What is the Promotion about?

- **What**: Earn the reward(s) (the **Reward**) set out in the e-mail or in-app invitation to participate in this promotion (the **Promotion Invitation**), by inviting an individual (the **Invitee**) to sign up for a Revolut Personal Account.
- **Who**: Existing Revolut customers with an active, unrestricted account who receive a Promotion Invitation and complete the required steps below.
- **When**: This promotion will be available only for the time period specified in the Promotion Invitation (the **Promotion Period**).
- **Further Details**: The full details of the promotion are outlined in the Promotion Invitation and/or these terms.

You must comply with these terms, your Promotion Invitation, and the Personal Terms that apply to your Revolut Personal account to participate in this promotion.

What is a Reward?

The type(s) of Reward(s) available to you, and, where applicable, the Invitee, will be set out clearly in your Promotion Invitation.
The Rewards can contain one or multiple monetary components. The types of Rewards are:

- **Fixed Amount Rewards**: a fixed, lump-sum Reward for each successful referral you make.
- **Variable Rewards**: the Reward amount for each referral will be determined by a draw. Further details of this Reward are set out in this page [**Appendix I**].
- **Tiered Rewards**: the total Reward amount depends on the steps the Invitee completes.
- **Giveaway Rewards:** You earn free entries into a prize draw for a share of a fixed prize pool. Further details of this Reward are set out in [**Appendix IV**].

Your Fixed Amount or Variable Reward may vary depending on the Invitee's country of residence. Please see this page [**Appendix II**] for more details.

The maximum number of individuals you can refer will be included in the Promotion Invitation. If you refer more than the limit, you will not receive any Rewards for these additional Invitees.

Eligibility and your required steps

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

- be an existing Revolut Personal customer with an active, unrestricted account, and
- have received a Promotion Invitation.

The required steps are:

1. Invite an Invitee to join Revolut by sending them a unique referral link (the **Referral Link**) that can be found on the referral homepage in the Revolut app, or by following the link in the follow up email from us.
2. Be the sole sender of the message and only refer individuals you have a personal relationship with and for whom you have explicit permission to contact.
3. Each Invitee must click on the Referral Link that you have sent them.

You must not:

- Send unsolicited referrals or use the Referral Link for mass-marketing.
- (Attempt to) mislead anyone in connection with this promotion.

Eligibility and required steps of the Invitee(s)

To be eligible for this promotion, the Invitee(s) **must**:

- not have an existing Revolut Personal account,
- be eligible to open a Revolut Personal account in their location, and
- have received a Referral Link.

The required steps for the Invitee(s) are:

1. Open a Revolut Personal account using the Referral Link.
2. Complete the steps set out in the Promotion Invitation within the timeframe set out in the Promotion Invitation.

For Giveaway Rewards, the only required steps are opening a Revolut Personal account and completing identity verification. No payment, top-up, card order, paid plan or transaction is required.

A Reward will not be paid, or may be revoked if previously paid, if the Invitee reverses a required step after taking it. Examples of a reversed step include, but are not limited to:

- The Invitee closing their Revolut Personal account within 14 days of opening.
- The Invitee cancelling their Revolut card before it arrives.
- The Invitee cancelling or receiving a refund for a qualifying card purchase.

Legal bits and pieces

Legal bits	Pieces
Timing	You'll receive any Reward within 10 business days of the Invitee completing the required steps. For any draw prizes, the Rewards will be granted within 10 business days of the draw date as mentioned in the Promotion Invitation.
Promotion abuse or misuse	We may suspend, change, or end the promotion –for a specific participant or for everyone– if there are reasonable grounds to determine it's being abused, or could harm Revolut's goodwill or reputation. For Giveaway Rewards, we won't cancel entries you've validly earned or reduce the prize pool once the Promotion Period has started, unless this is needed because of fraud, a breach of these terms, a legal requirement, or circumstances outside our control. In that case we'll tell you and, where possible, still hold the draw for valid entries. In this case, Revolut may cancel the reward and may also close your Revolut Personal account. We may also suspend, change or end the promotion if reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. We will not be liable for any loss if we do so, unless we act with fault or gross negligence. **Mexico** Revolut may restrict your access to the promotion or cancel the Reward where there is evidence of fraud, attempted fraud, manipulation of the promotion, or another objectively verifiable breach of these Referral Terms.

Legal bits	Pieces
	If we modify, suspend or terminate this promotion, we'll let you know, except where we're not permitted to do so under law. Need some help? Contact Support in the Revolut app.
Changes or early end	If that happens, we'll tell you the same way we invited you to the promotion.
Fraud or rule-breaking	If you breach the Revolut Personal Terms, these terms, or participate in the promotion fraudulently, you authorise us to reverse any Reward you have received by debiting your account. In this case, Revolut may also close your Revolut Personal account.
Data and privacy	We'll process your personal data in line with the Customer Privacy Notice.
Language	The terms are published in English and may be translated to other languages. Please refer to the table below to find out which language applies and is legally binding, depending on the entity that provides your personal account.

The promotion is organised and offered by the following Revolut group entities. If you have a complaint about the Promotion, please raise it directly with them as listed below.

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
Revolut Ltd	30 South Colonnade, London E14 5HX and with company number 08804411	English law	The courts of England and Wales	The English version of these terms will prevail over other versions and will be used in any legal proceedings.

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
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 or Switzerland where you reside	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. If, however, by law the local language should be used, the local language shall prevail.
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 court in Ireland	The English version of these terms will prevail over other versions and will be used in any legal proceedings.
Revolut Bank UAB acting via its branch in France, regulated by the Bank of Lithuania and the European Central Bank as a credit	10 avenue Kléber, 75116 Paris, France and with company number SIREN 894 031 244	French law	If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de	The French version of these terms will prevail over other versions and will be used in any legal proceedings.

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR). Contact: support@revolut.com.			l'Association française des Sociétés Financières (ASF). Any dispute must be referred to the competent court in France	
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN in Amsterdam, the Netherlands, and with establishment number 000053153170	Dutch law	The court of the Netherlands	The Dutch version of these terms will prevail over other versions and will be used in any legal proceedings.
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law	The competent courts of Germany.	The German version of these terms will prevail over other versions and will be used in any legal proceedings.
Revolut Tecnologia Brasil Ltda.	Rua Manoel da Nóbrega, 1280, 10th floor, Paraíso, São Paulo – SP, CEP 04001-902	Brazilian law Portuguese version of the Promotion Terms applies	The courts of the city of São Paulo, State of São Paulo	The Portuguese version of these terms will prevail over other versions and

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
	and enrolled with the Tax Registry (CNPJ) under No. 44.626.880/0001-81			will be used in any legal proceedings.
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	The Japanese version of these terms will prevail over other versions and will be used in any legal proceedings.
Revolut Technologies Singapore Pte Ltd	36 Robinson Rd, #20-01, Singapore 068877	Singaporean law	The courts of Singapore	The English version of these terms will prevail over other versions and will be used in any legal proceedings.
Revolut Technologies Inc.* **Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Community Federal Savings Bank, Member FDIC,	107 Greenwich Street, Floor 20, New York, NY 10006	New York law	Courts of New York County**	The English version of these terms will prevail over other versions and will be used in any legal proceedings.

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
pursuant to license by Visa and Mastercard. **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.				
Revolut Bank UAB, Sucursal en España	Calle Príncipe de Vergara 132, 28002, Madrid (Spain), with Tax Identification Number W0250845E, duly registered in the Madrid Mercantile Registry, Volume 44863, Folio 1, Section 8, Page M-	Spanish law	The competent courts of Spain.	The Spanish version of these terms will prevail over other versions and will be used in any legal proceedings.

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
	789831, and in the Bank of Spain under number 1583.			
Revolut Bank UAB, acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Brussels, Belgium and registered under CBE 0784.549.658	Belgian law	The competent courts of Belgium	The French and Dutch version of these terms will prevail over other versions and will be used in any legal proceedings.
Revolut Bank, S.A., Institución de Banca Múltiple	Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc, Código Postal 06600, Ciudad de México, México.	Mexican Law	The competent courts of Mexico, City Revolut also provides you with its specialized unit responsible for processing any of the Claims, Clarifications, Queries, and Complaints indicated in these Terms and Conditions, to which you can send an email at une@revolut.com at any	The Spanish version of these terms will prevail over other versions and will be used in any legal proceedings.

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
			time, any day. It should be noted that the UNE does not have a contact telephone number, as all its procedures and communications are carried out through the Revolut App and/or the email address mentioned in this paragraph. Email: une@revolut.com Address: Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc, Mexico City, Mexico. Through the Revolut App in the claims section. Please note that you can always submit your	

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
			Claims, Clarifications, Queries, and Complaints to the National Commission for the Protection and Defense of Financial Services Users ("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, postal code 03100, Benito Juárez, Mexico City, telephone numbers 800 999 8080 and 55 5340 0999, email: asesoria@condusef.gob.mx or consult the website www.condusef.gob.mx. Additionally, the Customer has the right at any time to express, before the Public Registry of ("REUS") of	

Revolut group/entity branch	Registered address and company number	The law that applies to these promotion terms	Which courts have jurisdictions	Prevailing language
			CONDUSEF, their refusal to receive advertising information about financial products and services via the internet, telephone, and/or in person.	

Appendix I - Variable Rewards

If your Reward is variable, the Promotion Invitation will set this out. Where this is the case, the amount you receive will be determined by a draw (the **Variable Reward**). The odds and potential Reward amounts are specific to your region and will be set out in the relevant jurisdictional schedule below along with any other jurisdictional specific information:

- **Schedule A:** UK Customers
- **Schedule B:** Norway Customers
- **Schedule C:** Slovakia Customers
- **Schedule D:** Romania Customers
- **Schedule E:** Bulgaria Customers
- **Schedule F:** Rest of EEA (European Economic Area) Customers
- **Schedule G:** Singapore Customers
- **Schedule H:** Brazil Customers

Your Reward will be awarded in the base currency of your Revolut Personal account and will be an equivalent amount to the GBP, NOK, EUR, RON, SGD or BRL value specified in the table.

Variable Rewards are **not** available in every jurisdiction. If you reside in a jurisdiction listed below you will **not** be able to participate in a Variable Reward promotion:

- Poland, Finland, Sweden

Appendix II - International Invitee Reward Schedule

The Reward you receive is typically based on your country of residence, but we offer adjusted Rewards for Invitees who reside outside your jurisdiction (**International Invitees**). If your Invitee's country of residence is listed in the schedule below, you will receive the specific Reward amount shown for that country, paid in the base currency of your Revolut Personal account.
*If your Invitee's country of residence is **not** listed in the schedule, you will receive the standard Reward amount set out in the Promotion Invitation.*

Country	Reward
Brazil	BRL100
Mexico	MXN 300

Appendix III - Local Tax Rules

Any Reward or benefit you receive under this promotion may be subject to local income tax and specific tax reporting requirements in the countries listed below. Please refer to the relevant jurisdictional schedule below for specific rules that apply to you:

- **Schedule I:** Customers residing in Spain
- **Schedule J:** Customers residing in Hungary
- **Schedule K:** Customers residing in Belgium
- **Schedule L:** Customers residing in Brazil
- **Schedule M:** Customers residing in Sweden and belonging to the Swedish branch
- **Schedule N:** Customers residing in Lithuania
- **Schedule O:** Customers residing in Bulgaria
- **Schedule P:** Customers residing in in the Czech Republic

Appendix IV - Giveaway Rewards

If your Promotion Invitation specifies a Giveaway Reward, the following rules apply:

- **How to Enter:** You earn one free (1) entry into a prize sweepstakes each time an Invitee successfully opens a Revolut Personal account and completes Identity Verification (KYC) using your Referral Link. No purchase, payment, or transaction is required by you or the Invitee earn an entry.
- **Entry Limits:** You may earn a maximum of 10 entries for each Promotion Period. Each valid entry has an equal chance of winning, and your chances depend on the total number of valid entries.
- **Prize Pool and Draw Method:** The total prize pool amount and the distribution of rewards will be strictly limited to the amounts set out in your Promotion Invitation. The draw will take place on the next business day after the end of the Promotion Period. We use a secure random number generator to select the predefined number of winners from eligible users. Each valid entry has one equal chance to win. Where there is a larger reward available, the first entry drawn will receive it. The draw will be recorded and kept on file.
- **Winner Notification:** We will notify the winners on the day of the draw via email, push notification, and in-app surfaces.
- **Eligibility and Redraws:** We will only draw from eligible users. If a winner is found to be ineligible after the draw has taken place, we will clawback the reward and run a new draw using the remaining eligible users.
- **Taxes:** Any Giveaway Reward you receive may be subject to local income tax. Revolut will report or withhold taxes where legally required, as outlined in the jurisdictional schedules below. Where Revolut does not withhold tax on your behalf, you are solely responsible for declaring and paying any applicable taxes derived directly from winning a Giveaway Reward.

Schedule A: Variable Rewards for Revolut Ltd (UK)

Odds	Reward
1%	GBP 200
3%	GBP 100
10%	GBP 50
26%	GBP 25
60%	GBP 10

Schedule B: Variable Rewards for Norway

Odds	Reward
1%	NOK 2500
3%	NOK 1250
10%	NOK 750
26%	NOK 400
60%	NOK 200

Schedule C: Variable Rewards for Slovakia

Odds	Reward
1%	EUR 150
3%	EUR 75
10%	EUR 30
26%	EUR 20
60%	EUR 10

Schedule D: Variable Rewards for Romania

Odds	Reward
1%	RON 1000
3%	RON 500
10%	RON 250
26%	RON 125
60%	RON 50

Schedule E: Variable Rewards for Bulgaria

Odds	Reward
1%	EUR 100
3%	EUR 50
10%	EUR 25
26%	EUR 12
60%	EUR 5

Schedule F: Variable Rewards for Rest of EEA (European Economic Area)

Odds	Reward
1%	EUR 200
3%	EUR 100
10%	EUR 50
26%	EUR 25
60%	EUR 10

Dutch Residents:

- We hereby confirm that this Promotion is in accordance with the Dutch Code of Conduct for Promotional Games of Chance.
- If you have a complaint about this promotion, please contact support via the app. If you are not satisfied with the way we have handled your complaint, you can still submit your complaint to the Dutch Gambling Authority. The Gambling Authority can be reached via the following email address: info@kansspelautoriteit.nl.

Schedule G: Variable Rewards for Singapore

Odds	Reward
1%	SGD 350
3%	SGD 200
10%	SGD 100
26%	SGD 50
60%	SGD 25

Schedule H: Variable Rewards for Brazil

Odds	Reward
1%	R$ 400
3%	R$ 200
10%	R$ 100
26%	R$ 50
60%	R$ 20

Schedule I: Local Tax Rules for Customers Residing in Spain

Please note that any payment under this promotion might be subject to IRPF as income from movable capital subject to withholding tax (in accordance with the applicable legislation and without prejudice to the provisions of the provincial tax

regimes). You, when receiving such payments, must declare a yield of movable capital in your savings taxable base determined by the full amount received, and you can deduct from the tax liability the withholding on account practiced.

Schedule J: Local Tax Rules for Customers Residing in Hungary

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

Schedule K: Local Tax Rules for Customers Residing in Belgium

By participating in this referral program, you acknowledge and confirm that you are solely responsible for any and all tax obligations arising from the receipt of a Reward under these Terms.

You understand that the value of the reward may constitute taxable income under the income tax laws of Belgium (or your country of fiscal residence). It is your exclusive responsibility to correctly determine, declare, and remit any local or federal income taxes that may be due, even if the taxes for rewards could generally be considered zero or handled by the bank. Revolut bears no liability for any tax, levy, reporting, or withholding obligations related to your participation in this program.

Schedule L: Local Tax Rules for Customers Residing in Brazil

By participating in this promotion, you confirm that you understand that any benefit or reward you receive as part of this promotion may be subject to income tax under the laws of your country of residence and/or any other local territory where you are a tax resident.

It is solely your responsibility to determine if any tax liability arises from receiving any benefit and to comply with all applicable tax laws, including reporting and paying any such tax.

Revolut will bear no liability for any tax obligations (including reporting, withholding, or paying) which may arise from your participation in this promotion or receiving any associated benefit.

Schedule M: Local Tax Rules for Customers with tax residence in Sweden and belonging to the Swedish branch

Please note that any payment made under this promotion is considered taxable earned income (*Sw: inkomst av tjänst*). As the recipient, you are responsible for declaring this income in your annual tax return.

Tax Withholding:

- **Amounts of SEK 1,000 or more:** If the total compensation you receive from us during a calendar year amounts to SEK 1,000 or more, we are required by Swedish law to withhold a preliminary tax of 30% on the gross amount before payment is made. The amount transferred to your account will be the net amount after this deduction. We report the withheld tax directly to the Swedish Tax Agency, which will be credited to your personal tax account.
- **Amounts under SEK 1,000:** If the total compensation received during a calendar year is less than SEK 1,000, we will not withhold any tax. In this instance, you are personally responsible for calculating and paying any applicable tax on the received amount in connection with your annual tax return.

Schedule N: Local Tax Rules for Customers Residing in Lithuania

Giveaway Rewards up to EUR 200 are tax-exempt, provided you receive no more than six (6) monetary prizes in a calendar year. For any reward exceeding this threshold (such as the main prize), Revolut is required by law to withhold the applicable taxes and report them to the tax authorities. In such cases, you will receive the net reward amount after the tax withholding has been applied.

Schedule O: Local Tax Rules for Customers Residing in Bulgaria

All Giveaway Rewards you receive are subject to a 10% tax, but we cannot withhold the tax on your behalf. You are solely responsible for declaring and paying this 10% tax to the tax authorities.

Schedule P: Local Tax Rules for Customers Residing in the Czech Republic

Giveaway Rewards with a value up to CZK 50,000 are tax-exempt. However, if you win a Giveaway Reward exceeding CZK 50,000, the entire value of the prize is subject to a 15% tax. We cannot withhold the tax on your behalf. You are solely responsible for declaring and paying the 15% tax on the full prize amount yourself.