

Revolut Pro Referrals Terms

What is the Promotion about?

Revolut is offering selected existing UK customers 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 (an **"In-app 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 the In-app 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 In-app 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 In-App 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 this promotion.

What do you need to do to earn a Reward?

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

- Invite someone to join Revolut, by either tapping on the “Invite friends” button displayed in the In-app 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 In-app 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 In-app 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 In-app 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 In-app 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 In-app 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, 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, where possible, we will try to 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 a Reward, 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 In-app 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, 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. This Promotion is organised and offered to you by Revolut Ltd and Revolut Bank UK Limited. Revolut Ltd is a company whose registered address is at 30 South Colonnade, London E14 5HX, United Kingdom. Revolut Bank UK Ltd (CRN: 12871051) is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, whose registered address is at 30 South Colonnade, London E14 5HX, United Kingdom. If you have a complaint about this Promotion, you can raise it directly with them.
11. The law of England and Wales apply to these Promotion Terms and the courts of England and Wales have jurisdiction.