

## What is this Promotion about?

As part of the Revolut <18 Cash Reward Promotion (the "**Promotion**"), Revolut is offering a cash reward (the "**Cash Reward**") when eligible users in eligible markets (the "**Eligible Markets**") open a Revolut <18 sub-account for a Revolut <18 user the first time.

These terms and conditions (the "**Terms**") govern the Promotion. Please read them carefully.

When we say "you" or "your" in these Terms, we mean the parent or guardian who sets up the Revolut <18 sub-account.

## What are the Eligible Markets?

The following countries are Eligible Markets: France, Spain and the United Kingdom.

## What is Revolut <18?

Revolut <18 is designed for parents and guardians who want their children to gain financial skills and to learn how to use and manage money.

A Revolut <18 account is a sub-account of your Revolut Personal account that you allow a Revolut <18 user to use. As it is a sub-account of your Personal account, you are responsible for everything a Revolut <18 user does using it as if you had done it yourself.

## What is this Promotion about?

Eligible users will be offered the Cash Reward to open a Revolut <18 sub-account for a Revolut <18 user for the first time. We'll deposit the Cash Reward in your new Revolut <18 sub-account for your <18 user within 15 business days of you ordering their Revolut <18 card.

## When is the Promotion happening?

We'll set out the dates within which an eligible user must complete all steps to participate in the Promotion in the app (the "**Promotion Period**").

## Who is eligible for the Promotion?

An eligible user is a user:

- with an open and unrestricted Revolut account;
- who is eligible to open an <18 sub-account; and
- whose child or dependant has received a notification in the <18 app inviting their parent or guardian to take part in this promotion.

If your child or dependant has not received a notification in the <18 app in relation to this Promotion, you are not eligible.

The <18 user that the eligible user is opening an account for must be at least the minimum age required in their jurisdiction:

- For residents of the United Kingdom, the minimum age is 13 years.
- For residents of Spain, the minimum age is 14 years.
- For residents of France, the minimum age is 15 years.

## How does an eligible user earn the Cash Reward?

To earn the Cash Reward, an eligible user must:

- meet the eligibility criteria set out above;
- ensure your <18 user takes any steps required to open their Revolut <18 account in the <18 app;
- approve your <18 user's Revolut <18 sub-account as a sub-account of your unrestricted Revolut account through the Revolut app; and
- order a Revolut <18 card for your <18 user.

All the steps set out above must be completed during the Promotion Period.

## What other legal information should I know?

1. We may change, suspend or end this Promotion earlier than the end date of the Promotion Period, if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. Please contact support if you believe you qualify for a Cash Reward in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
2. If we need to change, suspend or end the Promotion before the Promotion Period ends, we'll give you a notice through the Revolut app and/or email. Any cancellation or changes to the Terms do not affect your rights if you have already participated in the Promotion.
3. We reserve the right to reverse the Cash Reward if the Cash Reward was earned fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Reward, or if we become aware that you did not comply with these Terms. We will consider the reversal of any Cash Reward to have been done with your consent and the payment to have been authorised by you.
4. If you close your Revolut account or the Revolut <18 account or we suspend or restrict either account(s), between the time of qualifying for the Cash Reward and receiving the Cash Reward or before we were due to pay the Cash Reward, you and the Revolut <18 user will lose your entitlement to the Cash Reward.

5. Events beyond the control of Revolut may also occur that render the awarding of the Cash Reward as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
6. These Terms are published in English. If they are translated into another language, the translation is for reference only and the English language version of the Promotion Terms shall prevail. The English version of these Promotion Terms shall be used in any legal proceedings. If, however, by law the local language should be used, the local language shall prevail.
7. Revolut may need to handle or use personal data to perform its obligations in connection with these Terms. Please see our [Revolut Privacy Notice](#) for more information about we handle your data and our [Revolut <18 Privacy Notice](#) for more information about how we handle <18 data.
8. 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 if you do this.
9. This Promotion is organised and offered to you by the Revolut group entities that provide you with your Personal account in Eligible Countries. 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 or branch and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can also rely on the mandatory consumer protection laws of the country where you live.

<b>Revolut group entity/branch</b>	<b>Registered address</b>	<b>The law that applies to these Promotion Terms</b>	<b>Which courts have jurisdiction</b>
<b>Revolut Ltd</b>	7 Westferry Circus, London, E14 4HD	English law	The courts of England and Wales.
<b>Revolut Bank UAB</b>	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania (or in the courts of any EU Member state).
<b>Revolut Bank UAB acting via its branch in France</b>	SIREN 894 031 244 and whose registered office is at 10 avenue Kléber, 75116 Paris, France	French law	If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the <a href="#">Médiateur de l'Association française des Sociétés Financières (ASF)</a>

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
			and any dispute can be referred to the competent court in France.
<p><b>Revolut Bank UAB, acting via its branch in Spain</b></p>	<p>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. Its address is at Serrano 20, 28001, Madrid (Spain)</p>	<p>Spanish law</p>	<p>The competent court in Spain.</p>