

1. What is this Offer about?

- **What:** Revolut Bank UAB, acting through its branch in Italy, is offering full-time salaried employees of Partner Employers (employers participating into our Salary Account Partnership programme) the opportunity to receive a Metal paid plan with no monthly subscription fee (the **Offer**) for as long as they satisfy the eligibility criteria and required steps set out below (the **Benefit Period**).
- **Who:** Full-time salaried employees of Partner Employers with registered address in Italy who meet the eligibility requirements and complete the required steps below. The Offer is not available to sole traders or independent contractors.
- **When:** You can enrol at any time from the day you receive the email inviting you to participate in this Offer from the Partner Employer (the **Offer Invitation**). This is not a one-off reward and does not have a fixed end date. Your eligibility depends on ongoing salary payments.

These Salary Partnership Metal Offer Terms (the **Offer Terms**) set out the rules that apply to this Offer. You must comply with these Offer Terms as well as:

- the [Personal Terms](#) that apply to your Revolut Personal account;
- the [Paid Plan Terms](#) relevant to your Paid Plan, as applicable; and
- the [Information Sheet](#).

If there is any inconsistency between these Offer Terms and the other terms that apply to your account, these Offer Terms will take precedence in relation to this Offer. All other Metal Plan features, benefits and conditions remain subject to the [Paid Plan Terms](#).

2. Eligibility and required steps

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

- have a registered address in Italy;
- open or have a Revolut Personal account that is active and unrestricted; and
- complete all required know your customer (KYC) checks.

This Offer is available only to full-time salaried employees of participating Partner Employers and is not available to sole traders or independent contractors.

The required steps are:

1. Access the unique link provided by your Partner Employer and enter your work email address in the Revolut app;
2. Verify you are the owner of your work email.
3. Receive a **Qualifying Salary payment into your Revolut account. The Offer will not activate until this step is completed.** See section 3 '*What is a Qualifying Salary*' for more details.

Your work email is used solely to confirm eligibility for this Offer and it does not change the registered email address associated with your Revolut account.

3. What is a Qualifying Salary?

A Qualifying Salary payment **must**:

- be paid from the registered payroll bank account provided to us by your Partner Employer;
- meet the minimum salary threshold (1100 EUR) which will also be communicated to you at enrolment; and
- be identified by our systems as a payroll payment.

The following do not qualify:

- transfers from your own accounts;
- payments from accounts not registered by your Partner Employer;
- one-off manual transfers intended to simulate salary; and
- payments below the required threshold.

If your Partner Employer changes payroll provider or payment account and does not notify us, payments may not qualify until they inform us of such changes.

4. Activating your free Metal Plan

Once you complete the required steps and you receive your first Qualifying Salary payment:

- you will be able to claim the Offer in the Revolut app
- you will receive confirmation in-app and by email

- your monthly subscription fee will be waived throughout the Benefit Period

You will not be charged for or receive the Metal plan and any associated benefits until we detect a Qualifying Salary payment.

5. Ongoing eligibility

To continue receiving the Offer, you must receive **at least one Qualifying Salary payment per calendar month**.

We monitor this automatically.

If a salary payment is missed

If we do not detect a qualifying salary payment in a given calendar month:

- we will wait 7 days into the following month before determining that the payment was missed (to allow for payroll delays)
- we will notify you in the Revolut App by push notification and email
- you will receive and enter a **one-month grace period**

During the grace period:

- your Metal Plan remains free
- you must receive a Qualifying Salary before the end of that grace month to remain eligible

If a Qualifying Salary is received during the grace period, you will continue to receive the Offer.

6. What happens if your salary stops?

If you do not receive a Qualifying Salary payment during the grace period:

- the Offer will end
- your Metal Plan will continue as a paid subscription under the standard Metal fee shown in the Information Sheet page, unless you change your Revolut plan or close your account free of charge before the billing date

We will notify you (both in-app and via email) before any charges begin.

If you remain employed by a Partner Employer and there are appropriate and reasonable reasons why you have not received a Qualifying Salary payment for a

period of time, please contact us through the app and we will try and help. However, we reserve the right to bring this Offer to an end.

Downgrading

You may close your account free of charge or downgrade to Standard or another Paid plan at any time before the end of the grace period.

At the end of the grace period, you will remain on the regular Metal monthly paid plan. The Metal Plan Terms will apply and you will start to pay a monthly subscription fee in line with the Metal Plan Terms, unless you tell us otherwise.

If you downgrade to Standard Plan and you have ordered and received a physical Plus Card, or a Premium Card, a Metal Card, or an Ultra card, we'll charge you the costs for issuing the card plus the delivery fee, and will deactivate the card.

- You will have 14 days to cancel/downgrade free of charge to any other plan of your choice, including the standard plan, without having to give a reason. This 14-day period starts from the day after the end of your one-month grace period. To exercise your right to cancel/downgrade, you must let us know through the Revolut app or by emailing us at support@revolut.com. If you've already paid your first monthly subscription fee at that time, we'll refund it. However, if you have ordered and received physical card(s) we'll charge you the costs for issuing the card(s) plus the delivery fee,

For more information about your right to cancel and the fees applicable to downgrading after 14 calendar days please see the dedicated section of the [Paid Plan Terms](#).

Leaving the Partner Employer

If you leave the Partner Employer or stop receiving salary from them, you will no longer be eligible for this Offer.

We do not verify employment status. Your eligibility depends on you receiving Qualifying Salary payments from a Partner Employer from their registered payroll account.

7. Partner Employer's Role

Your employer:

- Is not promoting or providing financial services to you.
- Does not administer your Revolut account.
- Only distributes information about this Offer.

Revolut is solely responsible for providing the Metal Plan and associated benefits.

8. Legal bits and pieces

Subject	Clause
<p>Who administers this Offer</p>	<p>This Offer is organised and provided to you by Revolut Bank UAB (a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania), acting via our branch office in Italy with a registered office in Via Dante 7, 20123 - Milan, Italy Italian Branch with a registered address at Via Dante 7, 20123, Milan - Italy.</p> <p>To the extent permitted by law, these Offer Terms shall be exclusively governed by and construed in accordance with the laws of Lithuania. Any disputes arising out of or in connection with these Offer Terms shall exclusively be submitted to and dealt with by the courts of Italy.</p>
<p>Offer abuse or misuse</p>	<p>We may suspend, change, or end the Offer – for a specific participant or for everyone – if we have reasonable grounds to suspect 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 Offer. We will not be liable for any loss if we do so. If we withdraw the programme:</p> <ul style="list-style-type: none"> • You will retain your Metal Plan until the end of any applicable grace period; and • Metal plan fees will apply unless you downgrade to Standard plan. <p>Any issues? Contact Support in the Revolut app.</p>
<p>Changes or early end</p>	<p>If the Offer changes or ends early but has not been withdrawn, we will tell you the same way we invited you to the Offer (e.g. email, push notification, in-app). Where possible, we will provide at least one month’s notice via the Revolut App and/or email. Don’t worry – if you’ve already taken part in the Offer, changes to the terms won’t affect you unless the Offer is suspended or ends because of</p>

Subject	Clause
	reasonably unforeseen circumstances outside of our control which make it impossible to run.
Fraud or rule-breaking	If you breach the Revolut Personal Terms, these terms and conditions, or participate in the Offer fraudulently, we may reverse any Offer. By proceeding, you authorise any such reversal in advance.
Account closed or restricted	To receive the Offer, you must have an active Personal account (not closed, suspended, or restricted) throughout the Offer Period and/or at the time you are due to receive the Offer. If you close your Revolut personal account or your account becomes suspended or restricted before we grant you the Offer, you will lose all rights to the Offer and will not be entitled to compensation.
Data & Privacy	We'll process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.