

What is this promotion about?

- **What:**

1. **If you are a new customer:** Sign up to a Revolut Personal account to earn a cash reward of €20 or £20 (for United Kingdom residents) and a Hardwood NBA Card with free delivery (the **Welcome Bonus**), and
 2. **If you are an existing customer:** Enter a draw (the **Prize Draw**) to win one of the 2,000 Hardwood NBA Cards (the **Prize**).
- **Who:** New and Existing Revolut Personal customers who reside in Spain, Germany, France and the United Kingdom (the **Markets**) and complete the Required Steps set out below.
 - **When:** The promotion will be available between **15 September 2026 (16:00 UCT)** and **30 September 2026 (00:00 UCT)** (the **Promotion Period**). You must complete the Required Steps before the end of the Promotion Period.

-

These **Promotion Terms** set out the rules that apply to this promotion. You must comply with these Promotion Terms as well as the [Personal Terms](#) that apply to your Revolut Personal account.

Eligibility and Required Steps

If you are a new customer

To be eligible for this promotion, you **must**:

- have a registered address in a Market,
- not have, and must never have held, a Revolut Personal account with any Revolut group entity, and
- be at least 18 years old.

The **Required Steps** are:

1. **click on the unique link for the promotion.** This link will be shared by NBA (the **Partner**) on social media, via e-mail or in-app or website banner (the **Promotion Invitation**),
2. **use the unique link in the Promotion Invitation to successfully open a Revolut Personal account**, completing our Know Your Customer (**KYC**) checks before the end of the Promotion Period. If you open a Revolut Personal account using the

normal account opening process in the Revolut app, you won't be eligible to participate in this promotion, and

3. **make a single debit card payment** of at least £20 if you reside in the United Kingdom or €20 (or the local currency equivalent) if you reside in any other Market, except for France where the minimum payment must be €0,01. Your first debit card payment can be made using a physical or virtual Revolut debit card linked to your Revolut Personal account. Each transaction must be a genuine purchase (see What is a genuine card payment? Refer to the section below for a list of transactions which do not count as genuine). Any transactions that are refunded, reversed or cancelled will not count towards this requirement.

Completing step 3 is only required to receive the Welcome Bonus and is not required to enter the Prize Draw.

If you are an existing customer

To be eligible for this promotion, you **must**:

- have a registered address in a Market,
- Have an open unrestricted Revolut Personal account, and
- be at least 18 years old.
-

The only required step is to **click on the unique link for the promotion**. This link will be shared by NBA (the **Partner**) on social media, via e-mail or in-app or website banner (the **Promotion Invitation**).

What is a genuine card payment?

A genuine card payment is one you make to buy goods or services from a merchant (in store or online) at a standard market price, using your regular Revolut Personal account (not a Joint, Revolut Pro, or under-18 account). A payment does not count if it is made to a merchant in any of the excluded categories below:

- Cash, crypto and money transfers: wire transfers and money orders (4829); foreign currency and crypto exchange (6051); reloading prepaid cards, digital wallets or gift cards (6540); quasi-cash items such as travellers' cheques or gaming tokens (6050).
- Financial and professional services: financial institution products and bank gift cards (6012); investments and brokerage (6211); real estate and rental management (6513); commercial and household maintenance (7349); parking and airport parking (7523).

- Gambling and betting: casinos, sportsbooks and betting (7995); lotteries and licensed racing (7800, 7801, 7802, 9754).
- Government, tax and judicial fees: taxes (9311); fines and penalties (9222); bail and bonds (9223); government postal, procurement and other fees (9402, 9405, 9399).
- Education: higher education (8220); primary and secondary education (8211); distance learning, trade, business and tutoring services (8241, 8244, 8249, 8299).
- Utilities, organisations and wholesale: utilities (4900); political and religious donations (8651, 8661); wholesale non-durable goods (5199); specialty tobacco (5993).

When do I get the Welcome Bonus?

We'll credit the Welcome Bonus into your Revolut Personal account within 30 calendar days of you completing the Required Steps above. Your NBA Hardwood Card will automatically be shipped within 30 calendar days to the delivery address linked to your Revolut account.

How does the Prize Draw work?

Within 20 calendar days after the end of the Promotion Period, we'll randomly select 2,000 winners from all eligible participants. The chance of winning depends on the total number of eligible entries received.

If you are the winner, the NBA Hardwood Card will automatically be shipped within 30 days to the delivery address linked to your Revolut account. You must have an active Revolut account when the draw ends.

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 or reasonably unforeseeable 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 about this in the same way we invited you to the promotion (e.g. email, push notification, in-app). If

Subject	Clause
	you have already participated in the promotion, 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 these Promotion Terms won't affect you unless reasonably unforeseeable circumstances outside of our control have made it impossible for us to run it. We will give notice through the Revolut app and/or email where this is the case.
Local currency equivalents	Where these Promotion Terms mention a specific amount or local currency equivalent, we will use the currency of the country you indicate as your country of residence when you open your Revolut Personal account (your base currency). Any transaction in another currency, will be converted to your base currency and applied towards the relevant threshold.
Fraud or rule-breaking	If you breach the Personal Terms that apply to your Revolut Personal account or these Promotion Terms, in a way that means you were not eligible to participate in the promotion or receive the relevant Prize, or participate in the promotion fraudulently, we may reverse any Prize. By proceeding, you authorise and consent to any such reversal in advance.
Account closed or restricted	To receive any Prize, you must have an active Revolut Personal account (not closed, suspended or restricted) at the time you are due to receive the Prize.
Taxes	You're responsible for any local tax that applies to you personally in connection with your Prize. Revolut doesn't accept any liability for any tax liability you may incur arising from your participation in the promotion.
Tax in Spain	If you are a resident of Spain, any Prize is subject to Personal Income Tax. We are legally required to withhold 19% tax from your Prize before giving it to you. For your tax return, you must declare the Prize's total value (the advertised Prize plus the 19% we withheld). You can then deduct the withheld amount from your tax liability.
No Prize substitution	If you win the Prize Draw, you're only entitled to the Prize itself. You can't request its cash equivalent or

Subject	Clause
	swap it for something else. However, if the Prize becomes unavailable for reasons outside of our control, and for reasons not attributable to the winner, we will offer a reasonable equivalent of no lower value and comparable nature, determined reasonably.
Data and privacy	We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account. For customers residing in the United Kingdom, we're legally required to publish or make available information that indicates that a valid award took place. So we'll share the surname and county of winners to anyone who contacts Support within 30 days after the prize draw. You can object to your surname and county area being published or made available by contacting Support. We'll still need to share this information with the regulator, the Advertising Standards Authority, on request.
Liability	We are liable to you in accordance with applicable law. Nothing in these Promotion Terms excludes or limits our liability for fraud, wilful misconduct, gross negligence, injury to life, body or health, or any other liability that cannot be excluded or limited under applicable law. Subject to the above, and to the maximum extent permitted by applicable law, we are not liable for loss that was not reasonably foreseeable.
Exclusions	Employees, directors, agents, contractors and affiliates of Revolut group entities are not eligible for this promotion.
Language	These Promotion 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 Revolut group entity that provides you with your Revolut Personal account.

This promotion is organised and offered to you by the Revolut group entity that provides you with your Revolut Personal account. If you have a complaint about this promotion, you can raise it directly with them (by using this [form](#) or emailing them at formalcomplaints@revolut.com). 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.

You can rely on the mandatory consumer protection rules and laws of the country where you live.

Revolut Group entity/branch	Registered address	Law that applies to these Promotion Terms and the prevailing (legally binding) language	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	The laws of England and Wales. English language.	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use the courts local to you.
Revolut Bank UK Ltd Revolut Bank UK Ltd (CRN: 12871051) is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.	30 South Colonnade, London E14 5HX, United Kingdom	The laws of England and Wales. English language.	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use the courts local to you.
Revolut Bank UAB	Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these Promotion Terms prevails and will be used in any proceedings.	The courts of Lithuania or Switzerland or any EU Member State where you reside.

Revolut Group entity/branch	Registered address	Law that applies to these Promotion Terms and the prevailing (legally binding) language	Which courts have jurisdiction
Revolut Bank UAB acting in France via its branch in France, regulated by the Bank of Lithuania and the European Central Bank as a credit institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR). Contact: support@revolut.com.	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law. The French version of these Promotion Terms prevails over other versions and will be used in any proceedings.	The competent court of France. Please note that 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 Sociétés Financières (ASF). You can withdraw from this promotion free of charge and without having to indicate any reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form), provided that the promotion is not yet fully executed or has not ended.
Revolut Bank UAB, Sucursal en España	Príncipe de Vergara 132, 28002, Madrid (Spain), with tax	Spanish law. The Spanish version of these Promotion Terms	The competent courts of Spain. If you wish to make a formal

Revolut Group entity/branch	Registered address	Law that applies to these Promotion Terms and the prevailing (legally binding) language	Which courts have jurisdiction
	ID W0250845E, duly registered with the Commercial Registry in Madrid under Volume 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583	prevails over the English version and will be used in any proceedings.	complaint, you can do that using this form . You can also email us at reclamaciones@revolut.com or write to us at c/ Príncipe de Vergara, 132, 4th floor, 28002, Madrid, Spain.
Revolut Bank UAB, Zweigniederlassung Deutschland	Signature Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law. The German version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Germany.