

What is this Promotion about?

As part of the Revolut x FREE NOW Promotion (the "Promotion"), Revolut is offering users of FREE NOW in Germany, Spain, France, Ireland, Italy, Poland, Portugal & the United Kingdom (the "Eligible Countries") who sign up to Revolut for the first time and meet the eligibility criteria:

- 2 months of the Revolut Premium subscription plan for free (the "Free Trial"); and
- A "Cashback offer" of up to £20 if you are a resident in the United Kingdom, or PLN100 if you are a resident in Poland, or €20 if you are a resident in Germany, Spain, France, Ireland, Italy or Portugal.

The Cashback Offer is available on purchases made on FREE NOW using your physical or virtual Revolut card for a month after your Revolut Personal Account is opened (the "Cashback Period").

In order to receive the Cashback Offer and the Free Trial you must sign up to Revolut through a unique FREE NOW link between 0001 UTC on 21 November 2022 and 2359 UTC on 21 May 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 Revolut Personal account you are not eligible for this Promotion.

To be eligible for this Promotion, you must:

- Live at a residential address in one of the Eligible Countries; and
- Either receive marketing directly from FREE NOW about this Promotion or see the Promotion marketed in FREE NOW's app and/or on social media and/or via email/push notification so you can follow the below steps to benefit from the Promotion. You will only receive marketing from FREE NOW if you have already provided your personal data to FREE NOW and are happy for FREE NOW to send marketing to you.

You will also need to complete the following steps:

- Click on the unique link in the in-app banner or email/SMS/push notification/social media post - 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 with a Premium plan and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period.
- Be successfully onboarded to Revolut (this means you have to pass KYC) with a registered address in one of the Eligible Countries and with no restrictions on your account before the end of the Promotion Period.
- Top up £20/€20/PLN100 (depending on your base currency).

- Make one transaction on your account.

You must complete the above steps by the end of the Promotion Period in order to receive the FREE NOW Cashback Offer and the Free Trial.

How do I get my cashback?

If you meet the eligibility criteria and complete the steps outlined in “What do I need to do to take part in this Promotion?” before the end of the Promotion Period, you will be able to receive the Cashback Offer, which is cashback up to your purchase amount on FREE NOW but not more than £20 if you are a resident in the United Kingdom ,PLN100 if you are a resident in Poland or €20 if you are a resident in Germany, Spain, France, Ireland, Italy or Portugal. The Cashback Offer applies on all physical or virtual Revolut card payments made on FREE NOW’s app and/or website during the Cashback Period. This means, for example, if your Revolut Personal Account is opened on 1st December, the Cashback Offer will apply for a period of 30 days from 1st December. We’ll credit the cashback to your account within 7 days of each completed virtual or physical Revolut card payment you make on FREE NOW’s app and/or website, subject to these Promotion Terms. If you make a virtual or physical Revolut card payment within the Cashback Period 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. In the latter case, we will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorised by you.

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?”. To start your Revolut Free Trial, you will need to complete the steps to upgrade your Revolut Personal account to the Premium subscription plan within 72 hours of your Revolut Personal account being successfully opened. You will need to complete these steps even if the 72 hour period expires after the end of the Promotion Period. In practice, 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 Premium 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 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 so you’re aware before you sign up. You’ll also be able to see this information in these Terms.

On the expiry of the Revolut Free Trial, normal cancellation and billing rules will apply and we’ll start taking payments for your subscription. We’ll take payments monthly or yearly, depending on what you agreed to when you signed up for the paid plan.

You have the right to cancel your selected subscription within the Revolut Free Trial (your “cooling off period”) but after the Revolut Free Trial period ends, normal cancellation rules will apply.

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 the “Fees for downgrading your Plus, Premium or Metal subscription” section of the Plus, Premium and Metal Terms for more information.

Ordering a Premium card

If you order a card during your Revolut Free Trial period (including during the cooling off period) and then cancel your Premium subscription plan before the end or at the end of your Revolut Free Trial period, you will have to repay us the card delivery fee. 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.

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.

What other legal information should I know?

1. For customers based in the United Kingdom, this Promotion is organized and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
2. For customers based in Eligible Countries other than the United Kingdom this Promotion is organized and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania.
3. 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. 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.
4. We can cancel this Promotion, or change these Promotion Terms at any time without notice. If we change these Promotion Terms we will publish the updated version of these Promotion Terms on our website. Any changes to the Promotion Terms do not affect your rights if you have already participated in the Promotion.
5. 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, if you breach the terms that apply to your Revolut account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorised by you.
6. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any cashback or between the time of qualifying for cashback and receiving cashback that you were entitled to under this Promotion, you will lose your entitlement to that cashback.
7. 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 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 Promotion Terms. You cannot ask us to extend the Promotion if you miss it.

8. If we have reasonable grounds to believe that you 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.
9. FREE NOW will send marketing to its customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from FREE NOW you must manage your marketing preferences with FreeNoe 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.
10. 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.
11. For the 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.
12. For the 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 Promotion 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).