What is the Promotion about?

Revolut is offering its existing Revolut Personal customers the opportunity to earn a referral reward of €50 or €100 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 Business account (the "**Promotion**"). This Promotion is available to any Revolut Personal customers resident in the UK, Switzerland or EEA except for Luxembourg, Liechtenstein, Malta and Croatia (the "**Eligible Markets**").

All the Invitee will need to do is complete the steps set out in these terms and conditions (the "**Terms**"). Invitees may be selected based on certain criteria, like having transacted in specific merchant categories, being 18+ years of age, having an active retail account for a set period, and being on a qualifying paid plan. Further, Invitees must have received and sent a minimum transaction volume, made card-related payments, and been active for a required number of days in the past three months. Anyone who receives an invitation to the Promotion directly from us on a tile in the home screen of the Revolut app (the "**In-app Referral Invite**") is eligible to refer someone. We'll also send you an email to the email address registered with your Revolut Personal account setting out everything you need to know (as long as we have a right to send you Revolut marketing emails). **If you do not receive an In-app Referral Invite directly from us, you are not eligible.**

To take part in this Promotion, you must complete the steps set out in these Terms below between 1 April 2026 and 21 April 2026 (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 (together, the "**Promotion Terms**").

You must comply with these Promotion Terms and the Personal terms that apply to your Revolut Personal account at all times when participating in the Promotion.

What do I need to do to take part in this Promotion?

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

- Invite someone to join Revolut Business, by either tapping on the “Refer a Business” button displayed in the In-app Referral Invite, going to the Referral page on your Revolut app, or in the 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.
- 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 is set out above and will be set out in the In-app Referral Invite.

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 during the Promotion Period:

- **Successfully open a Revolut Business account**, for the first time, using your unique referral link. (Someone who has previously signed up for or independently opened a Revolut Business account with any Revolut entity 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 Business account). There is no minimum required amount.
- **Order a physical card** (this may be subject to a delivery fee and/or a fee for the card itself as agreed in the Business Fees Page that applies to the Invitee’s new Business account plan).
- **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 set out 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.

The Invitee must:

- be an incorporated entity;
- be completely new to Revolut Business, with no existing or previous Revolut Business accounts or user profiles (even inactive ones); and
- not be linked to any such accounts.

If you meet the eligibility criteria for an Invitee, you are allowed to refer yourself, but this can only be done once per business. 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 Business account within 14 days of opening it, cancel their card before it arrives, or cancel/refund their card purchase.

When you invite someone to join Revolut Business, you agree that:

- you will not (attempt to) mislead anyone in connection with the Promotion;
- you alone are the sender of the referral invite;
- you will only invite persons that you know;
- you have permission to contact them;
- you will not "spam", mislead or attempt to mislead anyone; and
- will remain compliant with all applicable laws.

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. In such cases you agree to reverse the Reward and such reversal is authorized by you.

5. We may change, suspend or end the Promotion earlier than the end of the Promotion Period if 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.
6. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will give you notice through the app and/or email. Revolut shall not be liable for any loss that is not due to fault or negligence of Revolut or third parties cooperating with Revolut, whether directly or indirectly suffered where, due to circumstances beyond our control, we are unable to continue running the Promotion as planned. The above provisions do not in any way exclude Revolut's liability under the generally applicable provisions of your local law. 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.
7. 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.
8. 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. If, however, by law the local language should be used, the local language shall prevail.
9. 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. You can find the Customer Privacy Notices for Revolut Ltd and entities/branches servicing EEA markets and Switzerland - here.

This Promotion is organised and offered to you by the Revolut group entity that provides you with your Personal account. If you have a complaint about this Promotion, you can raise it directly with them. Please see below for the registered addresses of each Revolut group entity and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can rely on the mandatory consumer protection rules of the country where you live.

Revolut group/entity branch	Registered address and company number	The law that applies to these Promotion Terms	Which courts have jurisdictions
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom and with company number 08804411	English law	The courts of England and Wales.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania and with company number 304580906	Lithuanian law	The courts of Lithuania or the courts of the country 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

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			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 Strozzilaan 201, 1083HN in Amsterdam, the Netherlands, and with establishment number 000053153170	Dutch law	The court of the Netherlands.
Revolut Bank UAB, Sucursal en España	Príncipe de Vergara 132, 28002, 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 Spain under number 1583	Spanish law	The competent courts of Spain.
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Brussels, Belgium	Belgian law	The competent courts of Belgium.

Revolut group/entity branch	Registered address and company number	The law that applies to these Promotion Terms	Which courts have jurisdictions
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law	The competent courts of Germany.
Revolut Bank UAB Vilnius Sucursala Bucuresti	15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office no 111, Tower Center International Building, District 1, Bucharest, Romania	Romanian law	The competent courts of Romania.
Revolut Bank UAB- Succursale Italiana	Via Dante 7, 20123 Milan, Italy	Lithuanian law	The competent courts of Italy.