

Cash Draw (P2P)

What is the Cash Draw (P2P)?

Revolut users who send £1 or more to another Revolut user (we call this the “Revolut peer-to-peer feature”) can enter the Cash Draw (P2P). Users that follow the steps described below within the Prize Draw Period, will be eligible to win a cash prize award, the details of which can be found below. Only one person will be awarded, and the winner will be randomly selected. These terms and conditions govern the “Cash Draw (P2P)”, brought to you by Revolut Ltd. This prize draw runs from **22 March 2022, 10:00 GMT to 25 March 2022, 23:59 GMT**. We call this the “Prize Draw Period”. You must meet all the criteria during the Prize Draw Period. If you do not, or if you partially meet the criteria during the Prize Draw Period, you will not be eligible to receive the cash prize award.

Who is eligible for the Cash Draw (P2P)?

Customers of Revolut Ltd who are resident in the UK and have received an invitation (via email or in-app communications).

For the avoidance of doubt, the invitation to participate in the Cash Draw (P2P) is personal. This means that only the recipient of the Cash Draw (P2P) invitation may participate in the Cash Draw (P2P) using their own Revolut account.

What do I need to do to qualify for entry in the Cash Draw (P2P)?

1. Have an active account in the UK. By “an active account,” we mean someone who has completed our signup process, passed our onboarding checks, and not had their account suspended, closed or restricted.
2. Opt-in to the prize draw before the end of the Prize Draw Period - in order to opt in, a user needs to click on the link in the communication from Revolut to open the in-app form and then click on the “enter a draw” button inside the app.
3. Send money to another Revolut user (at least £1) before the end of the Prize Draw Period.

Winner Selection

At the end of the Prize Draw Period, the winner will be randomly selected by software from all valid entries.

Revolut’s decisions as to the administration and operation of the prize draw, including the selection of the winner, is final and binding. If you are the winner, we’ll reach out to you via a push notification in your Revolut App as well as an email to the email address associated with your Revolut account to let you know you’ve been successful.

If you are the winner, you will receive a **fixed amount of £1,000 as a cash prize**. The payment of the cash prize award will be made directly to the user's Revolut account usually within 10

working days.

How will you process my data?

We'll send communications to customers to invite them to participate in the Cash Draw (P2P). If you receive an email or in-app communication from us inviting you to take part and participate in the prize draw, we will process your name, email address and transaction history information to determine whether you have made an in-scope transfer during the Prize Draw Period. We will process your personal data in line with our customer [Privacy Policy](#).

What other legal information should I know?

1. This prize draw is organized and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
2. Revolut Ltd customers can take part in this prize draw if they are resident in the UK.
3. We may, at our sole discretion, suspend, terminate or change these terms and conditions without notice.
4. These terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings. The reward will be paid to the user's main Revolut account balance.
5. If you are the winner, the cash prize will be paid out to your Revolut account within 10 working days after this prize draw ends.
6. To be eligible for the cash prize award, you must comply with these terms and conditions.
7. Only users who receive an invitation from us to participate in this prize draw are eligible and will need to follow the steps described under "What do I need to do to qualify for entry in the Cash Draw (P2P)" to qualify for the prize draw.
8. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this prize draw (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
9. Events beyond the control of Revolut may occur that render the awarding of the prize draw 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.
10. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the prize draw and winning the cash prize, then the cash prize will be lost.
11. To the extent permitted by law, these Cash Draw (P2P) terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall be exclusively submitted to and dealt with by the competent court in England and Wales.

Cash Draw (Card Payment)

What is the Cash Draw (Card Payment)?

Revolut users who make a card payment with their Revolut card can enter the Cash Draw (Card Payment). Users that follow the steps described below within the Prize Draw Period, will be eligible to win a cash prize award, the details of which can be found below. Only one person will be awarded, and the winner will be randomly selected.

These terms and conditions govern the "Cash Draw (Card Payment)", brought to you by Revolut Ltd. This prize draw runs from **22 March 2022, 10:00 GMT to 25 March 2022, 23:59 GMT**. We call this the "Prize Draw Period". You must meet all the criteria during the Prize Draw Period. If you do not, or if you partially meet the criteria during the Prize Draw Period, you will not be eligible to receive the cash prize award.

Who is eligible for the Cash Draw (Card Payment)?

Customers of Revolut Ltd who are resident in the UK and have received an invitation (via email or in-app communications).

For the avoidance of doubt, the invitation to participate in the Cash Draw (Card Payment) is personal. This means that only the recipient of the Cash Draw (Card Payment) invitation may participate in the Cash Draw (Card Payment) using their own Revolut account.

What do I need to do to qualify for entry in the Cash Draw (Card Payment)?

1. Have an active account in the UK. By "an active account," we mean someone who has completed our signup process, passed our onboarding checks, and not had their account suspended, closed or restricted.
2. Opt-in to the prize draw before the end of the Prize Draw Period - in order to opt in, a user needs to click on the link in the communication from Revolut to open the in-app form and then click on the "enter a draw" button inside the app.
3. Make a card payment with your Revolut card (of a minimum amount of £0.01) before the end of the Prize Draw Period. Both physical and virtual cards are accepted.

Winner Selection

At the end of the Prize Draw Period, the winner will be randomly selected by software from all valid entries.

Revolut's decisions as to the administration and operation of the prize draw, including the selection of the winner, is final and binding. If you are the winner, we'll reach out to you via a push notification in your Revolut App as well as an email to the email address associated with your Revolut account to let you know you've been successful.

If you are the winner, you will receive a **fixed amount of £1,000 as a cash prize**. The payment of the cash prize award will be made directly to the user's Revolut account usually within 10

working days.

How will you process my data?

We'll send communications to customers to invite them to participate in the Cash Draw (Card Payment). If you receive an email or in-app communication from us inviting you to take part and participate in the prize draw, we will process your name, email address and transaction history information to determine whether you have made an in-scope card payment during the Prize Draw Period. We will process your personal data in line with our customer [Privacy Policy](#).

What other legal information should I know?

1. This prize draw is organized and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
2. Revolut Ltd customers can take part in this prize draw if they are resident in the UK.
3. We may, at our sole discretion, suspend, terminate or change these terms and conditions without notice.
4. These terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings. The reward will be paid to the user's main Revolut account balance.
5. If you are the winner, the cash prize will be paid out to your Revolut account within 10 working days after this prize draw ends.
6. To be eligible for the cash prize award, you must comply with these terms and conditions.
7. Only users who receive an invitation from us to participate in this prize draw are eligible and will need to follow the steps described under "What do I need to do to qualify for entry in the Cash Draw (Card Payment)" to qualify for the prize draw.
8. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this prize draw (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
9. Events beyond the control of Revolut may occur that render the awarding of the prize draw 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.
10. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the prize draw and winning the cash prize, then the cash prize will be lost.
11. To the extent permitted by law, these Cash Draw (Card Payment) terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall be exclusively submitted to and dealt with by the competent court in England and Wales.

Card Competition

What is the competition about?

Revolut is looking to reward users who spend more than £100 (or currency equivalent) with their Revolut card. Users that follow the steps described below within the Competition Period, will be eligible to win a cash prize award, the details of which can be found below. Only one user among the eligible ones will be awarded. Winners will be randomly selected.

These terms and conditions govern the **"Card Competition"**, brought to you by Revolut Ltd and Revolut Bank UAB. Customers of Revolut Ltd who are based in England, Scotland and Wales, and customers of Revolut Bank UAB based in Ireland will be eligible for the cash prize award, as long as they meet the eligibility criteria within the Competition Period.

Who is eligible for the competition?

Anyone who has received an invitation (via email or in-app communications) and has opted in to the Card Competition is eligible. In order to opt in a user needs to go through the in-app form linked in the communications being sent. To be eligible for this Card Competition you must have successfully spent £100 (or currency equivalent) using your Revolut card.

This competition runs from **18 February 2022, 12:00 GMT** to **17 March 2022, 12:00 GMT**. We call this the **"Competition Period"**. You must meet all the criteria during the Competition Period. If you do not, or if you partially meet the criteria during the Competition Period, you will not be eligible to receive the cash prize award.

What do I need to do to qualify for entry in the competition?

1. Have an active account in an eligible market;
2. Opt-in in the competition via the in-app form (this can be found in the email we sent to you);
3. Make successful purchases of more than £100 (or currency equivalent) before the competition closes;
4. Remain on the same subscription plan as the one you were in when you received the communication about the competition;
5. By **"an active account,"** we mean someone who has completed our signup process, passed our onboarding checks, and not had their account suspended, closed or restricted.

In addition to the steps described above, users must submit a valid entry during the Competition Period in order to qualify. A valid entry is an entry that meets the Revolut Community Standards which you can access [here](#). The winner will be randomly selected by software after the end date of the competition from all valid entries, and payment of the cash prize award will be made directly to the user's Revolut account usually within 10 working days.

Winner Selection

At the end of the Competition Period we'll randomly select the winner from all the valid entries. Revolut's decisions as to the administration and operation of the competition, including the

selection of the winner, is final and binding. If you are the winner, we'll reach out to you via a push notification in your Revolut App as well as an email to the email address associated with your Revolut account to let you know you've been successful. We'll then award you with your cash prize to your main Revolut account balance in the currency that your account is denominated in.

If you are the winner, you will receive a fixed amount of:

- £1,000 as a cash prize if you are a Revolut Ltd England, Scotland or Wales based user; or
- €1,000 as a cash prize if you are a Revolut Bank UAB user based in Ireland.

For the avoidance of doubt, the invitation to participate in the Revolut Card Competition is personal. This means that only the recipient of the Revolut Card Competition invitation email may participate in the Revolut Card Competition using their own Revolut account and Revolut card.

How will you process my data?

We'll email customers to invite them to participate in the Revolut Card Competition. Existing Revolut Ltd and Revolut Bank UAB customers will be selected to take part in this competition in compliance with our customer [Privacy Policy](#). If you receive an email from us inviting you to take part, we will process your name, email address and transaction history information (namely your Revolut card payments) in order to determine whether you have made in-scope online purchases during the Competition Period.

What other legal information should I know?

1. Revolut Ltd and Revolut Bank UAB customers can take part in this competition if they are resident in an **"eligible market"**. An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Bank UAB is Ireland.
2. We may, at our sole discretion, suspend, terminate or change these terms and conditions without notice.
3. These terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings. The reward will be paid to the user's main account balance.
4. The cash prize will be paid out to your Revolut account within 10 working days after this competition ends.
5. To be eligible for the cash prize award, you must comply with these terms and conditions.
6. Only users who receive an email invitation from us to participate in this competition are eligible for it and subsequently opt in via the linked form.
7. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this competition (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
8. Events beyond the control of Revolut may occur that render the awarding of the competition 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.

- If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the cash prize, then the cash prize will be lost.
- To the extent permitted by law, these Competition Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Bank UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Bank UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.

Social Media "24k gold" Card Competition

This competition is looking to reward Revolut users as part of the 2021 RevReview campaign. It will award "24k gold" Revolut cards to 22 users who will be randomly selected. Users must follow the steps described below. The competition will run for a period of 1 week, from **29 December 2021, 00:01 GMT** to **04 January 2022, 23:59 GMT**. Winners will be randomly selected.

What do I need to do to qualify for entry in the competition?

- Using the share button in the Revolut app when viewing your personalised story, download a photo of your personalised RevReview story or take a screenshot. Please note that you will only be eligible to receive personalised stories if you have made at least one peer-to-peer transactions in addition to other transactions in the last year.
- Share your personalised image to Instagram feed or Instagram stories tagging Revolut on @revolutapp with the hashtag #RevReview
- In order to be eligible and have a valid entry, you must have a public profile (private profiles will not be considered valid entries).

In addition to the steps described above, users must submit a valid entry during the competition period in order to qualify. A valid entry is an entry that meets the Revolut Community Standards which you can access [here](#). Winners will be randomly selected after the end date of the competition, and the Revolut "24k gold" card will be sent to them to the address we hold on record (free of charge) usually within two weeks after the end of the promotion period.

Winner Selection

At the end of the Promotion Period we'll randomly select Winners from valid entries only. Revolut's decisions as to the administration and operation of the competition, including the selection of the winner, is final and binding. If you are a winner, we'll reach out to you via your social media account (the one you used to post the photo on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we identify you as a Revolut customer, we'll send you your card to the address we hold on record.

What else should I know?

1. Revolut Ltd and Revolut Bank UAB customers can take part in this promotion if they are resident in an “eligible market”. An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Bank UAB is any market where it provides services to customers except for: **Cyprus, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal, Hungary, Poland, Denmark, Slovenia, Spain**
2. We may suspend or end this promotion earlier than the end date we’ve mentioned above if, in our reasonable opinion, this promotion is being abused or may negatively affect Revolut’s goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice.
3. 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.
4. If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the Revolut gold card, then the reward will be lost. You may also not exchange the reward for monetary value.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
6. Revolut will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
7. These terms are published in English and any translation is a courtesy and office 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.
8. To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Bank UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Bank UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania (or in the courts of any EU Member State where you reside).

Personalised Card - social media competition

This competition is looking to award Revolut Ltd and Revolut Bank UAB users for the most creative personalised card design. It will award **£100 (or currency equivalent)** to 50 users who order a personalised Revolut card and post it on Instagram following the steps below. The competition will run for a period of 2 weeks, from **5 November 2021, 00:01 GMT to 19 November 2021, 23:59 GMT**. Winner selection will be based on the most original and creative design ideas submitted.

What do I need to do to qualify for entry in the competition?

1. Follow us and like the picture on Instagram
2. Share a photo of your personalised Revolut card on Instagram or Instagram stories tagging Revolut on @revolutapp
3. Share your Revtag in the comment on Revolut's post to let us know that you have followed the steps above and tag 3 friends

In addition to the steps described above, users must submit a valid entry during the competition period in order to qualify. A valid entry is an entry that meets our personalised card guidelines (eg. no use of profane language, no materials that may infringe someone's IP rights etc.) as well as the Revolut Community Standards which you can access [here](#). For further guidance on the personalised card product, please refer to the relevant section of the app. Winners will be selected after the end date of the competition, and payment of the awards will be made directly to their Revolut account usually within one week.

Winner Selection

At the end of the Promotion Period we'll select from valid entries the card which, in our opinion, is the most creative. Revolut's decisions as to the administration and operation of the competition, including the selection of the winner, is final and binding. If we pick your card, we'll reach out to you via your social media account (the one you used to post the photo on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we identify you as a Revolut customer, we'll award you with your cash prize to your main Revolut account balance in the currency that your account is denominated in.

What else should I know?

- Revolut Ltd and Revolut Bank UAB customers can take part in this promotion if they are resident in an "eligible market". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Bank UAB is any market where it provides services to customers except for: Cyprus, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal and Spain.
- We may suspend or end this promotion earlier than the end date we've mentioned above if, in our reasonable opinion, this promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice.
- 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.
- If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the £100 (or currency equivalent)

reward amount, then the £100 (or currency equivalent) reward will be lost.

- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
- Revolut Ltd will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
- These terms are published in English and any translation is a courtesy and office 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.
- To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Bank UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Bank UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.

Free Trial of any paid plan for selected Standard users

What is this promotion about?

We are inviting **selected Revolut Ltd and Revolut Bank UAB Standard customers** to try one of our paid Personal subscription plans (Plus, Premium or Metal; **"Paid Plan"**) for free for a period of time as agreed by us (**"Free Trial Promotion"**). Selected customers will be able to access this Free Trial Promotion by clicking through the relevant screens in the Free Trial Promotion dashboard in their Revolut app.

Who is eligible for the Free Trial Promotion?

The Free Trial Promotion is open to selected Revolut Ltd and Revolut Payment UAB customers on a Standard plan who have passed our Know Your Customer requirements and have been successfully onboarded as Revolut customers. Customers who are selected will be shown the Free Trial Promotion dashboard in their Revolut app.

This Free Trial Promotion runs for a period of time at Revolut's discretion (the **"Promotion Period"**).

How do I start my Free Trial?

Starting your Free Trial is easy. As long as you've been selected and are able to see the Free Trial Promotion dashboard in your Revolut app, all you need to do is sign up to a Paid Plan during the Promotion Period and meet the criteria set out in these terms and conditions. Just so you know, the terms and conditions for your selected Paid Plan (e.g. the terms and conditions that apply to Metal if you choose to trial Metal) will apply to you during your Free

Trial. We will not charge you for the period of time included in your Free Trial. We'll tell you in the Free Trial Promotion dashboard how long you'll receive your selected Paid Plan for free, whether it's for a month or shorter or longer than that so you're aware before you sign up. After your Free Trial ends, by default you will remain on your selected Paid Plan unless you tell us otherwise, and normal billing (whether monthly or annually) will apply.

If you order a card during your Free Trial period and then cancel your Paid Plan before the end or at the end of your Free Trial period, you will have to pay us back for the card. This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

If your Free Trial is for less than 14 days (including weekdays and weekend days), then you'll have 14 days from the day your Free Trial starts to cancel your subscription (we call this the "cooling off period") but after that point normal cancellation rules will apply. If your Free Trial is for more than 14 days, then you have the right to cancel your selected subscription within the Free Trial (your "cooling off period") but after the Free Trial period ends, normal cancellation rules will apply. Make sure you remember that our Paid Plans are all on 12 month terms whether you choose to pay-monthly or pay-annually. You can leave these Paid Plans early, but fees may apply if you do. See [cancelling your plan](#) for more information.

Ordering a Metal card

If you cancel your new subscription within the cooling off period but have ordered a Metal or Premium card, you'll have to pay us back for the card delivery fee. If the card you ordered was a Metal card, you'll also have to pay us for the Metal card itself. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Metal fees page](#) to see the cost of the Metal card in your market, and fees associated with card delivery.

Ordering a Premium card

If you cancel your new subscription within the cooling off period but have ordered a Premium or Standard card, you'll also have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Premium fees page](#) to see the fees associated with card delivery.

Ordering a Plus card

If you cancel your new subscription within the cooling off period but have ordered a Plus or Standard card, you'll also have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Plus fees page](#) to see the fees associated with card delivery.

What other legal information should I know?

The following terms and conditions apply to this Free Trial Promotion. Some (but not all) of them are summarised above:

- This promotion is governed by these terms and conditions. We can cancel this promotion, or change these terms and conditions, at any time without notice.
- This promotion is for selected Revolut Ltd and Revolut Bank UAB customers only. You must be able to see the Free Trial Promotion dashboard in your Revolut app to be eligible. If you cannot see this dashboard in your app, you are not eligible.

- We will select Revolut Ltd and Revolut Bank UAB customers who have passed Know Your Customer requirements and who are in the process of being onboarded as Revolut customers who we think may be interested in trying out one of our Paid Plans. We will process your personal data in line with our [Privacy Policy](#). We will invite selected customers to take part in a Free Trial in the Revolut app.
- We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply.
- Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Free Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Free Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Free Trial will last for in the Free Trial Promotion dashboard in the Revolut app before you sign up. You cannot ask us to invite you to the promotion if you weren't selected or ask us to extend it if you miss it.
- The official version of these terms and conditions is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.
- If you are a customer of Revolut Ltd, this promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it.
- If you are a customer of Revolut Bank UAB, this promotion is governed by Lithuanian law and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.

Revolut Pro Cashback Campaign

As part of the Revolut Pro Pilot, Revolut is offering a higher percentage of cashback to Revolut Pro users based in the United Kingdom ("UK") who make physical or virtual card payments using their Revolut Pro card. This is called the Revolut Pro Pilot Cashback Promotion ("**the Promotion**"). Ordinarily, Revolut Pro users on Standard and Plus plans receive 0.1% cashback for purchases made using their Revolut Pro physical or virtual card with Revolut Pro users on Premium and Metal plans earning 0.2% and 0.5% respectively (this is set out in section 8 of the [Revolut Pro terms](#)).

From **00:01 BST on October 6th 2021 until 23:59 BST on April 1st 2022** (the "**Promotion Period**"), Revolut Pro users on all plans that sign up for Revolut Pro by **23:59 GMT December 15th 2021** will **receive 1% cashback** for each physical card or virtual Revolut Pro card payment they make. After the Promotion Period, the cashback amount will return to the values set out in Section 8 of the [Revolut Pro terms](#).

These terms (the "**Promotion Terms**") set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Retail

account and the terms that apply to your Revolut Pro account at all times when participating in this Promotion.

Am I eligible to take part in the Revolut Pro Cashback Promotion?

To be eligible for this promotion, you must:

- Have successfully set up a Revolut Ltd Retail account with a registered address in the UK and be an active user with no restrictions,
- Have already successfully been onboarded to Revolut Pro with no restrictions or sign up to Revolut Pro before **23:59 GMT on December 15th 2021**,
- Have been invited to take part in the Revolut Pro Pilot prior to **23:59 GMT on December 15th 2021**, and
- Have personally received an email from Revolut inviting you to participate in the Revolut Pro Pilot Cashback Promotion by **23:59 GMT on December 15th 2021**.

All existing Revolut Pro customers and Revolut Pro customers who sign up to Revolut Pro before **23:59 GMT on December 15th 2021** will be invited to take part in this promotion in compliance with our customer [Privacy Policy](#).

What do I need to do to participate in the Revolut Pro Cashback Promotion?

- Satisfy the steps outlined under "**Am I eligible to take part in the Revolut Pro Cashback Promotion?**", and
- Make Revolut Pro physical or virtual card payments in any supported currency on your Revolut Pro card during the Promotion Period (these card payments must be successful for you to earn cashback - see point 3 of "**What else should I know?**" for more information).

How much cashback will I qualify for?

During the Promotion Period, participants may receive 1% of cashback for each physical or virtual card payment made using their Revolut Pro card.

What is the Promotion Period?

The Promotion Period is from **00:01 BST on October 6th 2021 until 23:59 BST on April 1st 2022**.

How do I know if I've been awarded any cashback and how do I collect this?

On the first day of each month, Revolut will deposit the cashback amounts you earned for the previous month into your Revolut Pro account.

What else should I know?

1. We may 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. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice on our website. 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 this early suspension or termination.

2. Events beyond the control of Revolut may occur that render the awarding of cashback as part of this 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.
3. We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, or you broke the agreement in order to get the cashback. This is in line with the [Revolut Pro terms](#) that apply to your Revolut Pro account.
4. If you close your Revolut account or your Revolut Pro account, or either or both accounts become suspended or restricted between the time of qualifying for cashback and receiving cashback, then the cashback will be lost.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
6. These terms are published in English and any translation is a courtesy and office 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.
7. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.

Boosted Referrals Terms

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 customers to earn a referral reward (the "**Reward**") if someone you've previously successfully referred to Revolut who we've specifically named in an invitation email to you (an "**eligible friend**") either upgrades to Premium or Metal, or opens their first Revolut Junior (and completes two other steps). Please read these terms and conditions carefully to understand what your eligible friend must do for you to receive your Reward.

Selected Revolut customers will receive an invitation email from us inviting them to take part in the Promotion. The invitation email will state whether the Reward will be given in relation to

your eligible friend upgrading to Premium or Metal, or opening their first Revolut Junior account (and completing two other steps), but not both. You may also find that you receive an invitation email that names more than one eligible friend but to keep things simple, we'll just talk about one eligible friend throughout these Boosted Referrals Terms (the "**Terms**"). Once you receive this invitation email, you can reach out to your eligible friend to ask them to complete the relevant steps.

Within 14 days of you receiving an invitation email from us, your eligible friend needs to complete the specific action named in your invitation email - either upgrade to Premium or Metal and stay on their chosen paid plan for at least 1 month (the "**Premium or Metal steps**"), or open their first Revolut Junior account, order a Revolut Junior card and top up the Junior account (the "**Junior steps**"). Your friend only needs to complete the specific actions mentioned in your email invitation - they do not need to complete any actions that are not called out in your invitation email. For example, if your invitation email refers to the Revolut Junior related steps, only tell your eligible friend about those steps and not about the Premium or Metal related steps.

This Promotion will run for **Revolut Ltd customers based in the United Kingdom from 8am GMT on November 5th 2021 until 11.59pm GMT on November 19th 2021**. We call this the "**Promotion Period**".

You, and your eligible friend, must meet all the criteria of this Promotion during the Promotion Period. If you or they do not, or if you or they partially meet the criteria during the Promotion Period, you will not receive a Reward.

Who is eligible for the Promotion?

Anyone who has received an invitation to the Promotion directly from us by email is eligible to take part. If you have not received an email directly from us, you are not eligible for this Promotion and so if you ask someone who you have previously successfully referred to Revolut to complete the Promotion steps, even if they complete those steps, you will not receive a Reward. Please read the below section for more information.

What do you need to do to earn the Reward?

To earn a Reward, you must receive an email from us inviting you to take part in this Promotion, and you must ask your eligible friend to complete the relevant steps (either the "**Premium or Metal steps**" or the "**Junior steps**") mentioned in the email and in these Terms. Remember, your email may mention more than one eligible friend but to keep things simple, we'll just refer to one eligible friend throughout these Terms.

It's up to you how you let your friend know about the Promotion. Once you've invited your eligible friend to take part, you must ensure they complete the relevant steps mentioned in the email and in these Terms. You cannot ask a friend to complete the relevant steps if they have not been named in the invitation email we send you. If you invite a friend you've previously successfully referred to take part in the Promotion but they were not named in the invitation email you will not receive a Reward from us even if your friend completes the relevant steps as they will not be considered an "eligible friend". Your friend must either complete the "Premium or Metal steps" or the "Junior steps", whichever steps were mentioned in your invitation email,

within 14 days of you receiving the invitation email from us. Please read the below for more information.

In relation to the Premium or Metal steps, your friend will need to complete the upgrade process within 14 days of you receiving the invitation email, and stay on their chosen paid plan for at least 1 month from the day they upgrade. This means that they should be charged the subscription fee for their chosen paid plan twice and their account must not be in negative balance (there should be two payments as the paid plan subscription is charged at the start of the month). If your friend meets this criteria, you will receive a Reward.

In relation to the Junior steps, your friend will need to open their first Junior account, order a Junior card, and top up their Junior account within 14 days of you receiving your invitation email. If your friend meets this criteria, and their Revolut account including any Junior account is not in negative balance, you will receive a Reward.

You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if any of the following happens:

If your eligible friend immediately closes their Revolut account between the end of the Promotion Period and the day on which we intend to provide you with your Reward.

In relation to the Premium or Metal steps, if your eligible friend downgrades to a Standard plan between the end of the Promotion Period and the day on which we intend to provide you with your Reward.

In relation to the Junior steps, if your eligible friend closes their first Junior account, cancels the Junior card before it arrives, or their top-up transfer is reverted and they do not attempt to top up their Junior account again between the end of the Promotion Period and the day on which we intend to provide you with your Reward.

If your eligible friend's Revolut account is in negative balance between the end of the Promotion Period and the day on which we intend to provide you with your Reward.

The amount of the Reward you will be paid is unique to you. We will set it out in the invitation email we sent to you. It will be paid in the base currency of your Revolut account. We will try to award you with your Reward within 40 days after the Promotion Period.

What other legal information should I know?

- We may, at our sole discretion, suspend, terminate or change these terms and conditions without notice.
- This Promotion is a one-sided campaign, where only you as the referrer (not your eligible friend, the referee) can be awarded the Reward.
- The Reward will be paid to the referrer's main account balance.
- Rewards will be paid **within 40 working days** after the end of the Promotion Period.
- To be eligible for a Reward, you must comply with these terms and conditions and all other terms and conditions that apply to your account.
- Only users who receive an email invitation from us to participate in this Promotion are eligible for it and only in relation to other Revolut users who are named in the invitation email.
- 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, and we may close your account and reverse any Rewards if you do this.)

- These Promotion terms and conditions are an agreement between you and the Revolut company which provides you with your (Retail or Business) account. If you have any questions or complaints about this Promotion, you should contact that company. You can find out who this company is in the app.
- We will process personal data in compliance with our [privacy policy](#).
- This Promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it.

“Invest in Yourself” - Revolut Metal & Yoppie

What is this promotion about?

This is a promotion which rewards existing and new Revolut Metal plan customers (where they sign up to Metal **by 23:59 GMT on February 28th 2022**) with **up to £5 cashback per calendar month on eligible purchases** made with our partner Yoppie. This is called the Revolut “**Invest in Yourself**” Promotion (“**the Promotion**”).

Yoppie is a female-owned menstrual wellness brand and producer of organic menstrual care products. As part of Revolut’s attempts to improve our customers’ financial wellbeing, we have partnered with Yoppie so eligible Metal plan customers based in the United Kingdom (“**UK**”) can receive cashback when they purchase menstrual care products online via Yoppie’s [website](#).

From 00:01 GMT on November 17th 2021 until 23:59 GMT on February 28th 2022 (the “**Promotion Period**”), Revolut Personal customers with a Metal plan who make their first purchase on Yoppie’s [website](#) during the Promotion Period will receive monthly cashback of up to £5 for a total of 12 calendar months for any Yoppie products they buy using their physical or virtual Revolut card (subject to the terms below).

As part of this Promotion we are also offering you free UK delivery for your first two orders of Yoppie products made (whether that’s for your first two calendar months if you make one order each calendar month, or your first two orders in your first calendar month) with your physical or virtual Revolut card as long as you place the first order using our unique hyperlink - <https://try.yoppie.com/revolut/> (see point 4 of “**What else should I know?**” for more information).

These terms (the “**Invest in Yourself Promotion Terms**”) set out the rules that apply to this Promotion, and you must comply with the “Invest in Yourself” Promotion Terms, the terms that apply to your Revolut Personal account and [Yoppie’s Terms and Conditions](#) at all times when participating in this Promotion.

Am I eligible to take part in the Menstrual Care Cashback Promotion?

To be “**eligible**” for this promotion, you must:

- have successfully set up a **Revolut Ltd Personal account** with a registered address in the UK;
- have already subscribed to our Metal plan or if you’re not already a Metal customer, upgrade to Metal during the Promotion Period and **stay on Metal for the duration of the 12 calendar months plus the time it takes us to award you with the cashback** (please see “What else should I know?” for more details); and
- have an active account with no restrictions.

All existing Revolut Metal customers, Personal customers who upgrade to Metal during the Promotion Period, and any new customers that apply for a new Revolut Personal account by subscribing to Metal during the Promotion Period can take part in this Promotion as long as they meet the eligibility steps listed above. Please read the below section to understand what steps you need to carry out in order to earn cashback as part of this Promotion.

What do I need to do to receive cashback as part of the Invest in Yourself Promotion?

- Assuming you are “eligible” to take part (see “**Am I eligible to take part in the Revolut Invest in Yourself Promotion?**”) you will need to sign up for Yoppie’s services and in the process, read and approve [Yoppie’s Terms and Conditions](#); and
- make at least one physical or virtual Revolut card payment on Yoppie’s [website](#) (using this unique hyperlink) during the Promotion Period (the card payment must be successful for you to earn cashback - see point 3 of “**What else should I know?**”).

If you complete the above two steps, you will be entitled to receive cashback of up to £5 per calendar month for a total of 12 calendar months but only if you stay on your Metal plan for the entire time plus the time it takes us to award you with cashback (please see “**What else should I know?**” for more information).

To make sure that you also qualify for receiving your first two orders delivery free of charge (where your delivery address is in the UK), please place your first order using this unique hyperlink. If you place your first order on Yoppie’s website without using the unique hyperlink, you will not have your delivery fees waived for the first 2 orders you place but you will still be eligible to receive cashback for 12 months’ worth of Yoppie purchases with your Revolut card. If you are an “eligible” customer, and complete the above steps, you will be entitled to earn cashback for subsequent physical or virtual Revolut card payments you make on Yoppie’s [website](#) for a total of 12 calendar months (this time period includes any calendar months during the Promotion Period where you bought Yoppie products and those payments were completed) as long as you comply with these “Invest in Yourself” Promotion Terms.

How much cashback will I qualify for?

If you are an “eligible” customer, you will receive up to £5 cashback per calendar month for a period of 12 calendar months running from the first calendar month when you make your first purchase as long as that first purchase is made during the Promotion Period. Just so you know,

you will only receive up to £5 if you spent at least £5 on Yoppie products that calendar month - if you only spent say £3 during the calendar month, you'd only be eligible for £3 of cashback that calendar month.

If you are eligible and make your first purchase in the month of November 2021, you will be entitled to cashback for the following 11 calendar months whereas if you do not make your first payment until the month of February 2022, you should receive cashback each calendar month for Revolut card purchases made until the end of January 2023. Remember, you'll only receive cashback for the full 12 calendar months if you are still a Metal customer at the point when we are due to award you with the last calendar month of cashback. Please see "What do I need to do to participate in the Invest in Yourself Promotion?" to understand how you can be "eligible" for this Promotion.

What is an eligible purchase?

During the Promotion Period, eligible participants can purchase any Yoppie products they want using this [hyperlink](#) (whether they are tampons, pads, skincare or even supplements). If you are an eligible customer, you can also buy products on Yoppie's website on behalf of friends and family so long as you remain compliant with the "Invest in Yourself" Promotion Terms as well as the Personal Terms and any other terms that apply to your account. Remember, if you want to receive cashback for your first two orders of Yoppie products, you must place your first order during the Promotion Period using the unique hyperlink. If you follow these steps, Yoppie will waive the delivery fees for your first two orders.

When will I receive my cashback?

Revolut will credit your main Personal account balance with the cashback you earned for your first payment (as long as it was made during the Promotion Period) within seven days after the payment is completed. We will credit any future cashback during the remaining calendar months **within 7 days of each completed payment**. If you make more than one payment each month, you can still receive subsequent cashback on the later purchases but only up to the value of £5 each month.

What else should I know?

- Revolut wants to help eligible customers save money they would ordinarily spend on menstrual care products and put the money towards their future, for example, by using it to buy crypto or commodities. Just to clarify:

We are not providing eligible customers or any other customers with any investment advice relating to our cryptocurrency service or our precious metals service by virtue of this Promotion. Both cryptocurrency and precious metals are not regulated in the UK by the Financial Conduct Authority - this means you will not have Financial Services Compensation Scheme (FSCS) or the ability to refer a complaint to the Financial Ombudsman Service (FOS).

You should carefully consider whether your personal situation and the financial risks you are willing to take mean that you should not buy cryptocurrencies or precious metals. You may want to speak to an independent financial adviser.

Please also read the terms that apply to both services ([Revolut's Cryptocurrency terms](#) and [Revolut's Precious Metals terms](#)) to understand the extent of risks that may apply when you buy crypto or precious metals.

- Revolut advises you to always follow any Yoppie product specific instructions for any Yoppie products you use as a result of this Promotion.
- We may 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. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice on our website. 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 this early suspension or termination.
- Events beyond the control of Revolut may occur that render the awarding of cashback as part of this 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.
- We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, or you broke the agreement in order to get the cashback. This is in line with the Revolut Personal Terms that apply to your account.
- Yoppie will waive your UK delivery fees for your first two orders but only if you place your first order during the Promotion Period and using our unique hyperlink - <https://try.yoppie.com/revolut/>. If you place your first purchase via Yoppie's website more generally and do not use our unique hyperlink, you will need to pay for delivery fees for your first two orders yourself.
- If you close your Revolut Personal account, it becomes suspended or restricted or you downgrade your Metal plan between the time of qualifying for cashback and receiving cashback, then the cashback will be lost. Customers who upgrade to Metal during the Promotion Period, and customers who are already on Metal when they take part in the Promotion, must stay on the Metal plan for 12 calendar months and until at least 7 days after their last Yoppie purchase is completed to receive all potential cashback for Yoppie orders over the 12 calendar month period. Remember, cashback is awarded within 7 days of a relevant Yoppie purchase and so if you are no longer a Metal customer at that point, you will not be entitled to the cashback.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
- We will process your personal data in compliance with our [privacy policy](#). Please see [Yoppie's privacy policy](#) to understand how your personal data will be processed by Yoppie when you place an order through their website and sign up for their services. Please also refer to Yoppie's privacy policy to understand your rights in relation to marketing from Yoppie as this is outside of Revolut's control.
- The "Invest in Yourself" Promotion Terms are published in English and any translation is a courtesy and office translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of the "Invest in Yourself" Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

- To the extent permitted by law, the “Invest in Yourself” Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with the “Invest in Yourself” Promotion Terms shall exclusively be submitted to and dealt with by the competent court in England.

Remittance £5 Reward Promotion Terms

What is the promotion about?

This is a promotion where eligible Revolut Personal customers can **earn a one-time reward of £5 by making an international bank transfer of over £200**. Eligibility is set out below.

Who is eligible for the Remittance £5 Reward Promotion?

To be eligible for this promotion, you must:

- Have an active account which is based in the United Kingdom (“UK”).
- Have personally received an email or in-app message from Revolut inviting you to participate in the Remittance £5 Reward Promotion.
- By “an active account,” we mean someone who has completed our signup process, passed our onboarding checks, and not had their account suspended, closed or restricted.

The promotion runs from **00.00 UTC on 1 February 2022 to 00:00 UTC on 1 March 2022**. We call this the “**Promotion Period**”.

What do I need to do to get the £5 reward?

If you are eligible for the promotion, to receive the £5 reward, you need to make at least one international bank transfer of £200 or more on your Revolut account within the Promotion Period.

By “international bank transfer” we mean a payment within the Single European Payments Area or all other international payments - please see our [Fees page](#) for more information. You will then be eligible to receive a one-time reward of £5 credited to your Revolut account within 10 working days of the international bank transfer being made.

What other legal information should I know?

In addition, the following applies to this promotion:

- This promotion is governed by these terms and conditions, which are agreed between you and Revolut Ltd.
- This promotion is limited to one £5 reward per customer.
- We can cancel this promotion, or change these terms and conditions, at any time without notice.
- We have set a Promotion Period in these terms and conditions. However, we can extend this period, or close it early, at any time without notice.
- If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the £5 reward and receiving it, then the reward will be lost.
- If the international payment you made is reverted, you will not be entitled to the £5 reward.
- Revolut fees for international bank transfers and currency exchanges apply as per the [terms and conditions](#) that apply to your Revolut account. Fees may also be charged by intermediary banks or by the beneficiary bank in order to receive your transfer.
- The official version of these terms and conditions is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.
- This promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in this promotion.
- Any personal data processed or controlled during the promotion will be dealt with in line with Revolut's [Privacy Policy](#) that governs your particular account.

Influencer Welcome Reward Q1 2022

The Terms and Conditions for this promotion can be viewed [here](#).