

## What is this Promotion about?

Revolut is offering existing Personal customers residing in Italy, Lithuania, Estonia and France (together, the **"Eligible Markets"**), the opportunity to be entered into a prize draw for a chance to receive 1 000 EUR (the **"Cash Reward"**) monthly.

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

To take part in this Promotion, you must meet the eligibility criteria and complete the Required Steps set out in these Promotion Terms between the 18 November, 2024 and the 30 April 2025. We call this the **"Promotion Period"**.

## Who is eligible for the Promotion?

The "Eligible Participant" are:

- have a residential address in an Eligible Market;
- be an active Revolut Personal customer with no restrictions on your account;

You must also complete the following "Required Steps" before the end of the Promotion Period:

- Send money to another Revolut user a minimum of 1 time.

## How does the Cash reward draw work?

The Cash Reward draw will happen monthly and the Cash Reward will consist of 1,000 EUR.

At the end of each month during the Promotion Period, we will include all Eligible Participants who have completed during the month the Required Steps in the Cash Reward draw, and we will randomly select one Eligible Participant as the winner.

Within the 1st of December 2024 and the 30th of May 2025, each winner will be notified by email and the Revolut group entity that provides them with their Personal

account will credit the cash reward to the main balance of their Revolut Personal account.

### **What are my chances of winning?**

For each Eligible Market, we will group Eligible Participants into ten different tiers ranging from those who sent money to the lowest number of Revolut users to those who sent money to the highest number of Revolut users. These tiers will be based on the actual number of transactions by Eligible Participants in each Eligible Market. Eligible Participants who appear in the highest ranking tenth tier will have their names entered into the draw for their Eligible Market ten times whereas Eligible Participants who are in the lowest ranking first tier will only be entered into their Eligible Market's draw once. The higher the tier, the greater the chance of winning.

This means that while the requirement is to send money to at least one Revolut user, your chance of winning increases based on the amount of users you sent money to in the month.

Our decisions on how to run and manage the Promotion, including the selection of the winner, are final and binding.

### **What other legal information should I know?**

1. We may change, 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.
2. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and, we will give you notice through an email, a push notification, an in-app Inbox message or a notification on the home screen tile. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
3. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control which means we are unable to continue running the Promotion as planned. 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 early suspension or termination.

4. We reserve the right to reverse the Cash Reward awarded to you if the transfer that made you eligible for this Promotion is returned to you, you earned the Cash Reward fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the Cash Reward, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of the Cash Reward to have been done with your consent and the payment to have been authorised by you.
5. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with the Cash Reward or between the time of qualifying for the Cash Reward and receiving it, you will lose your entitlement to the Cash Reward.
6. Employees, directors, agents, contractors and any affiliates of any Revolut group of entities are not eligible for this Promotion.
7. By participating in this Promotion, you confirm that you understand that any benefit you receive as part of this Promotion may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is your responsibility to pay any tax which may arise from receiving any benefit. Revolut will bear no liability for any tax obligations which may arise from receiving any benefit as part of this Promotion.
8. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our Customer Privacy Notice.
9. 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. If, however, by law the local language should be used, the local language shall prevail.

This Promotion is organised and offered to you by the following Revolut group entity that provides you with your Personal account. If you have a complaint about this Promotion, you can raise it directly with them. Please see below for the registered addresses of each Revolut group entity and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can still rely on the mandatory consumer protection rules and law of the country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania or in the courts of any EU Member State where you reside.
Revolut Bank UAB acting in France via its branch in France	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law	<p>The competent courts of France. Please note that If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des Sociétés Financières (ASF).</p> <p>You can withdraw from this promotion free of charge and without having to indicate any reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at <a href="mailto:support@revolut.c">support@revolut.c</a></p>

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
			om (withdrawal form), provided that the promotion is not yet fully executed or has not ended.