

Please scroll down to read the terms and conditions for all live promotions.

Social Media "24k gold" Card Competition

This competition is looking to reward Revolut users as part of the 2021 RevReview campaign. It will award "24k gold" Revolut cards to 22 users who will be randomly selected. Users must follow the steps described below. The competition will run for a period of **1 week**, from **29 December 2021, 00:01 GMT** to **04 January 2022, 23:59 GMT**. Winners will be randomly selected.

What do I need to do to qualify for entry in the competition?

1. Using the share button in the Revolut app when viewing your personalised story, download a photo of your personalised RevReview story or take a screenshot. Please note that you will only be eligible to receive personalised stories if you have made at least one peer-to-peer transactions in addition to other transactions in the last year.
2. Share your personalised image to Instagram feed or Instagram stories tagging Revolut on @revolutapp with the hashtag #RevReview.
3. In order to be eligible and have a valid entry, you must have a public profile (private profiles will not be considered valid entries).

In addition to the steps described above, users must submit a **valid entry** during the competition period in order to qualify. A valid entry is an entry that meets the Revolut Community Standards which you can access [here](#). Winners will be randomly selected after the end date of the competition, and the Revolut "24k gold" card will be sent to them to the address we hold on record (**free of charge**) usually within two weeks after the end of the promotion period.

Winner Selection

At the end of the Promotion Period we'll randomly Winners will be selected from valid entries only. Revolut's decisions as to the administration and operation of the competition, including the selection of the winner, is final and binding. If you are a winner, we'll reach out to you via your social media account (the one you used to post the photo on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we identify you as a Revolut customer, we'll send you your card to the address we hold on record.

What else should I know?

1. Revolut Ltd and Revolut Payments UAB customers can take part in this promotion if they are resident in an "eligible market". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Payments UAB is any market where it provides

services to customers except for: **Cyprus, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal, Hungary, Poland, Denmark, Slovenia, Spain.**

2. We may suspend or end this promotion earlier than the end date we've mentioned above if, in our reasonable opinion, this 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 exercise this right we will try to give you advance notice.
3. Events beyond the control of Revolut may occur that render the awarding of the promotion impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
4. If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the Revolut gold card, then the reward will be lost. You may also not exchange the reward for monetary value.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
6. Revolut will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
7. These terms are published in English and any translation is a courtesy and office 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.
8. To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Payments UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Payments UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania (or in the courts of any EU Member State where you reside).

Revolut Pro Cashback Campaign

Lithuania and Ireland

As part of the Revolut Pro Pilot, Revolut via **Revolut Payments UAB**, a company incorporated and licensed in the Republic of Lithuania with company number 304940980 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania is offering a higher percentage of cashback to Revolut Pro users based in Lithuania or Ireland who make physical or virtual card payments using their Revolut Pro card. This is called the Revolut Pro Pilot Cashback Promotion (the "**Promotion**"). Ordinarily, Revolut Pro users on Standard and Plus

plans receive 0.1% cashback for purchases made using their Revolut Pro physical or virtual card with Revolut Pro users on Premium and Metal plans earning 0.2% and 0.5% respectively (this is set out in section 8 of the [Revolut Pro terms](#)).

From **00:01 EET on December 15th 2021** until **23:59 EET on April 1st 2022** (the "**Promotion Period**"), Revolut Pro users on all plans that sign up for Revolut Pro by **23:59 EET December 20th 2021** will receive 1% cashback for each physical card or virtual Revolut Pro card payment they make. After the Promotion Period, the cashback amount will return to the values set out in Section 8 of the [Revolut Pro terms](#).

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

Am I eligible to take part in the Revolut Pro Cashback Promotion?

To be eligible for this Promotion, you must:

- Have successfully set up a Revolut Payments UAB Personal account with a registered address in Lithuania or Ireland and be an active user with no restrictions,
- Have already successfully been onboarded to Revolut Pro with no restrictions or sign up to Revolut Pro before **23:59 EET on December 20th 2021**,
- Have been invited to take part in the Revolut Pro Pilot prior to **23:59 EET on December 20th 2021**, and
- Have personally received an email from Revolut inviting you to participate in the Revolut Pro Pilot Cashback Promotion by **23:59 EET on December 20th 2021**.

All existing Revolut Pro customers and Revolut Pro customers who sign up to Revolut Pro before **23:59 EET on December 20th 2021** will be invited to take part in this promotion in compliance with our customer [Privacy Policy](#).

What do I need to do to participate in the Revolut Pro Cashback Promotion?

- Satisfy the steps outlined under "*Am I eligible to take part in the Revolut Pro Cashback Promotion?*", and
- Make Revolut Pro physical or virtual card payments in any supported currency on your Revolut Pro card during the Promotion Period (these card payments must be successful for you to earn cashback - see point 3 of "*What else should I know?*" for more information).

How much cashback will I qualify for?

During the Promotion Period, participants may receive 1% of cashback for each physical or virtual card payment made using their Revolut Pro card.

What is the Promotion Period?

The Promotion Period is from **00:01 EET on December 15th 2021** until **23:59 EET on April 1st 2022**.

How do I know if I've been awarded any cashback and how do I collect this?

On the first day of each month, Revolut will deposit the cashback amounts you earned for the previous month into your Revolut Pro account.

What else should I know?

1. We may 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 exercise this right we will try to give you advance notice on our website. Please contact Support if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
2. Events beyond the control of Revolut may occur that render the awarding of cashback as part of this 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.
3. We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, or you broke the agreement in order to get the cashback. This is in line with the [Revolut Pro terms](#) that apply to your Revolut Pro account.
4. If you close your Revolut account or your Revolut Pro account, or either or both accounts become suspended or restricted between the time of qualifying for cashback and receiving cashback, then the cashback will be lost.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
6. These Promotion Terms are published in English and any translation is a courtesy and office translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
7. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).

Credit Card Promotion: Cashback

Lithuania

What is this promotion about?

Revolut is looking to reward new Revolut credit card holders, who meet conditions to be a participant of the promotion.

We can cancel this promotion or change these terms and conditions, at any time as set out in these promotion terms.

Please read these promotional terms and conditions carefully.

Who is eligible for the promotion?

This promotion is open to **Lithuanian** users who applied for and concluded a Credit Limit Agreement with Revolut Bank UAB within the period of this promotion which starts from the 8th of September 2022 and continues until we change or end this promotion in accordance with these promotion terms.

Benefits that you gain when you are a participant of the promotion

Under the promotion we make available an additional benefit for eligible customers called "**cashback**".

What is a cashback?

When you make a purchase with your Revolut credit card, Revolut Bank UAB will credit your cashback balance with an amount of money equivalent to a percentage of your payment. We call this a cashback. The cashback amounts to the percentage of any payment with your Revolut credit card. The exact rate of your cashback is visible in the Revolut app in your credit card management screen. We may change the percentage of the cashback for any reason, including the country you make the payment in or the merchant you make the payment to. You will be informed about all changes of the percentage of the cashback by email or in the Revolut app.

The cap of the maximum amount of cashback that can be earned is provided for you in the credit card management screen of the Revolut app.

Remember that the cashback refers only to completed purchases with Revolut credit card using the Credit Limit product provided by Revolut Bank UAB.

Cashback is earned on credit card purchases and rounded down to the nearest full amount.

Cashback will also be calculated on cleared or non-pending purchases only.

After the end of this promotion the cashback balance will remain active, until it is transferred to your Credit Limit balance, either manually by you using the "Collect" button in the Revolut mobile app or automatically disbursed by us on the 1st day of the following calendar month. If you decide to close your Revolut credit card account, you have two options: you can have your cashback earned paid towards the outstanding Credit Limit balance and reduce the amount you

need to repay to be able to close your account. If your outstanding is already zero, you can have your cashback paid towards your main Revolut account.

Your cashback balance will be stored by Revolut Bank UAB. The cashback that you earned can be viewed in the Revolut app in your credit card management screen or in your monthly Revolut account statement.

Revolut Bank UAB will transfer your cashback balance to your Credit Limit balance on a monthly basis together with other payments under Credit Limit Agreement. Also, you can use the "Collect" button in the Revolut app and then select the amount you want to collect to your Credit Limit balance, as long as the amount can be rounded to the nearest cent, cashback can be collected any time.

Cashback cannot be used towards minimum payment (the minimum payment to be paid each month under the Credit Limit Agreement) to any outstanding Credit Limit balances. If you are in arrears, you can still earn cashback. However, you cannot redeem cashback from your cash back balance until you clear your arrear and are in good standing again.

Sometimes we recover the cashback from you if:

- the payment that earned the cashback is refunded to you;
- you earned the cashback fraudulently; or
- you did not comply with these terms and conditions in order to get the cashback.

We will recover the amount of cashback by taking it out of your cashback balance. We will consider the recovery to be done with your consent and the payment to be authorised by you. If we cannot recover the amount of the cashback from your cashback balance, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our reasonable costs of doing so.

You can read more about how we can recover amounts that you owe us in the Section 28 of the Personal Terms.

Payments that won't earn a cashback

Remember that the cash back refers only to completed purchases with your Revolut credit card, using the Credit Limit under the Credit Limit Agreement, so only when you buy things with Revolut credit card and use the Credit Limit. Cash back does not apply to the transfers, payments (other than purchase transactions) and ATM withdrawals.

We can't give you cashback when doing so would break any law or regulation. You will be informed about such cases in the Revolut app.

Legal bits and pieces

These promotional terms and conditions come into force when you complete your first eligible purchase with your Revolut credit card as set above in these terms.

We can suspend, end or cancel this promotion or change these promotion terms at any time by giving you a notice through the Revolut app and/or by email at least 60 days in advance. If we suspend or end this promotion, we will remove these promotion terms from our website. If we change the promotion terms, we will make the updated terms available on our website.

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (for example, attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.

These terms are published in Lithuanian and in English, any translation is a courtesy and office translation only - participants of the promotion cannot derive any rights from the translated version. The Lithuanian language version of these terms shall apply and prevail and be conclusive and binding. The Lithuanian version shall be used in any legal proceedings.

The laws of the Republic of Lithuania apply to these promotional terms and conditions. Legal action under these terms and conditions can be brought in the courts of the Republic of Lithuania.

Personalised Card - social media competition

This competition is looking to award Revolut Ltd and Revolut Payments UAB users for the most creative personalised card design. It will award **£100 (or currency equivalent)** to 50 users who order a personalised Revolut card and post it on Instagram following the steps below. The competition will run for a period of 2 weeks, from **5 November 2021, 00:01 GMT** to **19 November 2021, 23:59 GMT**. Winner selection will be based on the most original and creative design ideas submitted.

What do I need to do to qualify for entry in the competition?

1. Follow us and like the picture on Instagram
2. Share a photo of your personalised Revolut card on Instagram or Instagram stories tagging Revolut on @revolutapp
3. Share your Revtag in the comment on Revolut's post to let us know that you have followed the steps above and tag 3 friends

In addition to the steps described above, users must submit a valid entry during the competition period in order to qualify. A valid entry is an entry that meets our personalised card guidelines (eg. no use of profane language, no materials that may infringe someone's IP rights etc.) as well as the Revolut Community Standards which you can access here. For further guidance on the personalised card product, please refer to the relevant section of the app. Winners will be selected after the end date of the competition, and payment of the awards will be made directly to their Revolut account usually within one week.

Winner Selection

At the end of the Promotion Period we'll select from valid entries the card which, in our opinion, is the most creative. Revolut's decisions as to the administration and operation of the competition, including the selection of the winner, is final and binding. If we pick your card, we'll reach out to you via your social media account (the one you used to post the photo on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we

identify you as a Revolut customer, we'll award you with your cash prize to your main Revolut account balance in the currency that your account is denominated in.

What else should I know?

- Revolut Ltd and Revolut Payments UAB customers can take part in this promotion if they are resident in an "eligible market". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Payments UAB is any market where it provides services to customers except for: Cyprus, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal and Spain.
- We may suspend or end this promotion earlier than the end date we've mentioned above if, in our reasonable opinion, this 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 exercise this right we will try to give you advance notice.
- Events beyond the control of Revolut may occur that render the awarding of the promotion impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
- If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the £100 (or currency equivalent) reward amount, then the £100 (or currency equivalent) reward will be lost.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
- Revolut Ltd will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
- These terms are published in English and any translation is a courtesy and office 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.
- To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Payments UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Payments UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.

Free Trial of any paid plan for selected standard users

What is this promotion about?

We are inviting **selected Revolut Ltd and Revolut Payments UAB Standard customers** to try one of our paid Personal subscription plans (Plus, Premium or Metal; **"Paid Plan"**) for free for a period of time as agreed by us (**"Free Trial Promotion"**). Selected customers will be able to access this Free Trial Promotion by clicking through the relevant screens in the Free Trial Promotion dashboard in their Revolut app.

Who is eligible for the Free Trial Promotion?

The Free Trial Promotion is open to selected Revolut Ltd and Revolut Payment UAB customers on a Standard plan who have passed our Know Your Customer requirements and have been successfully onboarded as Revolut customers. Customers who are selected will be shown the Free Trial Promotion dashboard in their Revolut app.

This Free Trial Promotion runs for a period of time at Revolut's discretion (the **"Promotion Period"**).

How do I start my Free Trial?

Starting your Free Trial is easy. As long as you've been selected and are able to see the Free Trial Promotion dashboard in your Revolut app, all you need to do is sign up to a Paid Plan during the Promotion Period and meet the criteria set out in these terms and conditions. Just so you know, the terms and conditions for your selected Paid Plan (e.g. the terms and conditions that apply to Metal if you choose to trial Metal) will apply to you during your Free Trial. We will not charge you for the period of time included in your Free Trial. We'll tell you in the Free Trial Promotion dashboard how long you'll receive your selected Paid Plan for free, whether it's for a month or shorter or longer than that so you're aware before you sign up. After your Free Trial ends, by default you will remain on your selected Paid Plan unless you tell us otherwise, and normal billing (whether monthly or annually) will apply.

If you order a card during your Free Trial period and then cancel your Paid Plan before the end or at the end of your Free Trial period, you will have to pay us back for the card. This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

If your Free Trial is for less than 14 days (including weekdays and weekend days), then you'll have 14 days from the day your Free Trial starts to cancel your subscription (we call this the "cooling off period") but after that point normal cancellation rules will apply. If your Free Trial is for more than 14 days, then you have the right to cancel your selected subscription within the Free Trial (your "cooling off period") but after the Free Trial period ends, normal cancellation rules will apply. Make sure you remember that our Paid Plans are all on 12 month terms whether you choose to pay-monthly or pay-annually. You can leave these Paid Plans early, but fees may apply if you do. See cancelling your plan for more information.

Ordering a Metal card

If you cancel your new subscription within the cooling off period but have ordered a Metal or Premium card, you'll have to pay us back for the card delivery fee. If the card you ordered was a Metal card, you'll also have to pay us for the Metal card itself. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Metal fees page](#) to see the cost of the Metal card in your market, and fees associated with card delivery.

Ordering a Premium card

If you cancel your new subscription within the cooling off period but have ordered a Premium or Standard card, you'll also have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Premium fees page](#) to see the fees associated with card delivery.

Ordering a Plus card

If you cancel your new subscription within the cooling off period but have ordered a Plus or Standard card, you'll also have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Plus fees page](#) to see the fees associated with card delivery.

What other legal information should I know?

- The following terms and conditions apply to this Free Trial Promotion. Some (but not all) of them are summarised above:
- This promotion is governed by these terms and conditions. We can cancel this promotion, or change these terms and conditions, at any time without notice.
- This promotion is for selected Revolut Ltd and Revolut Payments UAB customers only. You must be able to see the Free Trial Promotion dashboard in your Revolut app to be eligible. If you cannot see this dashboard in your app, you are not eligible.
- We will select Revolut Ltd and Revolut Payments UAB customers who have passed Know Your Customer requirements and who are in the process of being onboarded as Revolut customers who we think may be interested in trying out one of our Paid Plans. We will process your personal data in line with our [Privacy Policy](#). We will invite selected customers to take part in a Free Trial in the Revolut app.
- We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply.
- Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Free Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Free Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Free Trial will last for in the Free Trial Promotion dashboard in the Revolut app before you sign up. You cannot ask us to invite you to the promotion if you weren't selected or ask us to extend it if you miss it.
- The official version of these terms and conditions is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.

Regarding this promotion:

If you are a customer of Revolut Ltd, this promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it.

If you are a customer of Revolut Payments UAB, this promotion is governed by Lithuanian law and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.