

What is the Promotion about?

As part of the 2022 RevReview promotion, Revolut is looking to reward Revolut retail customers with “Chromatic” Revolut cards (the “**Reward**”). The Chromatic Revolut card is a limited edition, exclusive card with Dichroic film, to shine in every shade. Customers that follow the steps described below within the Promotion Period, will be eligible to win the Reward, the details of which can be found below. 2000 Revolut customers will be awarded as part of this Promotion and all winners will be randomly selected.

These terms and conditions (“**Promotion Terms**”) govern a number of different RevReview 2022 Promotions (hereby referred to as “**Promotion**”), brought to you by Revolut Ltd and Revolut Bank UAB. The Promotion runs from **16 December 2022, 00:01 GMT to 30 December 2022, 23:59 GMT**. We call this the “**Promotion Period**”. You must also 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?

Revolut Ltd and Revolut Bank UAB retail customers can take part in this Promotion if they are resident in an “**eligible market**”. An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Bank UAB is any market where it provides services to customers except for: Cyprus, Croatia, Greece, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal, Hungary, Poland, Denmark, Slovenia, Spain.

To be eligible for this Promotion you need to be an existing Revolut retail customer resident in an eligible market with no restrictions on your account before the end of the Promotion Period. You must also have received an invitation from us to participate in this Promotion (either through Revolut’s marketing communications or in-app).

For the avoidance of doubt, the invitation to participate in the Promotion is personal. This means that only the recipient of the RevReview 2022 Promotion invitation may participate in the Promotion using their own Revolut account.

You must meet all the criteria during the Promotion Period. If you do not, or if you partially meet the criteria during the Promotion Period, you will not receive a Reward.

What do I need to do to qualify for entry in the Promotion?

In order to have a “**valid entry**” you must meet the following criteria during the Promotion Period:

1. Have an active account with Revolut in an eligible market. By “**active account**”, we mean someone who has completed our signup process, passed our onboarding checks, and not had their account suspended, closed or restricted.
2. Receive an invitation from us to participate in the Promotion through Revolut’s marketing communications or in-app, where you will be able to see your personalised RevReview story.

3. Click the “share with friends” button in the Revolut app after viewing your personalised RevReview story.

Please note that you will only be eligible to receive a personalised RevReview story if you have made five (5) or more transactions using your Revolut account in 2022.

Once you click the “share with friends” button, you will be able to share your RevReview story on your selected social media platform. Please note that customers who decide to share their personalised RevReview story on social media must ensure that it meets the Revolut Community Standards which you can access [here](#). Revolut is not monitoring any social media posts as part of this Promotion.

Winners will be randomly selected after the end date of the Promotion Period, and the Reward will be sent to them to the registered address we hold on record (free of charge) usually within three (3) weeks after their selection. For more information, please see the section “Winner Selection” below.

Winner Selection

By 20 January 2023 we'll randomly select 2000 winners from valid entries only in the following manner:

1. We will run a query to select all valid entries.
2. All valid entries will then be randomised automatically;
3. 2000 winners will be chosen in a random drawing from the randomised list of entrants.
4. Each winner will be awarded a Chromatic Revolut card (the card will be sent to the registered address of the winner within 3 weeks after the winners are selected).

Revolut's decisions as to the administration and operation of the Promotion, including the selection of the winners, is final and binding. If you are a winner, we'll reach out to let you know that you've been successful either via email (this will be the registered email address associated with your Revolut account), and/or a push notification and/or a message in your in-app inbox.

Please be aware that we will not reach out to any of the winners via social media.

What other legal information should I know?

1. For customers resident in the England, Scotland and Wales, this Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD; for customers resident in the remaining eligible markets, this Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania;
2. We may suspend or end this Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, this Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis.
3. Events beyond the control of Revolut may occur that render the awarding of the Reward impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly

suffered, as a result of an event outside of its control.

4. If you close your Revolut account or your account becomes suspended or restricted between the time of the qualifying submission and winning the Reward, then the Reward will be lost. You may also not exchange the Reward for monetary value.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
6. Any personal data processed or controlled during the Promotion will be dealt with in line with Revolut's [Privacy Policy](#) that governs your particular account. This promotion is in no way sponsored, endorsed or administered by any social media platform.
7. Revolut will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
8. These Promotion Terms are published in English and any translation is a courtesy and office 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.
9. 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, and by the laws of Lithuania if you are a Revolut Bank UAB customer. 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 it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Bank UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania (or in the courts of any EU Member State where you reside).