

New Customer Offer (Welcome Bonus) x student benefits

What is this promotion about?

- **What:** Sign up to a Revolut Personal account to earn a cash reward of **10.00 EUR** (the **Welcome Bonus**).
- **Who:** New Revolut Personal customers who reside in **ES,IT,NL,PT** (the **Market(s)**) and complete the Required Steps set out below.
- **When:** This promotion will run from 2026-09-23 to 2026-12-31 (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

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

- have a registered address in the Market(s),
- 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. **follow the unique link for the promotion.** This link will be shared by student benefits (the **Partner**) on Impact - Affiliates (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 **10.00 EUR** (or local currency equivalent, based on the exchange value at the time of your transaction - see [Revolut's currency converter](#)). 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?* below). Any transactions that are refunded, reversed or cancelled will not count towards this requirement.

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 in your Revolut Personal account within **30 calendar days** of you completing the Required Steps above.

Legal bits and pieces

Subject / Clause
Promotion abuse or misuse: We may suspend, change or end the promotion if there are reasonable grounds to believe that it's being abused or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. We may suspend or end the promotion on an individual or promotion-wide basis. Any issues? Contact Support in the Revolut app.
Changes or early end: If we need to change, suspend or end the promotion before the end of the Promotion Period, we will tell you about this in the same way we invited you to the promotion (e.g. email, push notification, in-app). If 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, any changes to these Promotion Terms won't affect you unless required by applicable law. Please contact our Support team if you believe you qualify for a particular benefit in relation to the promotion that has not been awarded to you due to the change, early suspension, or termination.

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: We might not let you participate in this promotion if any of the following applies: you have not successfully completed the Required Steps (for example, the relevant card payment was cancelled or reverted, or your Revolut Personal account becomes suspended or restricted), you engage in fraud or material abuse of this promotion (for example, attempting to obtain an unfair advantage through deception, or by providing false information), you breach these Promotion Terms or the Revolut Personal Terms, and that breach directly affected the award of the Welcome Bonus. If the Welcome Bonus has already been granted to you, we may request its return.

Account closed or restricted: To receive the Welcome Bonus, you must have an active Revolut Personal account (not closed, suspended or restricted) at the end of the Promotion Period and at the time you are due to receive the Welcome Bonus.

Taxes: If you receive any benefit from this offer, it may be subject to income tax in your country of residence or where you are a tax resident. It is your responsibility to pay any tax that might apply. Revolut is not responsible for your tax obligations related to this promotion.

Tax in Spain: If you are a resident of Spain, any reward is subject to Personal Income Tax. We are legally required to withhold 19% tax from your reward before giving it to you. For your tax return, you must declare the reward's total value (the advertised reward plus the 19% we withheld). You can then deduct the withheld amount from your tax liability.

Data and privacy: We will process your personal data in line with the [Customer Privacy Notice](#) that applies to your Revolut Personal account. Student benefits may also collect personal data or send marketing to you in connection with this Promotion. See student benefits's [privacy notice](#) for more details about how they will handle your personal data and contact them to manage your marketing preferences.

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](mailto: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 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,	Lithuanian law. The English	The courts of Lithuania or

	08105 Vilnius, the Republic of Lithuania	version of these Promotion Terms prevails and will be used in any proceedings.If you are a resident of Poland, the Polish language version of these Promotion Terms will prevail and will be used in any legal proceedings.	Switzerland or any EU Member State where you reside.
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish lawThe following applies to customers in Ireland:(i) These Promotion Terms will be sent to your registered email address as a PDF (a durable medium) as soon as you register or enter the campaign.(ii) Nothing in these terms excludes or limits our liability for death or personal injury caused by negligence or fraud, or any other liability that cannot be excluded or limited under the Consumer Rights Act 2022 or Irish/EU consumer law.(iii) We keep auditable records of the selection process in line with the	The competent courts of Ireland.

		Advertising Standards Authority for Ireland (ASAI) Code.(iv) If you are unhappy with the outcome of our complaints process, you may refer the matter free of charge to the Financial Services and Pensions Ombudsman (FSPO), Lincoln House, Lincoln Place, Dublin 2, D02 VH29 (www.fspo.ie)	
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 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	Spanish law. The Spanish version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Spain. If you wish to make a formal 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 acting via its branch in the Netherlands	Barbara Strozilaan 201, 1083HN Amsterdam, the Netherlands.	Dutch law. The Dutch version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of the Netherlands.
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA 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.
Revolut Bank UAB-Succursale Italiana	Via Dante 7, 20123 Milan,	Lithuanian law. The Italian	The competent courts of Italy.

	Italy	version of these Promotion Terms prevails over the English version and will be used in any proceedings.	
Revolut Bank UAB Vilnius Sucursala Bucuresti	15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office no 111, Tower Center International Building, District 1, Bucharest, Romania	Romanian law. The Romanian version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Romania
Revolut Bank UAB acting via its branch in Belgium	Silver Squarede Meeûssquare 35, 1000 Brussel	Belgian law. These Promotion Terms must be provided in French and/or Dutch depending on your region. The French or Dutch version (as applicable to your communication preference) will prevail and be used in any proceedings.	The competent courts of Belgium.
Revolut Bank UAB - Sucursal em Portugal	Registered in Lisbon Commercial Register with single corporate and taxpayer number 980752019, as well as in the Bank of Portugal with number 3560	Portuguese law. The Portuguese version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Portugal.

	and with registered address in Fábrica 390, Rua Heróis de França, números 415 e 417, 4450-155 Matosinhos. It is a branch of Revolut Bank UAB registered on the Register of Legal Entities of the Republic of Lithuania with company number 304580906.		
REVOLUT TECHNOLOGIES JAPAN, Inc.	RK Hills South Tower, 1-4-5 Roppongi, Minato-ku, Tokyo	The laws of Japan. The Japanese version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The Tokyo District Court shall have exclusive agreed jurisdiction of the first instance.
Revolut Technologies Singapore Pte. Ltd.	36 Robinson Road, #20-01, City House, Singapore 068877	The laws of Singapore.	The courts of Singapore
Revolut Bank Colombia S.A.	Carrera 11 B 99 25 Piso 13-108	The laws of Colombia.	The ordinary jurisdiction of Colombia.
Revolut Bank, S.A., Institución de Banca Múltiple	Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc,	The competent courts of Mexico, CityRevolut also provides you with its specialized unit responsible for processing	The Spanish version of these terms will prevail over other versions and will be used in any legal

Código Postal
06600,
Ciudad de
México,
México

any of the Claims, Clarifications, Queries, and Complaints indicated in these Terms and Conditions, to which you can send an email at une@revolut.com at any time, any day. It should be noted that the UNE does not have a contact telephone number, as all its procedures and communications are carried out through the Revolut App and/or the email address mentioned in this paragraph. Email: une@revolut.com
Address: Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc, Mexico City, Mexico. Through the Revolut App in the claims section. Please note that you can always submit your Claims, Clarifications, Queries, and Complaints to the National Commission for the Protection and Defense of

proceedings. The competent courts of Mexico, CityRevolut also provides you with its specialized unit responsible for processing any of the Claims, Clarifications, Queries, and Complaints indicated in these Terms and Conditions, to which you can send an email at une@revolut.com at any time, any day. It should be noted that the UNE does not have a contact telephone number, as all its procedures and communications are carried out through the Revolut App and/or the email address mentioned in this paragraph. Email: une@revolut.com
Address: Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc, Mexico City, Mexico. Through the Revolut App in the claims section. Please note that you can always submit

		Financial Services Users ("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, postal code 03100, Benito Juárez, Mexico City, telephone numbers 800 999 8080 and 55 5340 0999, email: asesoria@condusef.gob.mx or consult the website www.condusef.gob.mx. Additionally, the Customer has the right at any time to express, before the Public Registry of ("REUS") of CONDUSEF, their refusal to receive advertising information about financial products and services via the internet, telephone, and/or in person	your Claims, Clarifications, Queries, and Complaints to the National Commission for the Protection and Defense of Financial Services Users ("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, postal code 03100, Benito Juárez, Mexico City, telephone numbers 800 999 8080 and 55 5340 0999, email: asesoria@condusef.gob.mx or consult the website www.condusef.gob.mx. Additionally, the Customer has the right at any time to express, before the Public Registry of ("REUS") of CONDUSEF, their refusal to receive advertising information about financial products and services via the internet, telephone, and/or in person
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For customers in the United States: Revolut is not a bank, banking services are provided by Lead Bank, Member FDIC. Fees may apply. The Revolut USA Prepaid Visa and Prepaid Mastercard are issued by Lead Bank pursuant to licensing by Visa® U.S.A.

Inc. and Mastercard International for Mastercard cards. Your funds are FDIC insured up to \$250,000 through Lead Bank, Member FDIC. See revolut.com/en-us/ for more details. Revolut Technologies Inc. is a technology services provider and administrator of the card program. The terms of this Promotion shall be governed by the [Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement](#), including the applicable law and Arbitration Provision.