

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 00:00 UTC 31 March 2024** (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 via its branch in the Netherlands	Barbara Strozziilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent court of the Netherlands.

Revolut POS and Revolut Reader Free Trial Promotion

What is the Promotion about?

As part of the Revolut POS and Revolut Reader Free Trial Promotion (the “**Promotion**”), Revolut is offering new users in eligible markets the opportunity to sign up to Revolut for the first time and receive a limited time free Revolut Premium subscription plan (the “**Free Trial**”).

In order to receive the Free Trial you must sign up to Revolut through a unique link or by scanning a QR code provided by one of our Merchant Partners who use the Revolut POS or Revolut Reader as part of their services (the “**Merchant Partners**”). The Promotion will run from **00:00 UTC 23 August 2023 to 31 October 2023 00:00 UTC** (the “**Promotion Period**”).

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 also the terms that apply to your Revolut Personal account at all times when participating in the Promotion.

An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Bank UAB is Italy, and eligible markets for Revolut Bank UAB branch offices are Ireland, France and Spain.

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
- Either receive marketing directly from Revolut about the Promotion or see the Promotion marketed in the Merchant Partners’ physical stores so you can follow the below steps to benefit from the Promotion.

You will also need to complete the following steps:

- Click on the unique link or scan the QR Code relevant to 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, the 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.
- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer (“**KYC**”) checks before the end of the Promotion Period. **If you already have a Revolut Personal account you won’t be eligible for the Promotion.**
- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in an eligible market) with no restrictions on your 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 subscription plan you are being offered as part of the Free Trial **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**. Details of the Premium subscription plan will be made available to you on the Revolut website before you sign up for a Revolut Personal account. 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 the Premium subscription plan until after the end of the Promotion Period; you'll still be able to start your Free Trial as long as you upgrade before the 72 hour cut off.

Just so you know, the terms and conditions for the Premium subscription plan you are being offered as part of the Promotion (see [Paid Plan Terms](#)) will apply to you during your Free Trial. We will not charge you for the period of time included in your Free Trial. 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. On the expiry of the Free Trial, normal cancellation and billing rules will apply and we'll start taking payments for your subscription either monthly or yearly depending on what you agreed to when you signed up for the paid plan.

If you order a Premium card during your Free Trial period and then cancel your subscription plan before the end or at the end of your Free Trial period, you will have to pay us back for the card delivery fee and we may deactivate the card. 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. 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 have the right to cancel your subscription plan within the Free Trial (your **“cooling off period”**) but after the Free Trial period ends, normal cancellation rules will apply.

Make sure you remember that our paid plans are all on 12 month terms whether you choose to pay-monthly or pay-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.

What other legal information should I know?

1. 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.
2. For users resident in Italy, 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.
3. For users resident in Ireland, France and Spain, the Promotion is organised and offered by a branch office of Revolut Bank UAB in the respective jurisdiction. For contact details of the branch office, please see the [Personal terms](#) applicable to your Revolut Personal account.

4. 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.
5. We can cancel the Promotion, or change these Promotion Terms at any time. If we are going to change or cancel the Promotion before the Promotion Period ends, we'll give you a 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.
6. You cannot ask us to extend the Promotion if you miss it.
7. 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.
8. If you sign up to Revolut as part of the Promotion, Revolut will process your personal data in compliance with the customer privacy notice that applies to your account which you can find [here](#).
9. 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.
10. 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. If you are a customer of the branch office of Revolut Bank UAB, these Promotion Terms will be governed by the laws of a jurisdiction where the branch office is established. 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 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 a court of a country where you reside). If you are a customer of the branch office of Revolut Bank UAB, any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court of a country where the branch office is established.