1. What is this Offer about?

- **What:** Revolut Bank UAB, acting where applicable through its EEA branch in your country of residence, is offering salaried employees of Partner Employers (employers participating in 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:** Salaried employees of Partner Employers with registered address in any of these countries: Lithuania, France, Germany, the Netherlands, Ireland, Romania, Hungary, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Greece, Iceland, Latvia, Liechtenstein, Luxembourg, Malta, Norway, Slovakia, Slovenia, Sweden 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 Personal fees (Metal) page.

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 any of the countries listed above;
- open or have a Revolut Personal account that is active and unrestricted.

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

If you reside in Finland: salary payments are subject to your employer's payroll policies and technical capabilities. We cannot guarantee that every employer will be able or willing to pay salary into your Revolut Personal account. Eligibility for this offer requires that your salary is successfully paid into your eligible Revolut Personal account.

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. Once your work email is verified, you will receive a pdf copy of these terms by email on 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; and
- meet the minimum net salary threshold for your country of residence as listed below, which will also be communicated to you at enrolment. This minimum threshold must be met in a single payment, as multiple smaller installments cannot be combined:

Bulgaria — 1,000 BGN/month
Cyprus — €1,000/month
Czech Republic — 19,500 CZK/month
Germany — €1,600/month
Denmark — 18,000 DKK/month

Estonia — €900/month
Finland — €1,600/month
France — €1,500/month
Greece — €700/month
Croatia — €700/month
Hungary — 220,000 HUF/month
Ireland — €1,800/month
Iceland — 300,000 ISK/month
Liechtenstein — 1,900 CHF/month
Lithuania — €700/month
Luxembourg — €2,200/month
Latvia — €700/month
Malta — €800/month
Netherlands — €1,700/month
Norway — 24,000 NOK/month
Romania — 2,500 RON/month
Sweden — 18,500 SEK/month
Slovenia — €800/month
Slovakia — €600/month

The following do not qualify:

- any transfers not meeting the aforementioned criteria; or
- one-off transfers intended to simulate salary.

If your Partner Employer changes payroll provider or payment account and does not notify us, payments may not qualify until they inform us directly 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 receive confirmation in-app and by email;
- you will be able to claim the Offer in the Revolut app; and
- 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; and
- **your Metal Plan will continue as a paid subscription under the standard Metal fee shown in the Personal Fees (Metal) page**, unless you change your Revolut plan or close your account free of charge before the end of the grace period.

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 / account closure
In addition to your statutory **14 days withdrawal right**, starting at the time you accept the Offer (the full withdrawal notice can be found in the Paid Plan Terms, 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.

Otherwise, at the end of the grace period, you will remain on the regular Metal monthly Paid Plan and you will start to pay a monthly subscription fee in line with the Paid Plan Terms & the Metal Fees.

We'll give you an additional 14 days, starting at the end of the grace period, to downgrade or close your account before standard downgrade and cancellation rules apply. 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 applicable card and delivery fees as set out in the Paid Plan Terms.

To downgrade your plan or close the account, you must let us know through the Revolut app or by emailing us at support@revolut.com.

For more information about the standard downgrade and cancellation rules, 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
Offer abuse or misuse	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 suspend, change, or end the Offer: • 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. Any issues? Contact Support in the Revolut app.
Changes to the Offer	If the Offer changes , 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 reasonably unforeseen circumstances outside of our control which make it impossible to run.
Termination of the Offer by us	We reserve the right to end or amend the Offer (and the conditional fee waiver) at any time. If we decide to end or amend the Offer, we will give you at least two (2) months' notice. Once our notice period ends, this Offer will end, the fee waiver will stop applying, and our regular monthly subscription fee will apply to your Metal Plan. If you don't want to pay for Metal, you can choose to downgrade your account to our free Standard

Subject	Clause
	plan at any time during the two-month notice period. Downgrading is immediate and completely free of charge. We will also explicitly remind you of your right to downgrade for free when we send you the notice that the Offer is ending.
Fraud or rule-breaking	If you breach the Revolut Personal Terms, these terms and conditions, or participate in the Offer fraudulently, we may suspend or end any individual Offer.
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.
Taxes	The benefit from this offer might 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. For Greek resident customers, when you designate your Revolut Personal account as your salary account, your spending from within said account is not auto-reported to the Greek tax authorities, so you may need to declare it manually on your tax return and keep statements as evidence of your spending activity.
Data & Privacy	We'll process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.

This Offer is offered to you by the Revolut group entity proving Metal plan in the country where you reside. If you have a complaint about this Offer, 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 Offer.

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 terms and conditions and the prevailing (and legally binding) language	Which courts have jurisdiction
Revolut Bank UAB	Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these terms prevails and will be used in any proceedings.	The courts of Lithuania 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 law	The competent courts of Ireland.
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 terms prevails over the English version and will be used in any proceedings.	The competent court in 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).
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands.	Dutch law. The Dutch version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of the Netherlands.

Revolut Group entity/branch	Registered address	Law that applies to these terms and conditions and the prevailing (and legally binding) language	Which courts have jurisdiction
Revolut Bank UAB, Zweigniederlassung Deutschland	Signature Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law. The German version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Germany.
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 terms prevails over the English version and will be used in any proceedings.	The competent courts of Romania
Revolut Bank UAB acting via our branch office in Hungary	8 Szervita tér, 1052 Budapest, Hungary.	Hungarian law. The Hungarian version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Hungary