What is this Promotion about?

As part of the Revolut International Transfer - Diwali Promotion (the "**Promotion**"), Revolut is offering its retail customers in the United Kingdom ("**UK**"), Ireland, Malta, Germany, Singapore, France, the Netherlands, and Italy, the opportunity to make one international transfer to a bank account in India without a transfer fee between 00:00 UTC on 6 November 2023 to 23:59 UTC on 15 November 2023 (the "**Promotion Period**"). As part of the Promotion, we will only waive the transfer fee. We will charge all other applicable fees as normal.

These terms (the "**Promotion Terms**") set out the terms and conditions that apply to this Promotion, and you must comply with these Promotion Terms and any terms that apply to your Revolut Personal Account at all times when participating in this Promotion. How do I become eligible to participate in the Promotion?

To be eligible for this Promotion, you must:

- Be a Revolut user with no restrictions on your Revolut Personal Account;
- Be a resident in the UK, Ireland, Malta, Germany, Singapore, France, the Netherlands, or Italy; and
- Have received a notification (through an email, SMS or push notification) inviting you to participate in the Promotion.

How do I get my fee free international transfer?

If you meet the eligibility criteria above, you will automatically be able to make one transfer to a bank account in India without paying a transfer fee.

The maximum number of international transfers to a bank account in India without a transfer fee is one. The transfer fee will be automatically waived for your first transfer to India during the Promotion Period. We will not waive the transfer fee outside of the Promotion Period. Please refer to the fees page to see the fees associated with your Revolut Personal Account.

What other legal information should I know?

- 1. We may suspend or end the Promotion before the end of the Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. 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 this early suspension or termination.
- 2. We can cancel this Promotion, or change these Promotion Terms at any time without notice. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.

- 3. We reserve the right to retrospectively apply any transfer fee you would have paid during the Promotion Period if you participated in the Promotion fraudulently, if you breach the terms that apply to your Revolut account in order to get a fee free international bank transfer to India, or if we become aware you were not compliant with these Promotion Terms. We will consider the fee to have been charged with your consent and the payment to have been authorised by you.
- 4. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
- 5. Revolut will process your personal data in compliance with our Customer privacy policy.
- 6. These terms are published in English and any translation is a courtesy and an unofficial translation only participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

This Promotion is organised and offered to you by the Revolut group entities that provide you with your Revolut Personal Account. If you have a complaint about this Promotion, you can raise it directly with them. Please see below for the registered addresses of each Revolut group entity or branch and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Ltd	7 Westferry Circus, London, E14 4HD	English law	The courts of England and Wales.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania (or in the courts of any EU Member state).
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent court in Ireland.
Revolut Bank UAB acting via its branch in France	10 avenue Kléber, 75116 Paris, France and with company number SIREN 894 031 244	French law	If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
			Sociétés Financières (ASF) and any dispute can be referred to the competent court in France.
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent court of the Netherlands.
Revolut Technologies Singapore Pte Ltd	30 Cecil Street, #19-08, Prudential Tower, Singapore 049712	Singapore law	Courts of Singapore.