What is the Promotion about?

As part of the Revolut x Sziget Festival 2024 (the "**Promotion**"), Revolut is offering its existing Personal customers residing in **the United Kingdom**, **Austria**, **Belgium**, **Bulgaria**, **France**, **Finland**, **Hungary**, **Germany**, **Ireland**, **Italy**, **Lithuania**, **Spain and Slovakia** (together the "**Eligible Countries**") 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; and
- be entered into a prize draw (the "Prize Draw") for a chance to win two 6-day full-passes to
 the Sziget Festival 2024 and an accommodation voucher for up to EUR 1,000 (or currency
 equivalent) to cover accommodation within the Sziget Festival Campus (the "Prize").

To take part in this Promotion, you must meet the eligibility criteria and complete the required steps set out in these terms and conditions (the "**Promotion Terms**"). The Promotion will run for a specific period of time (the "**Promotion Period**").

These Promotion Terms set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the Personal terms that apply to your Revolut Personal account at all times when participating in the Promotion.

Who is eligible for this Promotion?

To be considered an "Eligible Participant" for this Promotion you must meet the following "Eligibility Criteria":

- live at a residential address in an Eligible Country;
- be at least 18 years of age; and
- have received a notification in the Revolut app and/or via the email address associated with your Revolut Personal account inviting you to participate in the Promotion (the "Referral Invite").

What do you need to do to earn a Reward?

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

- Invite someone to join Revolut (the "Invitee"), 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, a draft email containing your unique referral link will appear. **Customise the message and send it to your Invitee/s.**
- 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. You will also only be counted in the Prize Draw once even if you refer more than one invitee.

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 Referral Invite.

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

For you to earn your Reward, your Invitee must satisfy the below steps before the date set out in the 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
 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.

How do I enter the Prize Draw?

We will enter you in the Prize Draw after the first successful referral you make as part of this Promotion. This means that once one of your Invitees successfully completes the steps outlined above, we will enter your Revolut username in the Prize Draw.

How will Revolut select the Prize winner?

Within three business days after the end of the Promotion Period, we will randomly select ten winners from the list of Revolut usernames.

If you are a winner, you will be notified by email (to the email address registered to your Personal account) that you have won, and we will confirm how you can receive your Prize. Winners must respond within two business days of receiving this notification. If you do not

respond within this timeframe, you will not be entitled to the Prize, and we will select a new winner.

Our decisions on how to run and manage the Promotion, including the selection of the winner, are final and binding.

How will you process my data?

If you choose to participate in this Promotion by completing the steps above, we'll include you in a pool of entrants.

If you are the winner of this Promotion, you acknowledge that we will:

- need details from you and your plus one (including some or all of the following (name, email address); and
- share your and your plus one's details with Sziget in order to provide you with the Prize.

For more information about how we handle your personal data, please refer to our Customer Privacy Notice. Any data that may be passed on to Sziget under this Promotion will be processed in accordance with Sziget's Privacy Policies.

Please ensure you are aware of Sziget's general terms and conditions and rules for participation (here). Revolut will not be responsible for any issues, queries or claims that you may have in relation to Sziget and their event.

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 you with any Reward/s.
- 3. We will confirm in the 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, extend 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. These 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. 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 their registered address and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can also 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 Ltd	7 Westferry Circus, London, E14 4HD	English law	The courts of England and Wales.
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 acting via its branch in France	SIREN 917 420 077 and whose registered office is at 10 avenue Kléber, 75116 Paris, France	French law	The competent courts of France. If you are unhappy with how we have dealt with your complaint, you can refer it free of

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
			charge to the Médiateur de l'Association française des Sociétés Financières (ASF) and any dispute can be referred to the competent court in France. 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.co m (withdrawal form), provided that the promotion is not yet fully executed or has not ended.
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 Serrano 20, 28001, Madrid (Spain)	Spanish law	The competent courts of Spain.

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 Belgium	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	The competent courts of Belgium.