

Referrals Terms

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 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, and the [Personal Terms](#) that apply to your Revolut Personal account to participate in this promotion.

What is a Reward?

The types of Reward(s) available to you, and, where applicable, the Invitee, will be set out clearly in your Promotion Invitation.

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.

Your Reward may vary depending on the Invitee's country of residence. Please see this **Appendix II** for more details.

We may also offer you non-monetary rewards, such as certain features, free trials or exclusive in app experiences. If we do, we'll show you these in the Promotion Invitation.

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 be paid 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**) via the referrals homepage in the 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 know and have permission to contact.
3. Each Invitee must click on the Referral Link that you have sent them.

You must not:

- Send unsolicited referrals.
- (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:

- Open a Revolut Personal account using the Referral Link.
- Complete the steps set out in the Promotion Invitation.

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	The Promotion Invitation will set out when you can expect to receive any Reward.
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, could harm Revolut's goodwill or reputation. We may also suspend, change, or end the promotion if there are 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. Any issues? 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. Where possible (or if we are required to do so because of jurisdictional requirements), we will give you notice through the app and/ or email.
Fraud or rule-breaking	If you breach the Revolut Personal Terms, these terms, or participate fraudulently, we may reverse any Reward you have received. By proceeding, you authorise in advance any such reversal
Data and privacy	We'll process your personal data in line with the Customer Privacy Notice .
Revolut entity	The promotion is organised and offered for users resident in England, Scotland or Wales by Revolut Ltd, a company whose registered address is at 30

Legal bits	Pieces
	South Colonnade, London E14 5HX, United Kingdom. If you have a question about the promotion (other than a complaint), please raise it directly with Revolut United Kingdom by writing to the following email address: support@revolut.com.
Governing law and competent courts	The laws of England and Wales apply to these promotion terms and any legal action between you and us will be decided in the courts of England.

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 are set out below:

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

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 of 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 (GBP for UK customers).

*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