive a 1% interest rate discount applied to our current standard pricing. This rate will already be reflected in the loan offer sent to you if we've approved your loan application.

Please note:

- The 1% discount is strictly conditional and subject to the Bank's internal credit risk assessment. Applying for a loan does not guarantee approval.
- The final rate attribution depends on the user meeting the Bank's internal creditworthiness criteria.
- Internal scoring details and risk classifications are proprietary and non-disclosable.

Legal bits and pieces

Subject	Clause
Promotion abuse or misuse	We may suspend, change, or end the promotion – for a specific participant or for everyone – if it's being abused, could harm Revolut's goodwill or reputation, or reasonably unforeseeable

Subject	Clause
	circumstances that are outside of our control arise and make it impossible to continue the promotion. Any issues? Contact Support in the Revolut app.
Changes or early end	If the promotion changes or ends early, we will tell you this in the same way we invited you to the promotion (e.g. email, push notification, in-app). Where possible, we will give notice through the Revolut app and/or email. Don't worry – if you've already taken part in the promotion, changes to the terms and conditions won't affect you unless reasonably unforeseeable circumstances outside of our control have made it impossible for us to run it.
Account closed or restricted	To enjoy the Promotion Reward, you must have an active Personal account (not closed, suspended, or restricted) throughout the Promotion Period and/or at the time you are due to apply for the loan.
Data & Privacy	We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.
Language	The terms and conditions are published in English and French. The French version prevails over the English version.

This Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania. These Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania.

Despite this, you can still rely on the mandatory consumer protection rules in France. The courts of France have jurisdiction to hear disputes related to, or arising of, these terms.

