

## What is the Promotion about?

Revolut Securities Europe UAB ("**Revolut Securities**") is offering selected existing customers the opportunity to earn a bonus referral reward (the "**Reward**") in the form of cash credited to their investment account with Revolut Securities. Reward can be earned by referring someone (the "**Invitee**") who meets the eligibility criteria set out below, successfully opens an investment account with Revolut Securities and completes the investment steps outlined below (the "**Promotion**").

Anyone who has received an invitation to the Promotion directly from us on a tile in the "Invest" screen of the Revolut app and via email (a "**Referral Invite**") is able to refer someone.

**However, please note that eligibility to participate in this Promotion and earn the Reward is granted only after you have successfully earned a reward for the same Invitee under the referral campaign offered by Revolut Bank UAB or its branch, as applicable (the "Bank's Promotion").** The requirements for that campaign will be detailed in the Referral Invite, and also subject to the terms and conditions applicable to the Bank's Promotion.

Invitee will need to be a resident of an eligible country (as set out below), and meet the requirements and complete the steps set out in these terms and conditions (these "**Terms**") by the date indicated in the Referral Invite. Please note that any requirements completed by your Invitee at any time during the Promotion Period (as defined below) will be considered valid, but the Reward for this Promotion will only be processed once you fulfil the conditions under the terms of the Bank's Promotion (please find them in the Referral Invite). You can also find more details on above in the Referral tile on the "Invest" screen of your app, or in the email we send you (unless you've asked us not to send 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 you and your 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 subject to the Promotion Period and required minimum investment amount (as detailed below) set out in the Referral Invite (the "Promotion Terms"). When

participating in this Promotion, you must comply with these Promotion Terms, as well as the Revolut Trading Terms. If a word or phrase is not defined in these Promotion Terms, it will have the meaning given to it in the [Revolut Trading Terms](#).

## **What do you need to do to earn a Reward?**

For you to be eligible to participate in this Promotion and earn the Reward, you have to first successfully earn a reward for the same Invitee under the referral campaign offered by your Revolut account offering entity. Once you receive an Referral Invite, the following steps must be completed:

- Invite someone to join Revolut Securities by sending them a unique referral link. You can do that by either tapping on the “Invite friends” button displayed in the Referral tile in the “Invest” 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 sole 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. 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?**

Additionally, your Invitee **must** meet the following conditions and complete each of the following additional steps during the Promotion Period set out in the Referral Invite:

- **Be a resident of an eligible country.** For the purposes of this Promotion, eligible countries include the European Economic Area and Switzerland, excluding Poland,

Spain, Italy, and Portugal;

- **Successfully signup for Revolut investment account, for the first time, using your unique referral link.** To be eligible, your Invitee must not currently have, nor have previously held, an investment account with Revolut Securities; and
- **Invest the required minimum amount in stocks and/or Exchange-Traded Funds (ETFs).** To meet this condition, your Invitee must purchase stocks and/or ETFs available on the Revolut's investment platform for a total value equal to or higher than the amount specified in the Referral Invite. This can be done through a single or multiple purchase transactions, provided they are all completed during the Promotion Period stated in the Referral Invite. These steps will be considered valid if completed at any time during the Promotion Period.
- Please note that only successfully executed purchase orders qualify - depositing funds into the investment account or transferring instruments from a third party platform does not meet this condition.

## What other legal information should I know?

1. The Promotion is organised and offered by Revolut Securities Europe UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130, Vilnius, the Republic of Lithuania. Revolut Securities is authorized and regulated by the Bank of Lithuania. For more information, please review [Revolut Trading Terms](#).
2. The Promotion is additional to and does not affect any other promotions or referral terms that may apply between you and your Revolut account offering entity.
3. If we deem, in our reasonable opinion, that the Promotion is being abused or may negatively affect Revolut Securities' or other Revolut group entities' goodwill or reputation, we might change, suspend or end the Promotion immediately. We may do this on an individual or promotion-wide basis.
4. If we need to change, suspend, extend or end the Promotion during 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.
5. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion. If we change these Terms, we will publish the updated version of these Terms on our website.
6. This Promotion is a one-sided campaign, where only the Revolut Securities customer who was invited to refer a friend (not the Invitee) can be awarded any Reward(s).

7. To be eligible for the Rewards, you must have an active Revolut current account held with your Revolut account offering entity and an active investment account with Revolut Securities (meaning that your personal account and investment account are not restricted, suspended, or closed) throughout the Promotion Period and at the time we are due to credit your investment account with any Reward(s).
8. We will confirm in the Referral Invite when you can expect to receive any Reward(s) you are due as part of the Promotion.
9. We reserve the right to reverse any Reward(s) credited to your investment account or remove you from the Promotion if we become aware that you have breached these Promotion Terms, the [Revolut Trading Terms](#) or the [Revolut Personal Account 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.
10. 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.
11. Revolut Securities 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.
12. 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 a tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Reward. Revolut Securities will have no tax obligations (e.g., to report, pay or withhold any amounts) and will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.
13. Revolut Securities 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](#).
14. The 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 terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

15. For the customers of Revolut Securities, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. 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 the Republic of Lithuania (or in the courts of the EEA Member State where you reside).