

What is this Promotion about?

Revolut is offering its existing Personal customers residing in Bulgaria, Czech Republic, Germany, Ireland, Spain, France, Greece, Hungary, Romania and the United Kingdom (each, an **"Eligible Market"**), the chance to complete one or more activities in the Revolut App to receive a reward (the **"Offer"**, as described below) like RevPoints or cashback or a Revolut chrome card (each, the **"Promotion"**). This is part of our 2025 Engagement Campaign (the **"Campaign"**).

Important: Due to the nature of this Campaign, you may receive one or more invitations to take part during the Campaign. Each invitation (we call this the **"Invitation"**) will contain the specific details of the Promotion you're being offered and a link to these Promotion Terms. That includes:

- the **"Promotion Period"** – for how long the Offer is available;
- the **"Required Steps"** – what you need to do;
- the **"Eligibility Criteria"** – if there are any extra requirements;
- the **"Offer"** – what you'll receive if you qualify; and
- any limits, conditions or deadlines that apply.

You can receive an Invitation by email, push notification, in-app message or screen tile.

These terms and conditions, along with the Invitation, make up the **"Promotion Terms"**. You must comply with these Promotion Terms, the [Personal Terms](#) and (if applicable) the [RevPoints Terms](#) that apply to your Revolut Personal account at all times when participating in this Promotion.

These Promotion Terms are designed to give you clear and fair information about how each Promotion will work as part of the Campaign and what your and our rights and responsibilities are. Please read them carefully.

Who is eligible for this Promotion?

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

- Be at least **18 years of age**;

- Hold an **active and unrestricted Revolut Personal account** during the entire Promotion Period;
- Have a registered residential address in an Eligible Market; and
- **Have received an Invitation for the Promotion.**

How do I earn the Offer?

To receive the Offer, you must complete the Required Steps within the Promotion Period, as described in your Invitation. The Required Steps will be clearly labelled as such in the Invitation. Examples of Required Steps may include, but are not limited to:

1. Making a specified number of card transactions;
2. Setting up your first direct debit through Revolut;
3. Spending a specified amount using your Revolut card;
4. Other activities as set out in your Invitation.

If you complete the Required Steps, you will receive the Offer within 30 business days of the Promotion Period ending.

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 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 this Promotion. We may do this on an Invitation, Promotion or Campaign-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 the Revolut app or via email (if you have your email preferences turned on). Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion. Please contact Support in the Revolut app or email support@revolut.com 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 a change, early suspension or termination.

3. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an external event outside of its control which implies that 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.
4. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with the Offer or between the time of qualifying for the Offer and receiving it, you will lose your entitlement to it.
5. We may decide not to grant you the Offer if we become aware you are no longer an Eligible Participant, your Revolut Personal account becomes suspended or restricted and/or you breach these Promotion Terms or the terms that apply to your Revolut Personal account. We may decide to reverse the Offer if you engage in fraud or material abuse of this Promotion (for example, attempting to obtain an unfair advantage through deception) and/or you breach these Promotion Terms or the terms that apply to your Revolut Personal account. We will consider the reversal of any Offer to have been done with your consent and the payment to have been authorised by you.
6. 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 .
7. These Promotion 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 unless stated otherwise in the table below. The prevailing language 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.
8. Please note that any payment and/or price under this Promotion is subject to IRPF as income from movable capital and may be subject to withholding tax (in accordance with the applicable legislation and without prejudice to the provisions of the provincial tax regimes). You, when receiving such payments and/or prices, must declare a yield of movable capital in your savings taxable base determined by the full amount received, and you can deduct from the tax liability the withholding on account if it has been practiced. The total amount of the payment and/or price in case of application of the withholding obligation will be the amount communicated in the promotion invitation received in the app plus the amount of tax that we are obliged to withhold, if applicable. A 19% income tax withholding is made on this amount, which results in the net amount paid.

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, applicable languages 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 and laws of the country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Prevailing language	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	English law	English	The courts of England and Wales.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	English	The courts of Lithuania (or in the courts of any EU Member State where you reside).
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	Spanish law	Spanish	The competent court in Spain.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Prevailing language	Which courts have jurisdiction
	with the Bank of Spain under number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).			
Revolut Bank UAB acting in France via its branch in France	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law.	The French version of these terms will prevail over other languages and be used in any legal proceedings.	<p>The competent court in 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).</p> <p>You can withdraw</p>

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				<p>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 form), provided that the promotion is not yet fully executed or has not ended.</p>
<p>Revolut Bank UAB acting in Ireland via its branch in Ireland</p>	<p>2 Dublin Landings, North Dock, Dublin 1, Ireland</p>	<p>Irish law</p>	<p>English</p>	<p>The competent court in Ireland.</p>

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Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	Dutch	The competent courts of the Netherlands.
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	English	The competent courts of Germany.
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law	English	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 Romanian version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Romania
Revolut Bank UAB-	Via Dante 7, 20123 Milano - Italy	Lithuanian law	The Italian version of these terms	The competent

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Succursale Italiana			will prevail over other versions and will be used in any legal proceedings.	courts of Italy.