What is the Promotion about?

We know businesses love our product. So we're rewarding you to share the love.
This Promotion (the "Promotion") allows **selected Revolut Businesses** registered in a Revolut Ltd market or with an account opened in any country in the EEA where Revolut Bank UAB and/or its branches provide services **except** for Luxembourg, Liechtenstein, Malta and Croatia (the "**Eligible Markets**"), to take part in the Promotion.
This Promotion is open to selected Business Accounts and the individuals registered to the Business Account as described below.

Who can take part in the Promotion?

We will select a Business Account to participate in this Promotion if the Business Account:

- has **a registered address in an Eligible Market**; and
- is **active** (i.e. not suspended, restricted or closed).

We (Revolut Ltd, Revolut Bank UAB, or one of Revolut Bank UAB's branches) will then send an invitation to one or more of the following individuals registered to the Business Account ("Registered Individuals") to invite them to participate in this Promotion.

- **Account Owners** (the person who has full access to the Business Account);
- **Authorised Users** (anyone authorised by the Account Owner to make payments from the Business Account); and
- **Team Members** (anyone who has been registered on the Business Account but does not have either of the above statuses).

The invite will be sent to the individual's registered email ("**Email Invite**") or through the Business app (an "**In-app Invite**"). An Account Owner, Authorised User or Team Member is only eligible if they have been directly invited to participate.
These terms and conditions ("**the Terms**") are binding on the company which we maintain the Business Account for (the "**Company**"), and on the Registered Individuals taking part in the Promotion. They set out the steps that must be completed to earn the referral reward ("Reward"). When a Registered Individual is participating in this Promotion as a "Referrer", they can be acting either on their own behalf, or on behalf of the Company,, as further explained below.

How to refer a business:
The Email Invite and/or In-app Invite will state how many businesses a Referrer can refer as part of the Promotion (a Reward will not be given for more than the maximum number of referrals), and it will include a unique referral link.
Each eligible Referrer can refer a business by either sharing the unique referral link in the Email Invite or In-app Invite, or by navigating to their profile within the Revolut Business platform, and clicking on "**Refer a Business"**.
When referring a business, each Referrer agrees that:

- they will not (attempt to) mislead anyone in connection with the Promotion;
- they alone are the sender of each message they send;
- they will only send a message to an individual (that works for a business) that they actually know and who they have permission to send it to;
- they will not send a message to an individual (that works for a business) who has asked them not to send this sort of message;
- they will not "spam", mislead or attempt to mislead anyone with referrals; and
- will remain compliant with all applicable laws.

Once a Referrer has referred a business (the "**Referee**"), the Referee just needs to do the following:

- Sign up to a **Revolut Business Account** using the unique referral link - this means completing the sign-up process and passing our onboarding checks. If the Referee fails our onboarding checks, the Referrer will not be eligible for a Reward.
- Order a physical card.
- Top up their new Business Account from an external source (i.e. not a Revolut account).
- Spend at least the amount specified in the Email Invite or In-app Invite (the "**Minimum Spend**") via physical or virtual card purchase - only genuine purchases for goods or services count. Transactions related to gambling, buying gift cards, exchanging currency or cryptocurrency, and money transfers do not qualify.

The Promotion will be available for a specific time frame, determined in the Email Invite and/or In-app Invite. We call this the "**Promotion Period**". Make sure to invite businesses to each open a Revolut Business Account as soon as possible, so there is enough time to complete all the necessary steps before the Promotion Period ends.

Each Referrer and Referee must meet all the criteria set out below for each referral during the Promotion Period. If the criteria is only partially met by either of these parties during the Promotion Period, the Referrer will not be entitled to a Reward.

Is my Referee eligible to participate in this Promotion?

- A Referee is eligible provided that they do not hold or have not previously held a Revolut Business Account with any Revolut group entity

What is the Reward and how is it rewarded?

The amount of the Reward will be set out in the Email Invite and/or In-app Invite sent to the Registered Individuals, and it will be in the base currency of your Revolut BusinessAccount. **By default, a Reward will be paid to the Business Account, which will be deemed to act as a Referrer unless the Registered Individual opts to directly act as such, in which case the Reward will be paid to their Revolut Personal Account.** In case the Registered Individual is acting as the Referrer, he or she will nominate their Personal Revolut Account in the referrals part of the Business platform by searching for the Revtag associated with their Personal Revolut Account. A Referrer is only able to nominate a Personal Account for their own Reward/s to be paid into - they cannot nominate a Personal Account so they can receive a Reward that they are not eligible for. Each Referrer will only see whether they have nominated a Personal Account - they will not be able to see this for other Referrers.

Where the Referrer is a Registered Individual on a Business Account owned by a Company, the Company (and Account Owner) acknowledges and understands that he or she is acting as such and Rewards will be paid out to a nominated Revolut Personal Account of Account Owners, Authorised Users or Team Members in accordance with the Terms. We cannot be held liable or responsible by the Company for the payment of any Rewards that have an adverse impact on the Company (for example, If the payment of a Reward to a Referrer's Personal Account breaches internal Company procedures or local rules).

Each Referrer, when nominating a Revolut Personal Account for payment, accepts that they must select the correct Revolut Personal Account - we will not be responsible if the Reward is paid to a different payee than the Referrer intended if we have paid the Reward to the account nominated by the Referrer.

When a Referee completes the required steps, and the Referrer becomes eligible for the Reward, we will notify the Referrer via a push notification in the Revolut Business platform and via email to their registered email.

Each Reward will be paid directly either to the Company, or to the Revolut Personal Account nominated by the Referrer if one has been nominated, within 10 working days

after the end of the Promotion Period.

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, in our reasonable opinion, 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). 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 your Company, or a Referrer (not the Referee) can be awarded the Reward.
3. For a Reward to be paid out, the Company and Registered Individuals must comply with these Terms and all other terms and conditions that apply to the Business Account. If we believe that the Company or any Referrer participating in the Promotion 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 Company owned Business Account and any offending Referrer's Personal Account).
4. We reserve the right to not award a Reward if we become aware that: a) the Company, or the Referrer breached these Terms; b) the Business Account or the nominated Personal Account for the specific Reward is inactive; and/or c) the Referrer is no longer an Account Owner or an Authorised User or Team Member and/or has lost access to the Business Account.
5. Events beyond the control of Revolut may occur that render the awarding of the 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. For more information about how Revolut handles customer personal data, please see our Privacy Notice.
7. These Terms are published in English, and except for customers of Revolut Bank UAB in Portugal or customers serviced by the French and Spanish branches of Revolut Bank UAB, only the English version can be used in legal proceedings.

8. This Promotion is organised and offered to Companies by the Revolut group entity that provides them their Business Account. If your Company has a complaint about this Promotion, it can be raised directly with the relevant entity. 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	30 South Colonnade, London, E14 5HX, United Kingdom	Laws of England and Wales	The 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 Bank UAB acting via its branch in France	SIREN 917 420 077 and whose registered office is at 10 avenue Kléber, 75116 Paris, France	French law	The competent courts of France.
Revolut Bank UAB, Sucursal en España	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	Spanish law	The competent courts of Spain.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
	Serrano 20, 28001, Madrid (Spain)		
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent courts of the Netherlands.
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