What is this Promotion about?

As part of the Revolut International Transfer - Philippines Shopping Season Promotion (the "Promotion"), Revolut is offering its existing Personal customers in Eligible Markets the opportunity to make one international bank transfer to the Philippines without a transfer fee between 00:00 UTC on 6 November 2023 to 23:59 UTC on 11 November 2023 (the "**Promotion Period**"). **Please note that, 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 the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

An Eligible Market for Revolut Ltd is England, Scotland or Wales. An Eligible Market for Revolut Bank UAB and its branches is Ireland, Spain, Italy, Malta, Germany and Romania. An Eligible market for Revolut Technologies Singapore Pte. Ltd is Singapore.

How do I become eligible to participate in the Promotion?

To be eligible for this Promotion, you must:

- Be an existing Revolut Personal customer in an Eligible Market with no restrictions on your Revolut Personal Account, before the start date of the Promotion Period;
- Live at a residential address in an Eligible Market; 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 bank transfer?

If you meet the eligibility criteria above, you will automatically be able to avail the offer under this Promotion. You can do so by tapping/clicking on the "Send money now" tile of your notification, which will redirect you to our money transfer feature in the Revolut App, or by accessing your Revolut App directly. As you go through the steps to complete your money transfer to the Philippines, the transfer fee will automatically be waived off. The maximum number of international bank transfers to the Philippines without a transfer fee is one. The transfer fee will be automatically waived for your first transfer to the Philippines 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 plan.

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 Personal account in order to get a fee free international bank transfer to the Philippines, 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 you close your Revolut Personal account or your account becomes suspended or restricted before we were due to provide you with a fee free international bank transfer to the Philippines or between the time of qualifying for the a fee free international bank transfer to the Philippines that you were entitled to under this Promotion, you will lose your entitlement to that fee free international bank transfer to the Philippines.
- 5. Events beyond the control of Revolut may also occur that render the awarding of the fee free international transfer as part of this Promotion impossible. 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.
- 6. Revolut will process your personal data in compliance with our Customer Privacy Notice.
- 7. 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 or branches that provide you with your Revolut Personal account. If you have a complaint about this Promotion, you can raise it directly with the entity offering your Revolut Personal account. Please see below for the registered addresses of each Revolut group entity 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	2 Dublin Landings, North Dock, Dublin	Irish law	The competent court in Ireland.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
its branch in Ireland	1, Ireland		
Revolut Bank UAB, Sucursal en España	With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583. Its address is at Serrano 20, 28001, Madrid (Spain).	Spanish law	The competent court in Spain.
Revolut Technologies Singapore Pte Ltd	30 Cecil Street, #19-08, Prudential Tower, Singapore 049712	Singaporean law	The courts of Singapore.