

What is this Promotion about?

As part of the Revolut x Co-op Promotion (the "**Promotion**"), Revolut is offering Co-operative Group Limited ("**Co-op**") customers who are resident in England, Scotland or Wales ("**Great Britain**"), and who are new to Revolut:

- three months of the Revolut Premium subscription plan for free (the "**Revolut Free Trial**"); and
- up to £25 cashback on Revolut card purchases made [online](#) or in store at any eligible Co-op store in Great Britain (the "**Cashback Offer**").

In order to receive the Revolut Free Trial and the Cashback Offer, you must be eligible and complete all the required steps between 20 July 2022 and 20 October 2022 (the "**Promotion Period**").

An eligible Co-op Group store is any store in Great Britain other than independent Midcounties, Central England, Southern or Chelmsford Star co-operatives or non Co-op branded stores (such as NISA or Costcutter). All in store purchases from these stores, or any online purchases picked up or delivered from these stores are eligible (not all stores offer delivery or collection).

These terms (the "**Promotion Terms**") set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

Who is eligible for the Promotion?

To be eligible for this Promotion, you must:

- be aged over 18, be resident in Great Britain and meet all other eligibility for a Revolut account; and
- be a new Revolut personal customer (if you already have a Personal account with one of our Revolut entities or have previously held one, you are not eligible).

How do I earn my Revolut Free Trial?

You must be eligible for the Promotion in order to earn the Revolut Free Trial.

To earn the Revolut Free Trial, you must do the following things during the Promotion Period.

- Sign up to Revolut as a new personal customer by scanning a Promotion QR code, or clicking on a Promotion link, provided to you by Co-op. You can find these QR codes in Revolut x Co-op marketing materials for the Promotion in store and on the Co-op app or website. (If you sign up in the normal way, not using a QR code, you will not receive the Revolut Free Trial.)
- Successfully pass Revolut's onboarding process and have your Revolut account activated with no restrictions.
- Upgrade your Revolut personal account from our Standard plan to our Premium plan within 72 hours of being successfully onboarded to Revolut. If you forget to upgrade within the first 72 hours, you won't be able to make use of your Revolut Free Trial.

Just so you know, the terms and conditions for your Premium subscription plan (see [Plus, Premium and Metal Terms](#)) will apply to you during your Revolut Free Trial. We will not charge you any Premium subscription fee for the period of time included in your Revolut Free Trial. We'll tell you in the Promotion dashboard how long you'll receive your selected Premium subscription plan for free. After your Revolut Free Trial ends, you will be charged a Premium subscription fee if you have not canceled (£6.99 if paid monthly or £72 if paid yearly). You have the right to cancel your Premium subscription at any time during the Revolut Free Trial (your "**Cooling-off Period**"). If you do this during the Cooling-off Period, you will be downgraded to a Standard plan and will not have to pay the Premium subscription fee after your Revolut Free Trial ends.

We will process your downgrade within one week of receiving your request. If you submit your downgrade request close to the end of the Revolut Free Trial, we may not be able to process it in time, meaning that you may still be automatically charged for your Revolut Premium subscription. However, if this happens, we will refund those fees on your Revolut account within one week of us processing your downgrade request.

If you ordered a card during your Revolut Free Trial and ask us to downgrade before the Cooling-off Period, you may have to pay us back for the card delivery fee. Please refer to the Fees page to see the fees associated with card delivery and Premium cards.

On the expiry of the Revolut Free Trial, you will remain on your Premium subscription unless you tell us otherwise, and normal cancellation and billing rules will apply. Our paid plans have a 12 month term whether you choose to pay-monthly or pay-annually. We'll start taking payments for your subscription either monthly or yearly depending on what you agreed to when you signed up for the paid plan.

You can also end your Premium subscription at any time after the Revolut Free Trial. However, you may have to pay fees if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the Plus, Premium and Metal Terms for more information on the normal cancellation rules that apply once your Revolut Free Trial ends.

How do I earn my Cashback Offer?

You must be eligible for the Promotion in order to earn the Revolut Free Trial.

To earn the Cashback Offer, you must do the following things during the Promotion Period.

- Sign up to Revolut as a new personal customer by scanning a Promotion QR code. You can find these QR codes in Revolut x Co-op marketing materials for the Promotion instore and online. (If you sign up in the normal way, not using a QR code, you will not receive the Cashback Offer).
- Make a purchase of at least £1 at any eligible Co-op store using your physical or virtual Revolut card.

The Cashback can only be earned on purchases of £1 or greater, and is capped at £25. You will receive 100% of any purchases back in cashback within these limits. For example:

- If you spend £0.50, you will not receive any cashback, and will have £25 cashback remaining for subsequent purchases.
- If you spend £50, you will receive £25 cashback, and will not have any cashback remaining for subsequent purchases.

- If you spend £5, you will receive £5 cashback, and will have £20 cashback remaining for subsequent purchases.

You do not need to upgrade your account from a Standard account to a Premium account to earn the Cashback Offer. This means you can earn the Cashback Offer even if you don't earn the Revolut Free Trial.

We'll aim to credit the cashback to your account within 7 days of each completed virtual or physical Revolut card payment you make on Co-op's website or app, or in store. If you make a virtual or physical Revolut card payment but it is reverted or you seek a refund, you will not be entitled to cashback and if we've already credited your account with cashback, we reserve the right to reverse that cashback.

What other legal information should I know?

1. This Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
2. We can cancel or suspend this Promotion, or change these Promotion Terms, at any time. If we do this, we will try to give you notice, but will not always be able to.
3. 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. This may include closing your Revolut account or reversing any cashback paid.
4. We agree to give you a Revolut Free Trial by not charging you a Premium plan subscription fee for three months. After your Revolut 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 annually, and your Revolut Free Trial period will not count towards the 12 month term.
5. You cannot ask us to extend the Promotion if you miss it.
6. Once your Cashback Offer has been credited to your account, it is yours to spend. It is not a requirement of the Promotion that you spend your Cashback Offer at Co-op.
7. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any Cashback Offer or between the time of qualifying for the Cashback Offer and receiving the Cashback Offer that you were entitled to under this Promotion, you will lose your entitlement to that Cashback Offer.
8. We also reserve the right to reverse any Cashback Offer you receive during the Promotion Period if you earned the Cashback Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cashback Offer, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cashback Offer to have been done with your consent and the payment to have been authorised by you.
9. Events beyond the control of Revolut may also occur that render the awarding of the Cashback Offer 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.

10. Co-op is not liable for any breach of these Promotion Terms by Revolut.
11. Revolut may need to share your personal data with Co-op to ensure we can carry out our obligations under these Promotion Terms. The personal data we may share may include your name, phone number and information regarding your account plan. For more details about how Revolut will handle your personal data, please see our Customer Privacy Notice, which you can find [here](#).
12. As part of this Promotion, Revolut may also send you an email welcoming you to Revolut and letting you know the steps to take to receive the Cashback Offer from the Co-op. If you do not want to receive marketing of this kind, you can manage your marketing preferences in the privacy part of the Revolut app.
13. Co-op may also send marketing to its customers in compliance with its privacy practices. If you do not want to receive marketing from Co-op, please manage your marketing preferences with Co-op directly as this is outside of Revolut's remit.
14. Revolut is only responsible for the Revolut Free Trial and Cashback Offer elements of this Promotion - any promotional benefits Co-op offers to you in relation to this Promotion are not controlled by us and should be discussed with Co-op directly.
15. 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 Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
16. 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 if you are a Revolut Ltd customer. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court in England.