

What is the Promotion about?

As part of the **Revolut Spain ATM Promotion** (the **"Promotion"**), Revolut is offering prospective Personal customers residing in **Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Ireland, Lithuania, Luxembourg, Liechtenstein, Latvia, the Netherlands, Norway, Slovenia, Slovakia, Spain, Sweden, Switzerland or the United Kingdom** (together, the **"Eligible Markets"**) the opportunity to sign up for a Revolut Personal account for the first time through the unique Promotion sign up link displayed on a Revolut ATM and receive up to 100% cashback on their first completed Revolut card transaction, **subject to a maximum cap amount of €10** (or the currency equivalent depending on the base currency of your credited Revolut Personal account) (the **"Cashback"**).

These terms and conditions (the **"Promotion Terms"**) set out the rules that apply to this Promotion, and you must comply with them and the [Personal terms](#) that apply to your Revolut Personal account at all times when participating in this Promotion. To take part in this Promotion, you must meet the eligibility criteria and complete the required steps set out in the Promotion Terms between **(00:00 UTC) 1 April 2026** and **(23:59 UTC) 31 October 2026** (**"Promotion Period"**).

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

To be considered an **"Eligible Participant"** for this Promotion, you must:

- have a residential address in an Eligible Market; and
- not have or have previously held a Revolut Personal account with any Revolut group entity.

You will also need to complete the following **"Required Steps"** before the end of the Promotion Period:

- **obtain a Revolut card from a Revolut ATM** in Spain (this is not required for Eligible Participants residing in the United Kingdom or Switzerland);
- **use your mobile device to scan the QR code** displayed on the Revolut ATM screen;
- **click on the unique link for the Promotion using the QR code provided on the ATM screen** – this link will redirect you to an Apple App Store or Google Play Store page where you will need to download (if you don't have the Revolut app installed) or open the Revolut app;

- **successfully open a Revolut Personal account** for the first time through the Promotion unique link; and
- **make a first genuine card transaction of at least €1 (or currency equivalent)** - the payment must be completed within 5 days after the end of the Promotion Period.

Revolut cards dispensed by a Revolut ATM as part of this Promotion are intended for EEA residents only. Any attempt to obtain a card by providing inaccurate or false information, such as selecting a country of residence other than the one you reside in, is against the Promotion Terms.

You must use the Promotion unique link provided as part of this Promotion to sign up for a Revolut Personal account. If you sign up using the normal account opening process in our app, you will need to link the physical Revolut card dispensed from a Revolut ATM to your account to be able to take part in this Promotion.

Your first card payment can be made using a physical or virtual Revolut card linked to your Revolut Personal account. It must be a genuine purchase (for example, transactions to payment service providers, other bank accounts and e-wallets will not be considered genuine).

How do I receive my Cashback?

If you are an Eligible Participant, the Revolut group entity that provides you with your Revolut Personal account will credit the Cashback, capped at €10 (or currency equivalent), to the main balance of your Revolut Personal account **within 7 business days** after you complete the Required Steps.

What other legal information should I know?

1. We may change, suspend or end the Promotion earlier than the end date we've mentioned above if there are reasonable grounds to believe that 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.
2. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and, where possible, we will give you notice through an email. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
3. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of a reasonably unforeseeable event outside of its control which means we are unable to continue running the Promotion as planned. Nothing in these terms

excludes or limits our liability for death or personal injury, or damages resulting from fraud or gross negligence. 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.

4. We reserve the right to reverse the Cashback awarded to you if the payment that earned you the Cashback is refunded to you, you earned the Cashback fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the Cashback, or if we become aware you were not compliant with these Promotion Terms at the time the Cashback was awarded to you. We will consider the reversal of the Cashback to have been done with your consent and the payment to have been authorised by you.
5. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with the Cashback or between the time of qualifying for the Cashback and receiving it, you will lose your entitlement to the Cashback.
6. Employees, directors, agents, contractors and any affiliates of any Revolut group entity or any of the partners we worked with to set up the vending machines are not eligible for this Promotion.
7. Visa is not responsible for the administration of this Promotion.
8. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our [Customer Privacy Notice](#).
9. The terms and conditions 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.
10. 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 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.
11. If you are resident of Spain: Please take into account that Cashback is subject to Personal Income Tax as income from movable capital subject to withholding (according to applicable legislation and without prejudice to the provisions of the provincial tax systems). You, as the recipient of the Cashback, must declare an income from movable capital in your savings tax base determined by the full amount of the Cashback received, and may deduct the withheld amount from the

personal income tax quote. The full amount of the Cashback will be the Cashback itself plus the tax we are obliged to withhold. We will levy on that amount the 19 % withholding tax and the Cashback amount will result from that calculation.

This Promotion is organised and offered to you by the Revolut group entity that provides you with your Revolut 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, the prevailing language 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 rules and law of the country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	English law	The courts of England and Wales.	The English language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
Revolut Bank UK Limited Revolut Bank UK Ltd (CRN: 12871051) is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the	30 South Colonnade, London E14 5HX, United Kingdom	English law	The courts of England and Wales.	The English language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
Financial Conduct Authority and the Prudential Regulation Authority.				any legal proceedings.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania or Switzerland (or in the courts of any EU Member State where you reside).	The English language version of these Promotion 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 in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent courts of Ireland.	The English language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English

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				version shall be used in any legal proceedings.
Revolut Bank UAB acting in France via its branch in France, regulated by the Bank of Lithuania and the European Central Bank as a credit institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR). Contact: support@revolut.com.	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law	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 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	The French language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The French version shall be used in any legal proceedings.

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			form), provided that the promotion is not yet fully executed or has not ended.	
Revolut Bank UAB, Sucursal en España	With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volume 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).	Spanish law	The competent courts of Spain.	The Spanish language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The Spanish version shall be used in any legal proceedings.
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozziilaan 201,1083 HN Amsterdam, the Netherlands	Dutch law	The competent courts of the Netherlands.	The Dutch language version of these Promotion Terms shall apply and prevail and be conclusive and binding.

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				The Dutch version shall be used in any legal proceedings.
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.	The English language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall 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 language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The German version shall be used in any legal proceedings.
Revolut Bank UAB-Succursale Italiana	Via Dante 7, 20123 Milan, Italy	Lithuanian law.	The competent courts of Italy.	The Italian language version of these Promotion Terms shall

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
				apply and prevail and be conclusive and binding. The Italian version shall be used in any legal proceedings.
Revolut Bank UAB Hungarian Branch Office being the Hungarian branch of Revolut Bank UAB	8 Szervita tér, 1052 Budapest, Hungary	Hungarian law.	The competent courts of Hungary.	The Hungarian version of these terms prevails over the English version and will be used in any proceedings.