What is this Promotion about?

As part of the Revolut x Affiliate Influencer Promotion (the "**Promotion**"), Revolut is offering its potential customers in **France**, **Germany**, **Spain**, **Switzerland, Belgium** and **the United Kingdom** (together the "**Eligible Markets**") the opportunity to sign up to Revolut for the first time using a link or a code provided by an affiliated Revolut partner, like a YouTuber, Instagrammer or podcaster (the "**Partner**") and:

- win a cash prize from a prize draw (the "**Cash Prize**"); and
- receive a cashback (the "**Cashback**") for eligible transactions made during the Promotion Period.

To take part in this Promotion, you must meet the Eligibility Criteria and complete the Required Steps set out in these Promotion Terms.

The Promotion will run for a specific period of time (the "**Promotion Period**"). We will run several Promotions, which will give you opportunities to win the Cash Prize and receive Cashback. The Promotion Period, Eligible Markets where Partner will go live with this Promotion, the amount of the Cash Prize, the number of winners, the time period, during which you are eligible for the Cashback ("**Cashback Period**") and the Cashback amount in your local currency (other than EUR) will be clearly set out on the Revolut page when you click on the unique link for each Promotion ("**Landing Page**"). The terms and conditions that apply to the Promotion are made up of these Terms and the information included in the Landing Page (together, the "**Promotion Terms**"), as well as the Personal terms that apply to your Revolut Personal account at all times when participating in the Promotion.

What do I need to do to take part in this Promotion?

To be eligible for this Promotion and the Cash Prize draw, you must **meet the following "Eligibility Criteria"**:

- live at a residential address in one of the Eligible Markets;
- be at least 18 years of age; and
- not have or have previously held a Revolut Personal account with any Revolut group entity.

You must also complete the following "**Required Steps**":

- **Click on the unique link** which will be announced via social media and provided either in the description box of the relevant social media post or the Partner's social media profile. The link will redirect you to the Landing Page where you will need to provide your phone number, you will be directed to the sign up flow for a Revolut Personal account;
- **Successfully open a Revolut Personal account** for the first time through the Promotion unique link;
- **Make one or more virtual or physical Revolut card payments**. The required total value of the transactions will be specified in the Landing Page. Your card payments can be made using a physical or virtual Revolut card linked to your Revolut Personal account. Each transaction must also be a genuine purchase to count towards this total amount (for example, transactions to payment service providers, other bank accounts and e-wallets will not be genuine) card.

All of these steps must be completed during the **Promotion Period**.

You must use the Promotion unique link provided as part of this Promotion to sign up for a Revolut Personal account. If you sign up using the normal account opening process in our app, you will not be able to take part in this Promotion.

In addition, to be eligible for the Cashback you must:
You must complete the steps above in "**What do I need to do to take part in the Promotion?**" before you can earn a Cashback.

To earn the Cashback, you will need to spend a certain amount in total on your Revolut physical or virtual card during the Promotion Period. Your first card payment will count toward this amount. If you do, you will earn a fixed amount of Cashback. The amount you need to spend, and the amount of Cashback you'll receive will be confirmed in the Landing Page.

Each transaction must be a genuine purchase to count towards this total amount (for example, card transactions to payment service providers, other bank accounts or e-wallets, and money transfers will not count towards the required total transaction amount).

Revolut will credit the Cashback to your Revolut Personal account within ten business days after you have completed the steps outlined above.

How do I enter to win a Cash Prize?

Customers who complete the steps outlined in “What do I need to do to take part in this Promotion?” will be entered into the Cash Prize draw.

We’ll confirm on the Landing Page how many customers can win a Cash Prize as part of the Promotion.

The day after the Promotion Period ends, we will randomly select the winner(s) and credit the Cash Prize to their Revolut Personal account within 10 business days after the notification.

What other legal information should I know?

1. We may suspend or end the Promotion before the end of the applicable Promotion Period if the Promotion is being abused or may negatively affect Revolut’s goodwill or reputation. We may end the Promotion for one Partner, multiple Partners or all Partners. Please contact support if you believe you qualify for a particular Offer in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
2. If we are going to change or cancel the Promotion before the Promotion Period ends, we’ll give you prior notice through the Revolut app and/or by email. Any changes to the Promotion Terms do not affect your rights if you have already participated in the Promotion.
3. If we have reasonable grounds to believe that you have engaged in fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may reverse any Cash Prize and/or Cashback. We will consider any reversal to have been done with your consent and the payment to have been authorised by you.
4. If your Revolut Personal account is suspended, closed or restricted before you receive a Cash Prize and/or a Cashback, you will lose any rights to it.
5. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of a reasonably unforeseeable event outside of its control if it makes the awarding of the Cash Prize and/or Cashback as part of this Promotion impossible.
6. By participating in this Promotion, you confirm that you understand that any benefit you receive as part of this Promotion 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 benefit. Revolut will bear no liability for any tax obligations which may arise from receiving any benefit as part of this Promotion.

7. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our Customer Privacy Notice that applies to your account.
8. 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 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 will prevail and will be used in legal proceedings (please refer to the below table to determine whether another language prevails and will be used in legal proceedings).
9. **If you are resident of Spain:** Please take into account that this Reward is subject to the Personal Income Tax as income from movable capital subject to withholding (according to applicable legislation and without prejudice to the provisions of the provincial tax systems). You, as the recipient of the Reward, must declare an income from movable capital in your savings tax base determined by the full amount of the Reward received, and may deduct the withheld amount from the personal income tax quote. The full amount of the Reward will be the Reward communicated in the promotion Invite plus the tax we are obliged to withhold. We will levy on that amount the 19 % withholding tax and the Reward amount will result of that calculation.

This Promotion is organised and offered to you by the Revolut group entities that provide you with your Personal account in Eligible Countries. 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 or branch, the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion and the language of the terms that applies to you. You can always 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**	**The language which prevails**
Revolut Ltd	30 South Colonnade, London E14	English law	The courts of England and Wales.	The English language version of these

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
	5HX, United Kingdom			Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania or Switzerland or any EU Member State where you reside	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. If, however, by law the local language should be used, the local language shall prevail.
Revolut Bank UAB acting via its branch in France	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law.	The competent courts of France.	The French language version of these Promotion Terms shall apply and

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
			Please note that If you are unhappy with 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). 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, provided that the promotion is not yet fully	prevail and be conclusive and binding. The French version shall be used in any legal proceedings.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
			executed or has not ended.	
Revolut Bank UAB, acting via its branch in Spain	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 132, 4th floor, 28002, Madrid (Spain).	Spanish law.	The competent courts of Spain.	The Spanish language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The Spanish version shall be used in any legal proceedings.
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Brussels, Belgium	Belgian law	The competent courts of Belgium.	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.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law	The competent courts of Germany.	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.