

Referrals Terms

Last updated: June 16, 2025

What is the Promotion about?

Revolut is offering its existing 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"). All the Invitee will need to do is complete the steps set out in these terms and conditions (the "Terms"). 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. We'll also send you an email to the email registered with 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 for a specific time frame, determined in the In-app Referral Invite. We call this the "Promotion Period". Any Reward will only be paid if all the criteria in these Promotion Terms (defined below) 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 In-app Referral Invite.

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 and the terms that apply to your Revolut Personal account at all times when participating in the 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 "Refer" 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, you may copy your unique referral link and share this link with folks you would like to refer. You can customize the message and send it to your Invitee/s. You agree you will not attempt to mislead or 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 Reward 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.

You can invite people residing in any country where Revolut operates. Please note that the Reward stated in the In-app Referral Invite will apply to any successful referral except to those referrals made to invitees located in certain countries, which will generate the different reward amount(s) [outlined here](#).

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

For you to be eligible for your Reward, your Invitee **must** satisfy the below steps before the date set out in the In-app Referral Invite:

- **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 a Reward.) The account the Invitee opens must also be a Revolut Personal account specifically - opening another Revolut account like a Business or Joint account will not earn you a Reward.
- **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.
- **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).
- **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. In addition to the outlined card purchase requirements, additional conditions, including those related to transaction timing and methods may be applied. For the most current details, please refer to your email and In-app Referral Invite. These card purchases can be made using a virtual or physical card, and they must be genuine purchases (for example, card transactions to payment, gambling, gift card or currency exchange service

providers, and money transfers are not valid). The required minimum amount is determined by the country of the referrer.

You will not be paid a 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. The 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.
2. 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.
3. We will confirm in the In-app Referral Invite when you can expect to receive any Reward you are due as part of the Promotion.
4. 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 to have been done with your consent and the payment to have been authorised by you.
5. If we believe that you have engaged in any fraud or material abuse of the Promotion we may also in our sole discretion take any actions we see fit in the circumstances. For example, it would be a material abuse of the Promotion to orchestrate a campaign to profiteer from the Promotion in a way that does not result in genuine and unique new sign-ups to Revolut, and so in addition to reversing any Reward/s we may also close your Revolut Personal account.
6. We may change, suspend or end the Promotion earlier than the end of the Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation, or due to unforeseen circumstances which may make it impossible for us to continue running the Promotion. We may suspend or end the Promotion on an individual or promotion-wide basis.
7. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will try to give you notice through the app and/or email. Revolut will not be liable for any loss, whether directly or indirectly suffered where 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. The terms contained in this specific document are published in English. If they are translated into another language, unless otherwise specified in the table below, the translation is for reference only and the English language version applies and can be used in legal proceedings.

10. Any personal data processed or controlled during the Promotion will be dealt with in line with the Revolut Customer Privacy Notice that applies to your Revolut Personal account. Please see the [Revolut US Privacy Policy here](#).

11. The Promotion is organized and offered by Revolut Technologies Inc. Disputes arising from the terms of this Promotion in the United States shall be governed by the [Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement](#), including the applicable law and Arbitration Provision.

12. Revolut is not a bank, banking services are provided by Lead Bank, Member FDIC. Fees may apply. The Revolut USA Prepaid Visa and Prepaid Mastercard are issued by Lead Bank pursuant to licensing by Visa® U.S.A. Inc. and Mastercard International for Mastercard cards. Your funds are FDIC insured up to \$250,000 through Lead Bank, Member FDIC. See revolut.com/en-us/ for more details. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC.