

What is this Promotion about?

As part of the Revolut x Mumsnet Promotion (the **"Promotion"**), Revolut is offering users of Mumsnet who are residents in the United Kingdom the opportunity to test Revolut Junior for the first time and receive:

- One year of the Revolut Premium subscription plan for free (the **"Revolut Free Trial"**); and
- a **"Top Up Offer"** of £10.

In order to receive the Revolut Free Trial and the Top Up Offer, you must be eligible and follow certain steps: see **"What do I need to do to take part in the Promotion"** below.

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 Personal account at all times when participating in this Promotion.

What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must:

- be a resident in the United Kingdom;
- be either a new Revolut customer or an existing Revolut customer on a Standard plan;
- not already have an open Revolut Junior account for any of your children; and
- be selected by Mumsnet to take part in the product testing. (Mumsnet will select the testers from the Mumsnetters who complete a product testing survey on the Mumsnet website.)

If you're an existing Revolut customer, you don't need to do anything else to receive the Revolut Free Trial and the Top Up Offer.

If you are a new Revolut customer you will need to complete all of the following steps by no later than 14 August 2022:

- make sure you sign up to Revolut using the link from the Revolut x Mumsnet landing page;
- provide Revolut with your phone number on the landing page. Once you've done this you will be directed to the sign up flow for a Revolut Personal account and you will be offered the Revolut Free Trial;
- follow the steps for opening a Revolut Personal account and get your account verified by completing our Know Your Customer (**"KYC"**) checks; and
- be successfully onboarded to Revolut (this means you have to pass KYC) with a registered address in the United Kingdom and with no restrictions on your account.

How do I start my Revolut Free Trial?

Both existing and new customer users are entitled to the Revolut Free Trial.

If you are an existing customer, Mumsnet will provide your details to Revolut after it has confirmed with you that you are happy for your account to be upgraded. Once we have received

your details and confirmed your eligibility, we will upgrade your account to the Premium subscription plan within one week. You will be able to see your current plan within the Revolut app.

If you are a new customer you will need to upgrade your Revolut Personal account to the Premium subscription plan within 72 hours of being successfully onboarded to Revolut (with a registered address in the United Kingdom and with no restrictions on your account).

If you don't upgrade within 72 hours of onboarding and we think you might have forgotten to upgrade to Premium, Mumsnet will follow up with you during the product testing period about your upgrade. After it has confirmed with you that you are happy for your account to be upgraded Mumsnet will provide your details to Revolut. We will then upgrade your account to the Premium subscription plan within one week of Mumsnet contacting us.

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 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 (one year) so you're aware before you sign up - you'll also be able to see this information in these Terms. You have the right to cancel your Premium subscription during the Revolut Free Trial (your **"Cooling-off Period"**). Note that the Cooling-off Period will last for the duration of the Revolut Free Trial.

If you ordered a card during your Revolut Free Trial and then wish to cancel your Premium subscription plan before the end of the Cooling-off Period, you will not be charged a fee provided that you submit your downgrade request directly to Mumsnet (via email at grace.ellis@mumsnet.com). Mumsnet will transfer your request to us and we will process it within one week of receiving your request from Mumsnet. Please note that if you submit your downgrade request close to the end of the Revolut Free Trial, you may still be automatically charged for your Revolut Premium subscription. However, we will refund those fees on your Revolut account within one week of us processing your downgrade request. If you submit the downgrade request directly through the Revolut app, you will have to pay us back for the card delivery fee. If you ordered a second card or additional Revolut cards and you decide to cancel your Premium subscription within your Cooling-off Period, you may also have to pay us back for the card delivery fees. Please refer to the [Fees page](#) to see the fees associated with card delivery.

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 get my Top Up Offer?

Both existing and new customer users are entitled to the Top Up Offer.

If you are an existing customer, Mumsnet will provide your details to Revolut. Once we have received your details and confirmed your eligibility, we will apply the Top Up Offer to your account. We will do this within one week of confirming your eligibility. You will be able to see the Top Up Offer in your account.

If you are a new customer, you will receive the Top Up Offer once you have been successfully onboarded to Revolut, with a UK registered address and no restrictions on your account.

What will happen during the Promotion?

Revolut is working with Mumsnet to hear how we can make Revolut Junior even better.

Mumsnet will recruit up to 150 active Mumsnetters to test out Revolut Junior. The selected testers will have one month to test Revolut Junior. We are offering the testers a free trial of our Revolut Premium account to allow you to test all Revolut Junior features without limits.

If you are a new Revolut user we are asking you to open a Revolut account and to accept the Revolut Free Trial offer once onboarded. If you are an existing customer we will upgrade you to a Revolut Premium account once you have been recruited by Mumsnet. We're also asking you to open one or two Revolut Junior accounts (you can have up to two Junior accounts during the Trial) and use the Junior account(s). (For more information see Junior features according to your plan.)

To open a Revolut Junior account, go to the Hub section of your Revolut app - or type "Junior" in the search bar within the Revolut app - and follow the steps to open a Junior account. Once you've opened the Junior account, you should order your Junior their own card. You can only have one card linked to your child's Junior account - please see this FAQ page for more information.

If we think you might have forgotten to upgrade to Premium or open a Junior account as part of this Promotion, Mumsnet will follow up with you to open the Premium account and/or to open a Junior account.

Mumsnet will also prepare a feedback survey that all testers will be asked to complete. You will be asked to complete this after the end of the four week testing period. Your survey responses will be shared with Revolut to help us understand how we can improve Revolut Junior. Mumsnet will offer a prize to one person. The prize will be a £100 gift voucher for a store of the winner's choice (chosen from a list produced by Mumsnet). The winner will be selected at random from the testers who complete the survey. Please contact Mumsnet if you have any questions about this prize draw.

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 may suspend or end the Promotion at any time 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. Please contact Mumsnet 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.

3. We can cancel this Promotion or change these Promotion Terms at any time without notice. If we are going to change or cancel the Promotion before 14 August 2023, we'll give you notice through the Revolut app and/or by email. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.
4. We agree to give you a Revolut 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 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. We will show you how long your Revolut Free Trial will last for in the Promotion dashboard in the Revolut app before you sign up and you'll also be able to see this information in these Terms. You cannot ask us to extend the Promotion if you miss it.
5. We reserve the right to reverse any Top Up Offer you receive during the Promotion Period if you earned the Top Up Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Top Up Offer, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Top Up Offer to have been done with your consent and the payment to have been authorised by you.
6. Mumsnet will share the list of elected testers with Revolut to ensure their participation in the Promotion and allow us to monitor the ongoing testing.
7. Revolut may need to share your personal data with Mumsnet to ensure we can carry out our obligations under these Terms. The personal data we may share may include your name, phone number and information regarding your account plan (if we think you have forgotten to upgrade to Premium or create a Revolut Junior account).
8. For more details about how Revolut will handle your personal data, please see our Customer Privacy Notice, which you can find [here](#).
9. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any Top Up Offer or between the time of qualifying for the Top Up Offer and receiving the Top Up Offer that you were entitled to under this Promotion, you will lose your entitlement to that Top Up Offer.
10. Events beyond the control of Revolut may also occur that render the awarding of the Top Up 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.
11. 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.
12. Mumsnet may send marketing to its customers in compliance with its privacy practices. If you do not want to receive marketing from Mumsnet, please manage your marketing preferences with Mumsnet directly as this is outside of Revolut's remit.
13. 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.

