

Revolut Pro Referrals Terms

What is the Promotion about?

Revolut is offering selected existing customers residing in any market in the EEA where it provides services to customers except for: Croatia, Iceland, Luxembourg, Liechtenstein, Malta and Switzerland on any Personal account plan the opportunity to earn a referral reward in the form of cash credited to the main balance of their Personal account (the **"Reward"**), by referring someone (the **"Invitee"**) to sign up for a Revolut Personal account (the **"Promotion"**). As part of the Promotion, Revolut is also offering those customers a bonus referral reward in the form of additional cash credited to your Revolut Personal account (the **"Bonus Reward"**), when the Invitee signs up for a Revolut Pro account. Together, we refer to the Reward and the Bonus Reward as the Rewards.

Anyone who has received an invitation to the Promotion directly from us on a tile in the home screen of the Revolut app and via email (an **"Referral Invite"**) is eligible to refer someone. All the Invitee will need to do is complete the steps set out in these terms and conditions (these **"Terms"**) and in the Referral Invite. We'll also send you an email to the email address registered to your Revolut Personal account, setting out everything you need to know (unless you've asked us not to send you Revolut marketing emails).

The Promotion will be available only for the time period specified in the Referral Invite. We call this the **"Promotion Period"**. Any Rewards will only be paid if all the criteria in these Terms are met by both the selected Revolut customer and their Invitee during the Promotion Period. Sometimes an Invitee may have longer than the Promotion Period to complete the relevant steps - if this applies, the specific date will be confirmed in the Revolut app.

The terms and conditions that apply to the Promotion are made up of these Terms and the information included in the Referral Invite (the **"Promotion Terms"**).

You must comply with these Promotion Terms, the [Personal Terms](#), and the [Revolut Pro Terms](#) (only in relation to the Bonus Reward) at all times when participating in the Promotion.

What do you need to do to earn a Reward?

Once you receive an Referral Invite, the following steps must be completed:

- Invite someone to join Revolut, by either tapping on the “Invite friends” button displayed in the Referral tile in the home screen of your app, or in the follow up email from us.
- Once you do this, a draft message containing your unique referral link will appear. You can customise the message and send it to your Invitee/s. You agree you will not (attempt to) mislead anyone in connection with this Promotion.
- When sending referral messages, you agree you alone are the sender of the message, will only send it to people you know, have permission to send it to, will not “spam” anyone with referrals, and will remain compliant with all applicable laws.
- Each Invitee must click on your unique link for you to be eligible for the Promotion.

We'll confirm the maximum number of people you can refer as part of the Promotion in the Referral Invite. If you refer more people than this, you will not be paid any Rewards for these additional Invitees even if they complete the relevant steps successfully.

The amount of the Rewards is unique to you and it will be paid in the base currency of your Revolut Personal account. All details regarding the amount of the Reward for each referral will be set out in the Referral Invite.

What does your Invitee need to do for you to earn the Rewards?

For you to be eligible for the Reward, your Invitee must complete the following steps during the Promotion Period:

- **Successfully open a Revolut Personal account**, for the first time, using your unique referral link. (Someone who has previously signed up for a Revolut Personal account with any of our global entities will not earn you the Reward.) The account the Invitee opens must be a Revolut Personal account - opening another Revolut account like a Business or Joint account will not earn you the Reward; and
- **Top-up their account from an external source** (like a card top-up or transfer from another bank, not a transfer from another Revolut account). There is no minimum required amount; and

- **Order a physical card** (this may be subject to a delivery fee and/or a fee for the card itself as agreed in the Personal Fees Page that applies to the Invitee's new Personal account plan); and
- **Make a certain number of card purchases of the required minimum amount.** The number of card purchases and the required minimum amount for each, or all, is explained in your Referral Invite. These card purchases can be made using a virtual or physical card, and they must be valid purchases (for example, card transactions to payment, gambling, gift card or currency exchange service providers, and money transfers are not valid).

In order to be eligible for the **Bonus Reward**, your Invitee **must** complete the following additional steps during the Promotion Period set out in the Referral Invite:

- **Successfully create a Revolut Pro account**, for the first time, using your unique referral link;
- **Top-up their Revolut Pro account from their Revolut Personal account or an external source**; and
- **Make a certain number of card purchases that are for business purposes with their Revolut Pro card**, each of at least the minimum amount set out in the Referral Invite. These card purchases can be made using a virtual or physical card, and they must be valid purchases (for example, card transactions to payment, gambling, gift card or currency exchange service providers, and money transfers are not valid).

You will not be paid a Reward or Bonus Reward (or may have a Reward that has been previously paid reversed) if your Invitee reverses one of these steps after taking it. For example, if they close their Revolut Personal account within 14 days of opening it, cancel their card before it arrives, or cancel/refund their card purchase.

What other legal information should I know?

1. We may change, suspend or end the Promotion earlier than the end of the Promotion Period if, 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, push notification and/or

in-app Inbox message. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.

3. This Promotion is a one-sided campaign, where only the Revolut customer who was invited to refer a friend (not the Invitee) can be awarded any Reward/s.
4. To be eligible for the Rewards, you must have an active Personal account (meaning that your account is not restricted, suspended, or closed) throughout the Promotion and at the time we are due to award your account with any Reward/s.
5. We will confirm in the Referral Invite when you can expect to receive any Reward/s you are due as part of the Promotion.
6. We reserve the right to reverse any Reward/s credited to your Revolut Personal account if we become aware that you have breached these Promotion Terms. We will consider the reversal of any Reward/s to have been done with your consent and the payment to have been authorised by you.
7. Revolut will not be liable for any loss that is not due to fault or gross negligence, 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.
8. By participating in this Promotion, you confirm that you understand that any Reward 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 entirely your responsibility to pay any tax which may arise from receiving any Reward. Revolut will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.
9. 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](#).
10. These Promotion Terms are published in English. If they are translated into another language, the translation is for reference only and the English language 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.

This Promotion is organised and offered to you by the 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 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 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 Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent courts of Ireland.
Revolut Bank UAB, Sucursal en España	With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).	Spanish law	The competent court in Spain.
Revolut Bank UAB acting via its branch in France	SIREN 917 420 077 and whose registered office is at 10 avenue	French law	The competent court in France. Please note that If you are unhappy with

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
	Kléber, 75116 Paris, France		<p>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 support@revolut.com (withdrawal form), provided that the promotion is not yet fully executed or has not ended.</p>
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law	The competent courts of Germany.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent courts of the Netherlands.
Revolut Bank UAB acting via its branch in Belgium* * If you are resident in Belgium, this promotion is offered to you by Revolut Bank UAB unless you directly sign up for a Personal account with the Revolut Bank UAB Belgian Branch.	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	The competent courts of Belgium.
Revolut Bank UAB acting via its branch in Romania	15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office no 111, Tower Center International Building, District 1, Bucharest, Romania	Romanian law	The competent courts of Romania
Revolut Bank UAB acting via its branch in Italy	Via Filippo Sasseti 32, Milano - 20124, Italy	Italian law	The competent courts of Italy

