

What is the Milestone Rewards Draw?

- **What:** The opportunity to enter into a prize draw ("**Milestone Rewards Draw**"), where you are guaranteed to win a prize from a pre-defined prize pool ("**Reward(s)**").
- **Who:** New and existing Revolut Personal customers with a Premium or Metal Paid Plan residing in the United Kingdom who meet the eligibility criteria set out below.

These terms and conditions (the "**Terms**") set out the rules that apply to the Milestone Rewards Draw. You must comply with these Terms and the [Personal terms](#) that apply to your Revolut Personal account at all times when participating in the Milestone Rewards Draw.

To take part in the Milestone Rewards Draw, you must meet the eligibility criteria set out in these Terms.

Who is eligible?

To be an "**Eligible Participant**", you must:

- have a residential address in the United Kingdom;
- be an active new Revolut Personal customer or be an active existing Revolut Personal customer on a Premium or Metal Paid Plan **for less than 60 consecutive calendar days**, with no restrictions on your account; and
- not opt-out of the Milestone Rewards Draw before a Reward is claimed.

If you are an Eligible Participant, you will need to opt into the Milestone Rewards Draw via the Revolut app or by responding to our email notification. To claim your Reward, you must continue to be a Premium or Metal Paid Plan customer for 100 consecutive calendar days ("**Day 100**").

Please note that if you have already held a Premium or Metal Paid Plan in the past, you will not be an Eligible Participant. You can contact Support via the Revolut app to confirm whether you meet the eligibility criteria.

How does the Milestone Rewards Draw work?

Within 7 calendar days of Day 100, you will be notified via the Revolut app to reveal and claim your Reward. If you win a cash-based Reward, the Revolut group entity that provides you with your Personal account will credit the Reward to the main balance of your Revolut Personal account.

If you do not reveal and claim your Reward within **14 calendar days of notification**, your opportunity to claim a Reward will expire and the Reward allocated to you will

return to the prize pool. You will not be entitled to receive a Reward again. All Eligible Participants are guaranteed to win a Reward. The chances of winning a particular Reward will depend upon the prize pool available on the month that an Eligible Participant first became a Premium or Metal Paid Plan customer. The prize pool open to you, as an Eligible Participant, will be available in the Revolut app. Rewards that could be available include:

Reward	Details
x1 Lounge Pass	Lounge Passes give you free access to select airport lounges around the world. You must agree to the Airport Lounge Pass Terms in the Revolut app to claim this Reward.
Ultra Paid Plan for 1 year with no subscription fee	You must opt-in to the Ultra Paid Plan and comply with the Paid Plan Terms and Personal Fees Page to claim this Reward. See section below “Details on the Reward of the Ultra Paid Plan for 1 year with no subscription fee” .
RevPoints Rewards including (each being a separate, single Reward): <ul style="list-style-type: none"> • 5X your RevPoints balance; • 10X your RevPoints balance; • 1X RevPoints award of a value between 25 to 50,000 RevPoints; or • 1X RevPoints award of 1 million RevPoints. 	You must opt-in to RevPoints and comply with the RevPoints Terms to claim any of these Rewards.
The amount of the previous calendar month’s spend on your Revolut card in cashback	Only eligible transactions will be credited as cashback up to a maximum of GBP 3,000. See section below “Details on the Cashback Rewards” .
The total spend on your Revolut card from the first day of joining the Premium or Metal Paid Plan in cashback	Only eligible transactions will be credited as cashback up to a maximum of GBP 8,000. See section below “Details on the Cashback Rewards” .
A cash amount equal to the value of your previous month’s salary payment	Salary is defined as any inbound transfer from an external (non-Revolut) account into your Revolut Personal account equal to or above the value of GBP 1,500. These payments must not come from an account bearing your name. Multiple payments above the

Reward	Details
	<p>stated threshold within a single month will be aggregated to calculate your total salary paid in that month. This Reward is capped at a maximum of GBP 3,000. Internal Revolut, P2P transfers or chargeback transactions are not considered eligible transfers.</p> <p>If you do not have any salary payments in the previous month and you win this Reward, you will receive GBP 200.</p>
<p>A cash amount equal to the value of your Savings pocket</p>	<p>Up to a maximum of GBP 8,000. The value of your Savings pocket is the total amount of funds transferred into your Savings pocket as of the calendar day preceding Day 100 (net of any withdrawals).</p> <p>If you do not have a Savings pocket and you win this Reward, you will receive GBP 200.</p>

Our decisions on how to run and manage the Milestone Rewards Draw, including the selection and availability of the Rewards, are final and binding.

Details on the Reward of the Ultra Paid Plan for 1 year with no subscription fee.

If the Reward you receive is the Ultra Paid Plan for 1 year with no subscription fee, you **must activate your plan within 14 calendar days of receiving notification of the Reward**. Once you activate it, you will receive the Ultra Paid Plan with no subscription fee for 1 year from the date of activation (the **"Benefit Period"**).

When your Benefit Period ends, you will automatically remain on the regular monthly Ultra Paid Plan. The [Paid Plan Terms](#) and the [Personal Fees Page](#) will apply and you will start to pay the monthly subscription fee in line with your Paid Plan Terms, unless you tell us otherwise.

You can cancel or downgrade to any other plan of your choice, including the Standard plan, without having to give a reason. If you do this within 14 days of the start of your billing cycle, after the Benefit Period expires, we will refund any monthly subscription fee you may have already paid. To exercise your right to cancel/downgrade, you must let us know through the Revolut app or by emailing us at support@revolut.com.

After the 14-day period has expired, typical plan downgrade rules will apply (see the [Paid Plan Terms](#)). We will not charge you any fees for ending or downgrading your Ultra Paid Plan.

Details on the Cashback Rewards

If you win any of the cashback Rewards (please see the table above), we will credit your account for your eligible card purchases. Certain transactions are not eligible card purchases. These excluded categories are listed below.

Cash & Money Transfers

- **Wire Transfers & Money Orders:** Sending money via wire or purchasing money orders.
- **Foreign Currency & Crypto:** Buying Bitcoin, other cryptocurrencies, or exchanging foreign currency at non-bank kiosks.
- **Digital Wallets & Stored Value:** Adding funds to digital wallets, topping up prepaid cards, or buying gift cards at retail locations.
- **E-money Services:** Various electronic money transfer services, including MoneySend.

Financial Services & Professional

- **Banking Services:** Manual cash withdrawals at banks or purchasing bank-specific products like checks and financial counseling.
- **Investments:** Payments to stockbrokers or dealers for securities and bonds.
- **Insurance:** Any payments for insurance premiums, sales, or underwriting.
- **Debt & Legal:** Repayment of existing debts or bail and bond payments.

Gambling & Adult Services

- **Gambling & Betting:** Casinos, horse/dog racing, betting on-track or online, and purchasing lottery tickets.
- **Adult Services:** Escort services, dating services, and massage parlors.

High-Value & Luxury Goods

- **Jewelry & Precious Metals:** Stores specialising in precious stones, metals, luxury watches, and high-end jewelry.
- **Art:** Purchases at art galleries or through professional art dealers.
- **Pawn & Collectibles:** Pawn shops and stores selling collectible stamps or coins.
- **Specialty Tobacco:** Dedicated smoke shops, pipe shops, and cigar stores.
- **Timeshares:** Payments related to timeshare properties.

You **can** still use your card at the following locations, as these are eligible transactions:

- Video Game Arcades;
- Jewelry & Watch Repair Shops;
- General Jewelry/Clock stores; and
- Bars/Taverns, Liquor Stores, and Automated Fuel Dispensers.

Legal bits and pieces

Legal bit	Pieces
Abuse or misuse	<p>We may suspend, change, or end the Milestone Rewards Draw – for a specific participant or for everyone – if we believe that it's being abused, could harm Revolut's goodwill or reputation, or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the prize draw. We will not be liable for any loss if we do so.</p> <p>Any issues? Contact Support in the Revolut app.</p>
Changes or ending the Milestone Rewards Draw	<p>We can end the Milestone Rewards Draw in the future. If the Milestone Rewards Draw changes or ends, we will tell you the same way we notified you about the prize draw (e.g. email, push notification, in-app). Where possible, we will give notice through the Revolut app and/or email.</p> <p>If you've already taken part in the Milestone Rewards Draw, changes to the terms won't affect you unless the prize draw is suspended or ends because reasonably unforeseen circumstances outside of our control arise and make it impossible to run.</p>
Fraud or rule-breaking	<p>If you breach the Revolut terms, these Terms, or participate in the Milestone Rewards Draw fraudulently, we may reverse any Reward credited to your account. By proceeding, you authorise in advance any such reversal.</p>
Account closed or restricted	<p>To receive a Reward, you must have an active Personal account (not closed, suspended, or restricted) from the time of opting into the</p>

Legal bit	Pieces
	Milestone Rewards Draw until you receive and claim the Reward.
Taxes	You're responsible for any local tax that may apply to your Reward. Revolut doesn't accept any liability for tax arising from your participation in the Milestone Rewards Draw.
Data & Privacy	<p>We'll process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.</p> <p>We're legally required to publish or make available information that indicates that a valid award took place. So we'll share the initials and county of winners to anyone who contacts Support within 30 days after the Milestone Rewards Draw. You can object to your initials and county being published or made available by contacting Support in the Revolut app. We'll still need to share your full name with the regulator, the Advertising Standards Authority, on request.</p>
Exclusions	Employees, directors, agents, contractors and affiliates of Revolut group entities are not eligible for the Milestone Rewards Draw.
Language	These Terms are published in English and may be translated to other languages. Please refer to the table below to find out which language applies and is legally binding, depending on the entity that provides your Personal account.

The Milestone Rewards Draw is organised and offered to you by the Revolut group entity that provides you with your Personal account. If you have a complaint about this, you can raise it directly with them. 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 the Milestone Rewards Draw.

Revolut group entity	Registered address	The law that applies to these Terms and the prevailing (and legally binding) language	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	English law	The courts of England and Wales
Revolut Bank UK Ltd	30 South Colonnade, London E14 5HX, United Kingdom	English law	The courts of England and Wales