

What is this Promotion about?

As part of the Revolut <18 Cash Reward Promotion (the “**Promotion**”), Revolut is offering a cash reward when certain users in United Kingdom (meaning England, Scotland or Wales) or the Republic of Ireland open a Revolut <18 account for the first time (the “**Offer**”).

The Offer is a cash reward of £10 (for users in the United Kingdom) or €10 (for users in Ireland) that is paid to the Revolut <18 account and can be used for any physical or virtual Revolut card payments.

These terms and conditions (the “**Terms**”) govern the Promotion. Please read them carefully.

When we say “you” or “your” in these Terms, we mean the parent or guardian (the “**lead parent**”) who opens the Revolut <18 sub-account. We provide more details regarding the Revolut <18 sub-account in the section “What is Revolut <18?” below.

When is the Promotion happening?

The Promotion will run on an ongoing basis until it is ended by us in accordance with these Terms.

Throughout the Promotion, various individual campaigns will be run by us on our own social media channels.. Each individual campaign will have a unique promotion code which will only be valid for a limited period of time (normally, **around 72 hours**). This period of time will be stated in any social media post. It can also be checked by inputting the code into the Revolut <18 app.

What is Revolut <18?

Revolut <18 is designed for lead parents who want their dependents under 18 years of age to gain financial skills and to learn how to use and manage money.

The Revolut <18 account is a sub-account of the Revolut personal account of the lead parent.

This means that to open a Revolut <18 account for a dependent, you will need to have a Revolut personal account. As the Revolut <18 account is a sub-account of your Revolut personal account, you are responsible for everything a dependent (herein referred to as “**Revolut <18 user**”) does using it as if you had done it yourself.

Who is eligible for the Promotion?

To be eligible for this Promotion:

- You must live in England, Scotland or Wales or the Republic of Ireland.
- You, as a lead parent, must have successfully onboarded to a Revolut personal account and have an active account. By active Revolut Personal account we mean that you have completed our Know Your Customer (“**KYC**”) checks and you were successfully onboarded to Revolut and there are no restrictions on your account. This eligibility criteria would apply to existing Revolut users as well as new Revolut customers.

- The Revolut <18 user for whom you are opening the Revolut <18 account must also be eligible to onboard to a Revolut <18 account and must not have held one before.
- If you are in Ireland, the Revolut <18 user must be at least 16 years old to complete the self-sign up process.

How do I earn the Offer?

To earn the offer, you must ensure that:

The Revolut <18 user downloads the Revolut <18 app, completes the required steps to request you open their sub-account. This will include providing some basic information about themselves. **(You can also open a Revolut <18 account directly through your Revolut personal account, but if you do you will not earn the Offer.)**

As part of those steps referred to above, the Revolut <18 user will be asked if they want to input a promotion code. They must input the promotion code we share as part of our social media campaigns to earn the Offer. (This cannot be added after and the Offer will not be paid without it.)

Once the steps are completed, the Revolut <18 user will be provided with an invite link which they will need to share with you:

- If you are an existing Revolut personal account customer, you will need to click on the invite link and approve the Revolut <18 user's sub-account within your Revolut app; or
- If you don't have a Revolut personal account, you will need to open one and successfully pass our onboarding checks and KYC before you can approve the sub-account.

Once you have approved the Revolut <18 user's sub-account, you will need to navigate to the <18 section of your app and order a Revolut <18 card for the Revolut <18 user.

All these steps must be completed during the Promotion Period.

What other legal information should I know?

- This Promotion is organised and offered: for users resident in England, Scotland and Wales by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD; and for users resident in the Republic of Ireland by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
- We may suspend or end the Promotion before the end of the applicable Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may, at our discretion, end the Promotion for one Partner, multiple Partners or all Partners. Please contact support if you believe you qualify for a particular Offer in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
- We can cancel this Promotion or change these Terms at any time. Any changes to the Terms do not affect your rights if you have already participated in the Promotion.

- We reserve the right to reverse the Offer during or after the Promotion Period if you earned the Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Offer, or if we become aware that you did not comply with these Terms. We will consider the reversal of any Offer to have been done with your consent and the payment to have been authorised by you.
- If you close your Revolut account or your Revolut <18 sub-account or we suspend or restrict either account, between the time of qualifying for the Offer and receiving the Offer or before we were due to credit the Revolut <18 sub-account with the Offer - the Revolut <18 user will lose his or her entitlement to the Offer.
- Events beyond the control of Revolut may also occur that render the awarding of the 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.
- If we have reasonable grounds to believe that you or the Revolut <18 user have engaged in any fraud or material abuse of this Promotion (such as attempting to obtain an unfair advantage through deception) we may, in our sole discretion, take any actions we see fit in the circumstances.
- If the Revolut <18 user signs up to Revolut <18 as part of this Promotion, Revolut will process his or her personal data in compliance with our privacy policy.
- These 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.
- 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; in accordance with the laws of Lithuania if you are a Revolut Bank UAB customer. Despite this, if you are a Revolut Bank UAB customer you can still rely on the mandatory consumer protection rules of Ireland.
- 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 they relate to a Revolut Ltd customer complaint; the competent court in Lithuania (or in the courts of Ireland if mandated by applicable law) if they relate to a Revolut Bank UAB customer complaint.