## What is the Promotion about?

We know you love our product. So we're rewarding you to share the love.

This Promotion (the "**Promotion**") allows selected Revolut Business customers (excluding Freelancer accounts) ("**you**" or the "**Referrer**"), registered in Revolut Ltd market or any country in the EEA where Revolut Bank UAB or its branches provides services except for: Luxembourg, Liechtenstein, Malta and Croatia (the "**Eligible Markets**"), to earn a referral reward (the "**Reward**").

It's easy: the business you refer just needs to sign up to a **Revolut Business account (excluding a Freelance account)** using your unique referral code, order a physical card, top up the account from an external source (i.e. not a Revolut account) and spend at least the amount specified in the in-app referral invite (the "**Minimum Spend**") (via physical or virtual card purchase). You will only be paid the Reward if you, the individual opening the Revolut Business Account (the "**Referee**") and the business (the "**Business**") you refer, meet the criteria in these terms and conditions (the "**Promotion Terms**"), so please keep reading to find out how the Promotion works.

The Promotion will be available for a specific time frame, determined in the in-app referral invite. We call this the "**Promotion Period**". Make sure to invite Businesses as soon as possible to give enough time for all the steps to be completed before the Promotion Period ends.

You and the Referee, must meet all the criteria set out below during the Promotion Period. If either of you do not or only partially meet the criteria during the Promotion Period, you will not receive a Reward.

## Who is eligible for the Promotion?

Any Revolut Business user who has registered address in an Eligible Market who has an active (not suspended, restricted or closed) Revolut Business account (excluding Freelance accounts) and who has received an invitation to the Promotion directly from us by in-app invite is eligible. **If you have not received an in-app invite directly from us, you are not eligible**.

A Referee is eligible provided that they do not hold or are not linked to any other existing or previous Revolut Business account. The Referee must be new to Revolut Business, must have a registered address in the same country as the Referrer and must not have any business user profile with Revolut in order to be eligible for this Promotion. This includes any previous business user profile, even if their Revolut Business account is no longer active.

Any Business referred under this Promotion must sign up to Revolut Business for the first time and be eligible for a Revolut Business account in accordance with our terms and conditions. For more information, see our Business Terms <u>here</u>.

## What do you need to do to earn the Reward?

To earn a Reward, you must receive an in-app referral invite from us, invite a Business to open a Revolut Business account via a Referee and the Business and Referee must complete all activities set out below.

Inviting a Business to open a Revolut Business account is easy. You can access the referrals page either following the link in the referrals email you receive, or by navigating to your profile within the Revolut app or/and website and clicking on "Refer a Business". From here, you can customise a draft email or a social media message with your referral link, and send it to eligible Referees once you are ready. It's the link which is important - the Referee must click on your unique link for you to be eligible for the Promotion. The maximum number of Businesses you can earn a reward for during each Promotion Period is **five**. You will not be given a Reward for more than five successful referrals.

## What do the Referee and Business need to do for you to earn the Reward?

For you to be eligible for your Reward, the Referee and Business must complete the steps set out below **before the end of the Promotion Period**:

- the Referee must open a Revolut Business account (excluding a Freelance account) for the Business using your unique referral link;
- signing up means completing the sign up process and passing our onboarding checks. If the Referee or the Business fails our onboarding checks, you will not be eligible for this Promotion. For example, they might fail these checks because they do not meet our onboarding requirements;
- the Referee must top up the Revolut Business account from an external source (like a transfer from another bank, not a transfer from another Revolut Business account) and spend at least the Minimum Spend. These must be genuine purchases for goods or services (for example, card transactions to payment; while gambling, gift card, currency or cryptocurrency exchange service providers, and money transfers will not be valid); and
- the Referee must order a physical card.

You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if the Business reverses one of these steps. For example, if they immediately close their Revolut Business account, cancel their card before it arrives, or cancel/refund their card purchase.

#### What is the Reward and how is it rewarded?

For every Business you successfully refer, you are eligible for a fixed Reward. The amount of the Reward is unique to you and it will be paid in the base currency of your Revolut Business account. All details regarding the amount of the Reward for each referral will be set out in the in-app referral invite.

Once the Referee and Business complete the above steps and you are eligible to receive a Reward, you will be notified via a push notification in your Revolut Business app.

Your Reward will be paid directly to your Revolut Business account within 10 working days after the end of the Promotion Period.

# What other legal information should I know?

- We can suspend, end or cancel this Promotion or change these Terms at any time. If we suspend or end this Promotion, we will remove these Terms from our website. If we change these Terms, we will make the updated terms available on our website. Any change to these Terms (including the suspension or termination of the Promotion) does not affect your rights if you have already participated in the Promotion (unless required by any applicable law).
- 2. This Promotion is a one-sided campaign, where only the Referrer (not the Referee or Business) can be awarded the Reward.
- 3. The Reward will be paid to the Referrer's Revolut Business account balance.
- 4. To be eligible for a Reward, you must comply with these Terms and all other terms and conditions that apply to your account. 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 Business, and we may close your account and reverse any Rewards if you do this).
- 5. Events beyond the control of Revolut may occur that render the awarding of the Promotion impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
- 6. This Promotion is organised and offered to you by the Revolut group entities that provide you with your Business 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 or branch office and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Ltd	7 Westferry Circus, London, E14 4HD	Laws of England and Wales	The competent courts of England
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The competent courts of Lithuania or the competent courts of the EEA country where you reside
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

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Bank UAB acting via its branch in France	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law	The competent court in France
Revolut Bank UAB acting via its branch in 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. Its address is at Príncipe de Vergara 132, 4th floor, 28002, Madrid (Spain)	Spanish law	The competent court in Spain