What is the Promotion about?

This is a promotion where four eligible customers can win £500 (or currency equivalent depending on the base currency of your Revolut Personal account) each ("the **Prize**") by engaging with our post on our official Instagram account (the "**Promotion**"). Users that follow the steps identified in "**What do I need to do to take part in the Promotion**?", will be eligible to win the Prize.

The Promotion runs from 12:00pm GMT on Tuesday, 17 January 2023 to 12:00pm GMT on Tuesday 24 January 2023. We call this the "**Promotion Period**".

These terms (the "**Promotion Terms**") set out the rules that apply to the Promotion, and you must comply with the Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in the Promotion.

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

To be eligible for the Promotion, you must:

- Live at a residential address in an Eligible Market and have an active Revolut Personal 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 Revolut Personal account;
- Follow **@revolutapp** on Instagram from your personal Instagram account (the Instagram account must belong to you and it must not be a business run Instagram account). Your Instagram profile account needs to be public;
- Comment on the official Revolut Instagram post (from **@revolutapp**) inviting you to enter into the Promotion by including your Revolut username ("**Revtag"**).

You must complete the steps above during the Promotion Period.

Duplicate comments will be considered as extra entries, so enter as many times as you like. The Promotion is in no way sponsored, endorsed or administered by Instagram.

If you are not already a Revolut user, you can sign up as a user and become eligible. It is free to sign up to our Standard plan.

An Eligible Market for Revolut Ltd customers is England, Scotland or Wales. An Eligible Market for Revolut Bank UAB customers is Lithuania, Netherlands, Germany, France, Ireland, Czech Republic, Romania, Austria, Belgium, Finland, Sweden, Slovakia, Greece, Bulgaria, Estonia.

What's the Prize, and how are the winners decided?

The Prize will be in the form of cash credited to the winners' Revolut Personal accounts and will amount to £500 (or currency equivalent depending on the base currency of your Revolut Personal account) each. Revolut will select four winners out of the pool of eligible users to win the Prize. The winners will be selected at random from the comments on the official Revolut Instagram post published for the Promotion. Please note that if your Instagram account is private, we will not be able to contact you to let you know that you've won the Prize. In this case, we reserve the right to select another person at random.

Winners will be notified via the official Revolut Instagram account through a direct message and the cash amount will be paid into their Revolut Personal account within two weeks after the end of the Promotion Period. Payments will be converted from GBP to the base currency of the user's Revolut Personal account, based on the currency rate applicable at the time of the conversion.

What other legal information should I know?

In addition, the following terms and conditions apply to this Promotion:

- For users resident in England, Scotland or Wales, the Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
- For users resident in an Eligible Market in EEA, the Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130
 Vilnius, the Republic of Lithuania.
- We can cancel this Promotion, or change these Promotion Terms and the Promotion Period at any time without a prior notice. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.
- If you have entered the wrong Revtag, you will not be eligible to receive the Prize.
- We agree to award Prize in line with these Promotion Terms.
- The official version of these terms and conditions is the English version. We may provide transitions as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (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.
- If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with the Prize or between the time of qualifying for the Prize and receiving the Prize that you were entitled to under this Promotion, you will lose your entitlement to the Prize.
- Events beyond the control of Revolut may occur that render the awarding of the Prize 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.
- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in this Promotion.
- Any personal data processed or controlled during the Promotion will be dealt with in line with Revolut's **Privacy Policy** that governs your Revolut Personal account.

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 (however, you can also 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 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).