

Refer a friend promotion with a Bonus – Terms and conditions

What is the Promotion about?

We know you love our product. So we're rewarding you to share the love.

This Promotion (the "**Promotion**") allows selected Revolut customers to earn a referral reward (the "**Reward**") plus an additional referral bonus (the "**Bonus Reward**") in the form of cash credited to the main balance of their Personal account. It's easy: your friend (the "**Invitee**") just needs to sign up to Revolut using your unique referral code, order a card and make three qualifying purchases for you to get the Reward. If your friend invites another person and that person orders a card, you will get a Bonus Reward. You will only be paid the Reward and the Bonus Reward if you, and the referred people, meet the criteria in these terms and conditions, so please keep reading to find out how the Promotion works.

The Promotion will be available for a specific time frame, determined in the In-app Referral Invite. We call this the "**Promotion Period**".

Who is eligible for the Promotion?

You are eligible to receive the Reward and the Bonus Reward if:

- You have received an invitation to the Promotion directly from us; and
- You have successfully completed onboarding to your Revolut account.

If you have not received an invitation to this Promotion directly from us, you are not eligible for the Reward or the Bonus Reward.

If you do not successfully complete onboarding to your Revolut account before the person you refer does, you are also not eligible for the Reward or the Bonus Reward (but you are still able to make a referral before you complete onboarding).

What do you need to do to earn the Reward?

To earn a Reward, you must receive an email invite from us or receive a referral prompt during onboarding, invite a friend to sign up to Revolut within the Promotion Period and ensure that your friend completes all activities we set out below before the specific deadline (the deadline of each invitee will be outlined in the app).

Inviting someone to join Revolut is easy. Just open the email you received about this Promotion and tap on the "Invite friends" button. If you received a referral prompt during the onboarding

process, tap on the "Invite friends" button. You can invite friends from anywhere in the world where Revolut is available.

A draft email containing your unique referral link will appear. You can customise the message and send it once you're ready. It's the link which is important - the invitee must click on your unique link for you to be eligible for the Promotion. When the invitee clicks on the link, they will be taken to a landing page where they will be asked to enter their phone number. The invitee will have a certain number of days to complete the relevant steps starting from when they enter their phone number – you'll be able to see their specific deadline in the app. We call this the "**Additional Period**".

You must meet all the criteria during the Promotion Period. The people you refer (your invitees) and the people they refer must meet all the criteria during the Additional Period. If they do not, or if they partially meet the criteria during the Additional Period, you will not receive the Reward and the Bonus Reward.

The maximum number of people you can refer is five. If you refer more than five people, you will not be paid more than five Rewards.

The amount of the Reward is unique to you and it will be paid in the base currency of your Revolut Personal account. All details regarding the amount of the Reward for each referral will be set out in the In-app Referral Invite.

What does the person you refer need to do for you to earn the Reward?

For you to be eligible for your Reward, your invitee must be eligible for this Promotion and sign up to Revolut using your unique referral link, top up, and make three purchases using their Revolut card within Additional Period. This means that:

- They must sign up to Revolut with a personal account (not a business, a Joint or Revolut < 18 account), for the first time, using your unique referral link. Someone who has previously signed up will not earn you a Reward.
- Signing up means completing the sign up process and passing our onboarding checks. If the invitee fails our onboarding checks, you will not be eligible for your Reward. For example, they might fail these checks because they do not meet our onboarding requirements.
- They must top up their account from an external source (like a card top-up or transfer from another bank, not a transfer from another Revolut account).
- They must order a physical card and make three card purchases of the required minimum amount. The three card purchases can be made using a virtual or physical card. The required minimum amounts vary by region (more information [here](#)). These must be genuine purchases (for example, card transactions to payment, gambling, gift card or currency exchange service providers, and money transfers are not valid).

You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if your invitee reverses one of these steps after taking it. For example, if they immediately close

their Revolut account, cancel their card before it arrives, or cancel/refund their card purchase.

What does the person you refer need to do for you to earn the Bonus Reward?

For you to be eligible for your Bonus Reward, your invitee should invite another person to join Revolut and that person should join Revolut within the Additional Period of your invitee. This means that:

- A person who received an invite from your invitee must sign up to Revolut with a personal account (not a business, a Joint or Revolut < 18 account), for the first time, using your invitee's unique referral link. Someone who has previously signed up will not earn you a Reward.
- Signing up means completing the sign up process and passing our onboarding checks. If the person invited by your invitee fails our onboarding checks, you will not be eligible for your Bonus Reward.
- They must order a physical card within the Additional Period of your invitee.

You will not be paid the Bonus Reward (or may have the Bonus Reward that has been previously paid reversed) if your invitee reverses one of these steps after taking it. For example, if they immediately close their Revolut account, cancel their card before it arrives.

Once the person invited to join Revolut by your invitee completes all the steps, you will receive the Bonus Reward. The maximum number of the Bonus Rewards you can get is five.

The amount of the Bonus Reward you will be paid is unique to you. We will set it out in the invite email we sent to you. It will be paid in the base currency of your Revolut account.

What other legal information should I know?

1. This Promotion is a one-sided campaign, where only the referrer (not the referee) can be awarded the Reward and the Bonus Reward.
2. We may change, suspend or end the Promotion earlier than the end of the Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation, or due to unforeseen circumstances which may make it impossible for us to continue running the Promotion. We may suspend or end the Promotion on an individual or promotion-wide basis.
3. These terms are published in English and Polish. The Polish version should be used in legal proceedings in the courts of Poland.
4. The Reward and the Bonus Reward will be paid to your main account balance. The Reward and the Bonus Rewards will be paid within 10 working days after the end of the Promotion Period.

5. To be eligible for the Reward and the Bonus Reward, you must comply with these terms and conditions and all other terms and conditions that apply to your account.
6. Only users who receive an email invitation from us or are prompted to make a referral as part of the onboarding process, are eligible to participate in the Promotion.
7. If we believe that you have engaged in any fraud or material abuse of this Promotion we may in our sole discretion take any actions we see fit in the circumstances. (For example, it would be a material abuse of this Promotion to orchestrate a campaign to profiteer from this Promotion in a way that does not result in genuine and unique new sign-ups to Revolut, and we may close your account and reverse any Rewards and the Bonus Rewards if you do this.)
8. These Promotion terms and conditions are an agreement between you and the Revolut company which provides you with your (Retail) account. If you have any questions or complaints about this Promotion, you can find out who this company is, and contact them via chat, in the app.
9. Any personal data processed or controlled during the Promotion will be dealt with in line with [Revolut's Customer Privacy Notice](#) that applies to your Personal account.
10. In compliance with banking secrecy and data protection regulations, any personal or financial information about the person who received an invite from your invitee shall remain confidential and will not be disclosed.
11. To the extent permitted by law these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Lithuania if you are a Revolut Bank UAB customer. You can still rely on the mandatory consumer protection rules of Poland.
12. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Lithuania or in the courts of Poland.