What is this Promotion about?

Revolut is offering potential Revolut Personal customers in a selected number of countries (the "Eligible Markets") the opportunity, when signing up to Revolut for the first time, to make either up to 3 international transfers or international transfers up to a certain amount depending on the Eligible Market as listed in the table below (the "Eligible Amount") - whichever comes first - without an international transfer fee (the "Promotion"). Only the international transfer fee itself will be waived - any other fees related to the exchange component of the transfer like a fair usage fee for FX and/or the exchange fee will still be applied.

The Eligible Markets	The Eligible Amount
Austria	3 500 EUR
Belgium	3 500 EUR
British Crown Dependencies (i.e., Jersey, Guernsey and the Isle of Man)	3 000 GBP
Bulgaria	7 000 BGN
Croatia	3 500 EUR
Cyprus	3 500 EUR
Czech Republic	90 000 CZK
Denmark	25 000 DKK
Estonia	3 500 EUR
Finland	3 500 EUR
France	3 500 EUR
Germany	3 500 EUR
Greece	3 500 EUR
Hungary	140 000 HUF
Iceland	520 000 ISK
Ireland	3 500 EUR
Italy	3 500 EUR
Latvia	3 500 EUR
Liechtenstein	3 500 EUR
Lithuania	3 500 EUR
Luxembourg	3 500 EUR
Malta	3 500 EUR
The Netherlands	3 500 EUR
Norway	40 000 NOK

The Eligible Markets	The Eligible Amount
Poland	15 000 PLN
Portugal	3 500 EUR
Romania	17 500 RON
Slovakia	3 500 EUR
Slovenia	3 500 EUR
Spain	3 500 EUR
Sweden	40 000 SEK
United Kingdom	3 000 GBP

These terms and conditions (the "**Promotion Terms**") set out the rules that apply to this Promotion. When participating in this Promotion, you must comply with these Promotion Terms, as well as:

- the terms and conditions that apply to your Revolut Personal account; and
- the Fees Page relevant to your Revolut Personal account, where applicable.

To take part in this Promotion, you must complete the steps set out in "Who is eligible for this Promotion?" between 20th May 2024 00:00 CET and 31st December 2024 (the " **Promotion Period**").

Who is eligible for this Promotion?

To be considered an "**Eligible Participant**" for this Promotion you must meet the following "**Eligibility Criteria**":

- Live at a residential address in one of the Eligible Markets;
- Not currently have a Revolut account, or have had one previously; and
- Download the Revolut app and fully open a Revolut account without restrictions before the end of the Promotion Period.

You must meet all the Eligibility Criteria by the end of the Promotion Period.

How do I get the fee waiver?

If you meet the requirements above, you will automatically be able to make either up to 3 international transfers or international transfers up to the Eligible Amount - whichever comes first - without an international transfer fee. You shall make the transfers **within the first 3 weeks after your Revolut Personal account is opened**. If transfers are done after this time, the usual international transfer fee will apply.

Only the transfer fee itself will be waived, however, the fair usage fee for FX and the exchange fee would still apply (if applicable). Please refer to the fees page to see the fees associated with your plan.

What other legal information should I know?

- We may change, suspend or end the Promotion earlier than the end date we've mentioned above in 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.
- 2. If we need to change, suspend, extend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and we will give you prior notice through an email, push notification and/or in-app Inbox message. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
- 3. We reserve the right to apply any international transfer fee you would have paid during the Promotion Period if you participated in the Promotion fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the Promotion, or if we become aware you were not compliant with these Promotion Terms. We will consider the fee to have been charged with your consent and the transfer to have been authorised by you.
- 4. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to provide you with the offer under this Promotion, you will lose your entitlement to that fee free international transfer.
- 5. Events beyond the control of Revolut may also occur that render the awarding of the fee free transfer as part of this Promotion impossible. Revolut will not be liable for any loss for any reason that is not due to our fault or gross negligence, whether directly or indirectly suffered, as a result of an event outside of its control.
- 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 and any translation is a courtesy and an unofficial translation only – participants of the Promotion cannot derive any rights from the translated version. The English language version of these 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.

This Promotion is organised and offered to you by the Revolut group entity or branch 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 and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. Despite this, you can still rely on the mandatory consumer protection rules of the country where you live.

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	English law	The courts of England and Wales.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania (or in the courts of any EU Member State 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. 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.co m (withdrawal 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	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
	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)		
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 acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	The competent courts of Belgium.