In Person Payments Premium Free Trial Promotion

What is the Promotion about?

As part of the In Person Payments Free Trial Promotion (the "**Promotion**"), Revolut is offering new customers the opportunity to sign up for a Revolut Personal account for the first time and receive a free trial Revolut Premium plan (the "**Free Trial**").

The Promotion is available to new customers in **England**, **Scotland or Wales**, **Austria**, **Belgium**, **Bulgaria**, **Czech Republic**, **Germany**, **Denmark**, **Estonia**, **Italy**, **Finland**, **Greece**, **Croatia**, **Hungary**, **Lithuania**, **Luxembourg**, **the Netherlands**, **Norway**, **Poland**, **Portugal**, **Romania**, **Sweden**, **Slovenia**, **Slovakia** (the "**Eligible Markets**").

In order to receive your Free Trial you must sign up for a Revolut Personal account through a unique link or by scanning a QR code provided by one of our Merchant Partners who use the Revolut POS, Revolut Card Reader or Tap to Pay on iPhone as part of their services (the "Merchant Partners"). The Promotion will run from **00:00 UTC 23 November 2023** to **31 March 2024 00:00 UTC** (the "**Promotion Period**").

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

Who is eligible for this Promotion?

To be considered an Eligible Participant for this Promotion you **must**:

- not already have an active Revolut Personal account or have previously held one with any Revolut group entity;
- live at a residential address in an Eligible Market; and
- be at least 18 years of age;
- either receive marketing directly from Revolut about the Promotion or see the Promotion marketed in any of our Merchant Partners' physical stores so you can follow the below steps to benefit from the Promotion.

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

You will need to complete the following steps:

- Click on the unique link or scan the QR Code for the Promotion, provided by one of the Merchant Partners. The link or the QR code will redirect you to Revolut's website where you will need to provide your phone number. On the Revolut website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period, details of the Free Trial as well as the duration of your Free Trial. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account and will be offered the Free Trial; and
- Follow the steps for opening a Revolut Personal account and successfully complete our onboarding and Know Your Customer ("**KYC**") checks with an active account before the end of the Promotion Period.

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the Free Trial.

How do I start my Free Trial?

You can start your 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 the Promotion?".

To start your 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, 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 you can upgrade to the Premium subscription plan after the end of the Promotion Period, as long as you do so before the 72 hour cut off.

The duration of the Free Trial is **three months from the date you've signed up to Revolut**. You will also be able to see this information in the Promotion dashboard in your Revolut app. The terms and conditions for the Premium subscription plan you are being offered as part of the Promotion (see the Paid Plan Terms) will apply to you during your Free Trial. We will not charge you the subscription fee for the first three months.

You have the right to cancel your subscription plan within the Free Trial (your "**cooling off period**"). After the Free Trial period ends, normal cancellation rules will apply. Our paid plans have a 12 month term whether you choose to pay-monthly or -annually, and your Free Trial period will not count towards the 12 month term. You can leave these Paid Plans early, but fees may apply if you do. See the "**Fees for downgrading your Paid Plan subscription**" section of the Paid Plan Terms for more information.

Ordering a Revolut card with your new Premium subscription plan

If you order a card during your Free Trial but cancel your subscription **during your Free Trial** (the **"cooling off period**"), you will have to pay us back for the **card delivery fee**. 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 plan within your cooling off period. Please refer to the Fees pages to see the fees associated with card delivery subject to the Premium plan.

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. If we need to change, suspend or end the Promotion before the Promotion Period ends, we'll give you notice through the Revolut app and/or email. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.
- 2. 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.
- 3. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of the 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.
- 4. We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). We will show you how long your 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.
- 5. If you sign up to Revolut as part of the Promotion, Revolut will process your personal data in compliance with our Customer Privacy Notice.
- 6. These Promotion Terms are published in English. If they are translated into another language, the translation is for reference only and the English version of the Promotion Terms shall prevail. The English version of these Promotion Terms shall be used in any legal proceedings. If, however, by law the local language should be used, the local language shall prevail.
- 7. This Promotion is organised and offered to you by the Revolut group entities that provide 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 rely on the mandatory consumer protection rules 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 Ltd	7 Westferry Circus, London, E14 4HD	English law	The courts of England and Wales.
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 bia its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent court of the Netherlands.