

Revolut x Finimize Promotion

What is this Promotion about?

As part of the **Revolut x Finimize Promotion** (“**the Promotion**”), Revolut is offering customers and potential customers of Finimize in the UK and any market in the EEA where Revolut BUAB provides services to customers except for **Cyprus, Italy, Liechtenstein, Luxembourg, Malta, Portugal and Slovakia** (the “**Eligible EEA Markets**”) the opportunity to sign up to Revolut for the first time and receive:

- **Three (3) months free Revolut Premium subscription plan** (the “**Revolut Free Trial**”);
- **Six (6) months of the Finimize Premium subscription plan for free** (the “**Finimize Subscription Offer**”). The Finimize Subscription Offer will not be available to you if you already have an active Finimize Premium account; and
- **£10 cash** (or an equivalent amount of cash in your local currency) (the “**Cash Reward Offer**”).

This Cash Reward Offer can be used for any physical or virtual Revolut card payments. You will have access to the Cash Reward Offer after you redeem the Finimize Subscription Offer and make your first virtual or physical Revolut card payment.

In order to receive the Finimize Subscription Offer, the Revolut Free Trial and the Cash Reward Offer, you must sign up to Revolut through a unique link from Finimize between **12:00 UTC on 26 October 2022** and **12:00 UTC on 26 April 2023** (the “**Promotion Period**”).

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?

If you already have a Finimize Premium account or Revolut Personal account you won't be eligible for this Promotion. To be eligible for this Promotion, you must:

- Live at a residential address in the UK or in an Eligible EEA Market; and
- Either receive marketing directly from Finimize about this Promotion or see the Promotion marketed in Finimize's app and/or on Finimize's website and/or on their social media so you can follow the below steps to benefit from the Promotion (the “**Finimize Promotion Marketing**”).

You will also need to complete the following steps:

- Click on the unique link in the Finimize Promotion Marketing - this link will redirect you to Revolut's website where you will need to provide your phone number. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account;
- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer (“**KYC**”) checks;

- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in the UK or in the Eligible EEA Markets with no restrictions on your account); and
- Make at least one card payment valued £1 or more (or an equivalent value in another currency) using a Revolut card. The card payment must be a genuine purchase (for example, card transactions to payment service providers and money transfers are not valid). Don't worry - you don't need a physical card to make a payment: you can easily generate a virtual Revolut card in the app and use it for this purpose. It doesn't matter whether your first Revolut card payment is with Finimize or another merchant, as long as you make your first card payment transaction by the end of the Promotion Period.

You must complete the above steps before the end of the Promotion Period in order to receive the Revolut Free Trial, the Finimize Subscription Offer, and the Cash Reward Offer.

How do I start my Revolut Free Trial?

You can start your Revolut Free Trial and take part in the Promotion if you meet the eligibility criteria and have completed the steps outlined in **“What do I need to do to take part in this Promotion?”**. If you decide not to upgrade, you will remain on the Standard plan which does not have a subscription fee. You can close your Revolut account at any time (see the **“How do I close my account?”** section of the Personal Terms that apply to your account for more information). You will still have to pay any charges you've run up (for example, if you've asked for an extra Revolut Card).

If you're interested in starting your Revolut Free Trial, **you will need to upgrade your Revolut Personal account to the Premium subscription plan in the app within 72 hours of your Revolut Personal account being successfully opened**, even if the 72 hour period expires after the end of the Promotion Period. This means your Revolut Personal account must be successfully opened before the end of the Promotion Period but it doesn't matter if you don't upgrade to the Premium plan until after the end of the Promotion Period; you'll still be able to start your Revolut Free Trial as long as you upgrade before the 72 hour cut off.

Just so you know, the terms and conditions for your Premium 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 in your Revolut app how long you'll receive your selected Premium plan for free 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 order a card during your Revolut Free Trial period and then cancel your Premium plan before the end or at the end of your Revolut Free Trial period, 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. 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. 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 plan unless you tell us otherwise, and normal cancellation and billing rules will apply. Our paid plans all have 12 month terms 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 your Premium 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 start my Finimize Subscription Offer?

If you meet the eligibility criteria and have completed the steps outlined in "**What do I need to do to take part in this Promotion?**", you will be eligible for a Finimize Subscription Offer.

Once you have completed these steps and the card payment has been completed, Revolut will send you a unique Finimize code by email within 7 days. You will need to click "**Claim offer**" in the email and you will be redirected to <https://subscriptions.finimize.com/plans/sign-up/join> where your code will be automatically recognised. You'll either be instructed to create a new Finimize account or you will be instructed to log in to your existing account. The Finimize Subscription Offer will not be available to you if you already have an active Finimize Premium account at the time of redeeming the unique Finimize code received in the email from Revolut. Once all steps are completed, 6 months of free Finimize Premium subscription will be added to your account. It doesn't matter if you don't start your Finimize Subscription Offer until after the end of the Promotion Period - you'll still be able to start your Finimize Subscription Offer as long as you redeem the unique Finimize code received in the email from Revolut within 60 days of receiving it.

On the expiry of your Finimize Subscription Offer, your Finimize Premium account will be closed. If you wish to continue using your Finimize Premium account, you will need to pay the relevant charges for the subscription to Finimize in line with Finimize's terms and conditions (<https://www.finimize.com/wp/terms/>). Revolut does not have any control over this part of the Promotion.

The applicable terms and conditions for the Finimize account will apply to you during your Finimize Subscription Offer and on the expiry of the Finimize Subscription Offer. Please ensure you are aware of the terms and conditions and any charges that are applicable to your Finimize account.

How do I get my Cash Reward Offer?

You will be entitled to the Cash Reward Offer if you complete the steps in the "What do I need to do to take part in this Promotion?" section of these Terms, and you also redeem your Finimize Subscription Offer code within 60 days of receiving it via email from us. If you complete these steps, we will credit the main balance of your Revolut account with £10 or the equivalent amount in the currency your account is denominated in. This is your Cash Reward Offer.

We'll credit your account with the relevant amount within 10 days of the Finimize Subscription Offer being redeemed.

What other legal information should I know?

- For customers based in the United Kingdom, this Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD; for customers based in the Eligible EEA Markets, this Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania;
- 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.
- We may cancel this Promotion or change these Promotion Terms at any time. If we change these Promotion Terms or cancel this Promotion, we will announce the change or cancellation in the same way we announced this Promotion. We will also publish the updated version of these Promotion Terms on our website. Any changes to the Promotions Terms do not affect your rights, if you have already participated in the Promotion.
- We agree to give you the Revolut Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Revolut 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.
- The applicable terms and conditions for the Finimize account will apply to you during your Finimize Subscription Offer and on the expiry of the Finimize Subscription Offer. Please ensure you are aware of the terms and conditions and any charges that are applicable to your Finimize account. Revolut will not be responsible for any issues, queries or claims that you may have in relation to your Finimize account. You must contact Finimize directly in relation to this.
- We reserve the right to reverse any Cash Reward Offer you receive in relation to this Promotion if the payment that earned the Cash Reward Offer is refunded to you, you earned the Cash Reward Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Reward Offer, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Reward Offer transaction to have been done with your consent and the payment to have been authorised by you.
- If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any Cash Reward Offer or between the time of qualifying for a Cash Reward Offer and receiving a Cash Reward Offer that you were entitled to under this Promotion, you will lose your entitlement to that Cash Reward Offer.
- Events beyond the control of Revolut may also occur that render the awarding of a Cash Reward 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 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.

- Finimize will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Finimize you must manage your marketing preferences with Finimize directly as this is outside of Revolut's remit. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our [privacy policy](#).
- By participating in this Promotion, you confirm that you understand that any Cash Reward Offer may be subject to local income tax in the countries where this Promotion is offered and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Cash Reward Offer. Revolut will bear no liability for any tax obligations which may arise from winning any Cash Reward Offer as part of this Promotion.
- 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.
- For customers of Revolut Ltd, 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.
- For customers of Revolut Bank UAB, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Lithuania (or in the courts of any EU Member State where you reside).