

Online Merchants Cash Award Promotion

What is the Promotion about?

As part of the Online Merchants Cash Award Promotion (the **"Promotion"**), new customers are offered the opportunity to sign up for a Revolut Personal account for the **first** time and receive a cash reward, up to 100% of the value of their first Revolut card transaction or Revolut Pay transaction using their Revolut account (whichever is first), with a €20 or £20 or currency equivalent cap (the **"Cash Award"**).

The Promotion is available to new customers in **England, Scotland, Wales, Austria, Belgium, Bulgaria, Czech Republic, Germany, Denmark, Estonia, France, Finland, Greece, Hungary, Ireland, Lithuania, the Netherlands, Poland, Romania, Spain, Sweden, Slovenia and Slovakia** (the **"Eligible Markets"**).

In order to receive the Cash Award, you must sign up for a Revolut Personal account for the first time, either through a unique link or by scanning a QR code provided by one of our Merchant Partners. Our Merchant Partners use Revolut Pay or Revolut Gateway as part of their services (the **"Merchant Partners"**). The Promotion will run from 00:01 UTC 15 January 2024 to 23:59 UTC 30 April 2024 (the **"Promotion Period"**).

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

Who is eligible for this Promotion?

To be eligible for the Promotion, you **must**:

- not already have an active Revolut Personal account or have previously held a Revolut Personal account with any Revolut group entity;
- be at least 18 years of age;
- live at a residential address in an Eligible Market; and
- either receive marketing directly from Revolut about the Promotion or see the Promotion marketed in any of our Merchant Partners' newsletters or websites so you can follow the below steps to benefit from the Promotion.

What do I need to do to take part in the Promotion?

You will need to complete the following steps:

- **Click on the unique link or scan the QR Code** relevant to the Promotion, as that is provided by the Merchant Partners. This link or the QR code will redirect you to Revolut's website where you will need to provide your phone number. On the Revolut website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period and the details of the Cash Award. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account;
- Follow the steps for opening a Revolut Personal account and successfully complete our onboarding and Know Your Customer ("**KYC**") checks with an active account before the end of the Promotion Period; and
- Top up your Revolut Personal account and use your balance to make a successful card transaction or a successful Revolut Pay transaction using your Revolut account of a value that is more than €1 (or currency equivalent) (the "**Qualifying Transaction**").

Currency equivalents of €1:

- 1 GBP (British pound);
- 2 BGN (Bulgarian Lev);
- 25 CZK (Czech Koruna);
- 4 PLN (Polish Zloty);
- 5 RON (Romanian Leu);
- 7 DKK (Danish Krone);
- 11 SEK (Swedish Krona);
- 379 HUF (Hungarian Forint).

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the Cash Award.

How do I get my Cash Award?

If you meet the eligibility criteria and complete the steps outlined in "**What do I need to do to take part in the Promotion?**", after you make the Qualifying Transaction, the Cash Award will be credited to your Revolut Personal account. The Cash Award will match the value of the Qualifying Transaction up to a maximum of €20 or currency equivalent. The Qualifying Transaction can be of any value above €1 or currency equivalent and can be made to any merchant. You will need to make the Qualifying Transaction before the end of the Promotion Period to receive the Cash Award. We'll credit your Revolut Personal account with the Cash Award within 7 business days of the Qualifying Transaction being completed.

Currency equivalents of €20:

- 20 GBP (British pound);
- 40 BGN (Bulgarian Lev);
- 491 CZK (Czech Koruna);
- 87 PLN (Polish Zloty);
- 100 RON (Romanian Leu);
- 150 DKK (Danish Krone);

223 SEK (Swedish Krona);
7697 HUF (Hungarian Forint).

What other legal information should I know?

1. We may change, suspend or end the Promotion earlier than the end date we've mentioned above 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. If we need to change, suspend or end the Promotion before the Promotion Period ends, we'll give you notice through the Revolut app and/or email. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion
2. We reserve the right to reverse the Cash Award during the Promotion Period if the payment that earned the Cash Award is refunded to you, you earned the Cash Award fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the Cash Award, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Award to have been done with your consent and the payment to have been authorised by you.
3. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with the Cash Award or between the time of qualifying for the Cash Award and receiving the Cash Award that you were entitled to under the Promotion, you will lose your entitlement to the Cash Award.
4. Events beyond the control of Revolut may also occur that render the awarding of the Cash Award as part of the 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.
5. If you sign up to Revolut as part of the Promotion, 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. If, however, by law the local language should be used, the local language shall prevail.
7. This Promotion is organised and offered to you by the Revolut group entities that provide you with your 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 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 of the 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	Laws of England and Wales	The courts of England and Wales

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
			or if you are a Scottish resident, the competent court in Scotland.
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 where you reside.
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent courts of Ireland.
Revolut Bank UAB acting via its branch in France	SIREN 894 031 244 and whose registered office is at 10 avenue Kléber, 75116 Paris, France	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 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 in Amsterdam, the Netherlands, and with establishment number 000053153170	Dutch law	The court of Amsterdam.
Revolut Bank UAB, acting via its branch in Spain	With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8,	Spanish law	The competent courts of Spain.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
	Page M-789831 and with the Bank of Spain under number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).		
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	The competent courts of Belgium.