

Referrals Terms

What is the Promotion about?

Revolut is offering its existing customers on any Personal account plan the opportunity to earn a referral reward in the form of cash credited to the main balance of their Personal account (the **"Reward"**), by referring someone (the **"Invitee"**) to sign up for a Revolut Personal account (the **"Promotion"**). All the Invitee will need to do is complete the steps set out in these terms and conditions (the **"Terms"**). Anyone who has received an invitation to the Promotion directly from us on a tile in the home screen of the Revolut app (an **"In-app Referral Invite"**) is eligible to refer someone. We'll also send you an email to the email registered with your Revolut Personal account setting out everything you need to know (unless you've asked us not to send you Revolut marketing emails).

The Promotion will be available for a specific time frame, determined in the In-app Referral Invite. We call this the **"Promotion Period"**. Any Reward will only be paid if all the criteria in these Terms are met by both the selected Revolut customer and their Invitee during the Promotion Period. Sometimes an Invitee may have longer than the Promotion Period to complete the relevant steps - if this applies, the specific date will be confirmed in the In-app Referral Invite.

The terms and conditions that apply to the Promotion are made up of these Terms and the information included in the In-App Referral Invite (the **"Promotion Terms"**). You must comply with these Promotion Terms and the terms that apply to your Revolut Personal account at all times when participating in the Promotion.

What do you need to do to earn a Reward?

Once you receive an In-app Referral Invite, the following steps must be completed:

- Invite someone to join Revolut, by either tapping on the "Refer" button displayed in the referral tile in the home screen of your app, or in the follow up email from us.
- Once you do this, a draft message containing your unique referral link will appear. You can customise the message and send it to your Invitee/s. You agree you will not (attempt to) mislead anyone in connection with this Promotion.
- When sending referral messages, you agree you alone are the sender of the message and will only send it to people you know (people you have permission to

send text or emails in relation to this referral). You agree you will not “spam” anyone with referrals and will remain compliant with all applicable laws.

- Each Invitee must click on your unique link for you to be eligible for the Promotion. We’ll confirm the maximum number of people you can refer as part of the Promotion in the In-app Referral Invite. If you refer more people than this, you will not be paid any Rewards for these additional Invitees even if they complete the relevant steps successfully.

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.

Just so you know, you can only be rewarded for inviting individuals that reside in Brazil if you are a Revolut Tecnologia Brasil Ltda. customer. This means that, if you are a customer of another Revolut group entity or branch, you will not be rewarded for inviting a friend who lives in Brazil to join Revolut. Also, this Promotion and Reward is unfortunately not available to customers of Revolut Technologies Inc. in the US right now.

Variable Rewards

Sometimes, the amount of the Reward may vary for each referral you make during the Promotion Period. For example, we may agree to offer you one of five different amounts for each referral and which amount you receive will be determined from a draw.

If this applies to your Promotion, for each of your Invitees (subject to a maximum amount) who completes the steps set out in the “**What does your Invitee need to do for you to earn the Reward?**” section of these Promotion Terms within the Promotion Period, we will enter you into a draw to win the Rewards set out below. Where this is the case, your chances or the odds of receiving each Reward will be determined using the following formula and we’ll confirm that we’re applying this to the Promotion in the In-app Referral Invite.

We will only offer Variable Rewards in markets where we are permitted to do so under local laws and regulations. Variable Rewards under this Promotion are not eligible for referrers who are customers of Revolut Technologies Inc. in the United States.

What does your Invitee need to do for you to earn the Reward?

For you to be eligible for your Reward, your Invitee **must** satisfy the below steps before the date set out in the In-app Referral Invite:

- **Successfully open a Revolut Personal account**, for the first time, using your unique referral link. (Someone who has previously signed up for a Revolut Personal account with any of our global entities will not earn you a Reward.) The account

the Invitee opens must also be a Revolut Personal account specifically - opening another Revolut account like a Business or Joint account will not earn you a Reward.

- **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). There is no minimum required amount.
- **Make a certain number of card purchases of the required minimum amount.** The number of card purchases and the required minimum amount for each, or all, is explained in your In-app Referral Invite. These card purchases can be made using a virtual or physical card, and they must be genuine purchases (for example, card transactions to payment, gambling, gift card or currency exchange service providers, and money transfers are not valid). The required minimum amount is determined by the country of the referrer.

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 close their Revolut Personal account within 14 days of opening it, cancel their card before it arrives, or cancel/refund their card purchase.

What other legal information should I know?

1. The Promotion is a one-sided campaign, where only the Revolut customer who was invited to refer a friend (not the Invitee) can be awarded any Reward/s.
2. To be eligible for a Reward, you must have an active Personal account (meaning that your account is not restricted, suspended, or closed) throughout the Promotion and at the time we are due to award your account with any Reward/s.
3. We will confirm in the In-app Referral Invite when you can expect to receive any Reward you are due as part of the Promotion.
4. We reserve the right to reverse any Reward/s credited to your Revolut Personal account if we become aware that you have breached these Promotion Terms. We will consider the reversal of any Reward to have been done with your consent and the payment to have been authorised by you.
5. If we believe that you have engaged in any fraud or material abuse of the Promotion we may also in our sole discretion take any actions we see fit in the circumstances. For example, it would be a material abuse of the Promotion to orchestrate a campaign to profiteer from the Promotion in a way that does not result in genuine and unique new sign-ups to Revolut, and so in addition to reversing any Reward/s we may also close your Revolut Personal account.
6. 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.

7. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will try to give you notice through the app and/or email. Revolut will not be liable for any loss, whether directly or indirectly suffered where we are unable to continue running the Promotion as planned. 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 early suspension or termination.

8. By participating in this Promotion, you confirm that you understand that any Reward may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Reward. Revolut will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.

9. The terms contained in this specific document are published in English. If they are translated into another language, unless otherwise specified in the table below, the translation is for reference only and the English language version applies and can be used in legal proceedings.

10. Any personal data processed or controlled during the Promotion will be dealt with in line with the Revolut Customer Privacy Notice that applies to your Revolut Personal account. Please see the following links:

a. Customer Privacy Notices for Revolut Ltd and entities/branches servicing EEA markets - see [here](#)

b. Customer Privacy Notice for customers in Brazil - see [here](#)

c. Privacy Policy for customers in Japan - see [here](#)

d. Privacy Policy for customers in Singapore - see [here](#)

e. Privacy Policy for customers in the United States - see [here](#)

11. The Promotion is organised and offered by each of the following Revolut group entities. If you have a complaint about the Promotion, please raise it directly with them:

Revolut group/entity branch	Registered address and company number	The law that applies to these Promotion Terms	Which courts have jurisdictions
Revolut Ltd	7 Westferry Circus, London, E14 4HD and with company number 08804411	English law	The courts of England and Wales

Revolut group/entity branch	Registered address and company number	The law that applies to these Promotion Terms	Which courts have jurisdictions
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania and with company number 304580906	Lithuanian law	The courts of Lithuania or in the courts of any EU Member State where you reside
Revolut Bank UAB acting via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland and with company number 909790	Irish law	The competent courts of Ireland
Revolut Bank UAB acting via its branch in France	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law	The competent courts of 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) . You can withdraw from this promotion free of charge and without having to indicate any

Revolut group/entity branch	Registered address and company number	The law that applies to these Promotion Terms	Which courts have jurisdictions
			reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form), provided that the promotion is not yet fully executed or has not ended.
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozilaan 201, 1083HN in Amsterdam, the Netherlands, and with establishment number 000053153170	Dutch law	The courts of the Netherlands.
Revolut Bank UAB, Sucursal en España	Serrano 20, 28001, Madrid (Spain), with tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of	Spanish law	The competent courts of Spain

Revolut group/entity branch	Registered address and company number	The law that applies to these Promotion Terms	Which courts have jurisdictions
	Spain under number 1583		
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.
Revolut Bank UAB acting via its branch in Germany	Zimmerstr. 78, 10117 Berlin, Germany	German law	The competent courts of German.
Revolut Tecnologia Brasil Ltda.	Rua Manoel da Nóbrega, 1280, 10o andar , Paraíso, São Paulo – SP, CEP 04001-902 and enrolled with the Tax Registry (CNPJ) under No. 44.626.880/0001-81	Brazilian law	The courts of the city of São Paulo, State of São Paulo
Revolut Technologies Japan, Inc.	ARK Hills South Tower, 1-4-5 Roppongi, Minato-ku, Tokyo, Japan	Japanese law Japanese language version of the Promotion Terms applies	The Tokyo District Court
Revolut Technologies Singapore Pte Ltd	30 Cecil Street, #19-08, Prudential Tower, Singapore 049712	Singaporean law	The courts of Singapore
Revolut Technologies Inc.*	107 Greenwich Street, Floor 20, New York, NY 10006	New York law	Courts of New York County**

*Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a [Cardholder Agreement](#).

“Metropolitan Commercial Bank” and “Metropolitan” are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC. Securities products are not insured by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested.

**Disputes arising from the terms of this Promotion in the United States shall be governed by the [Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement](#), including the applicable law and Arbitration Provision.