

RevReview 2023 Promotion - Terms and Conditions

What is the Promotion about?

Revolut is offering Personal customers on any plan (excluding Ultra) in the United Kingdom, Lithuania, Ireland, France, the Netherlands, Spain, Finland, Slovakia, Bulgaria, Norway, Germany, Czech Republic, Austria, Belgium, Estonia and Iceland (together the **"Eligible Countries"**) the opportunity to take part in the RevReview 2023 prize draw (the **"Promotion"**).

The Promotion allows Personal customers to be entered into a prize draw (the **"Prize Draw"**) for a chance to win one of the ten free subscriptions to Revolut's Metal Plan for 12 months (the **"One Year Free Metal Subscription"** or **"Prize"**).

To take part in this Promotion, you must meet the eligibility criteria and complete the steps set out in the Promotion Terms between 20 December 2023, 00:01 GMT to 30 December 2023, 23:59 GMT (the **"Promotion Period"**).

These terms and conditions (**"Promotion Terms"**) set out the rules that apply to this Promotion brought to you by Revolut Ltd and Revolut Bank UAB (and its respective branches). You must comply with these Promotion Terms and [the terms](#) that apply to your Revolut Personal account at all times when participating in this Promotion.

Who is eligible for an entry to the Prize Draw?

To be considered an **"Eligible Participant"** for this Promotion, you **must**:

1. Live at a residential address in one of the Eligible Countries and have an active Personal account. By **"active account"**, we mean someone who has completed our signup process, passed our onboarding checks, and not had their account suspended, closed or restricted (please note that Ultra customers are not eligible for this Promotion); and
2. Choose your favourite RevReview insight and tap the "share with friends" button in the Revolut app after viewing your personalised RevReview story in order to receive an entry to the Prize Draw (customers are only eligible to one entry for the Prize Draw).

You must meet all the criteria during the Promotion Period. If you do not meet all the criteria during the Promotion Period, you will not receive an entry to the Prize Draw.

Please note that you will only be eligible to receive a personalised RevReview story if you have made 5 or more transactions in 2023 using your Revolut account (as of 13 December 2023).

Once you click the "share with friends" button, you will be able to share your favourite RevReview insight with your friends via your selected social media platform. Please note that customers who decide to share their favourite insight on social media and include a caption or

any message with it must ensure that what they post meets the Revolut Community Standards (see [here](#)). Revolut is not monitoring any social media posts as part of this Promotion.

How will the winners of the Prize Draw be chosen and notified?

By 20 January 2024, we will include the Revolut usernames of all Eligible Participants in the Prize Draw, and we will randomly select ten Eligible Participants as the winners.

If you are a winner, we'll reach out to let you know that you've been successful either via email (this will be the registered email address associated with your Revolut account), and/or a push notification and/or a message in your in-app inbox ("**Notification**").

Revolut's decisions as to the administration and operation of the Promotion, including the selection of the winners, is final and binding.

Please be aware that we will not reach out to any of the winners via social media.

How do I claim my Prize if I win?

If you receive a Notification from us, you have **72 hours** to activate your One Year Free Metal Subscription (follow the instructions in the Notification). If you do not claim your One Year Free Metal Subscription within this period, your Prize will be lost and we will select another winner.

Just so you know, the terms and conditions for the Metal Plan being offered as part of the Promotion (see [Paid Plan Terms](#)) will apply to you during your One Year Free Metal Subscription. We will not charge you a Metal Plan subscription fee for the one year period, but you will still be required to pay fees for the use of your payment account and the products and services available to you through your Metal plan (see the [Metal Fees page](#)). If you are already a Metal plan customer, your One Year Free Metal Subscription will begin at the end of your current billing cycle.

After your One Year Free Metal Subscription ends, your Metal plan will continue unless you downgrade. You have the right to cancel your Metal Plan within the One Year Free Metal Subscription (your "**cooling off period**"). Following that normal cancellation and billing rules will apply (see [Paid Plan Terms](#)) and we will start taking payments for your subscription either monthly or yearly depending on what you agreed to when you activate your One Year Free Metal Subscription.

What other legal information should I know?

1. We may suspend or end this Promotion earlier than the end date of the Promotion Period we've mentioned above if, in our reasonable opinion, this 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. We may also cancel this Promotion or change these Promotion Terms at any time. If we exercise this right, we will try to give you advance notice.
3. Events beyond the control of Revolut may occur which may make it impossible for us to satisfy our obligations under the Promotion that render the awarding of the Prize impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
4. If you close your Revolut Personal account or your account becomes suspended or restricted between the time of the qualifying submission and winning the Prize, then the Prize will be lost.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion, (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.
6. You are not able to transfer or sell your Prize to anyone else. We will not offer a cash alternative to the Prize.
7. Ultra customers are not eligible for this Promotion.
8. We will process your personal data and select existing customers to take part in the Promotion in line with the [Customer Privacy Notice](#) which applies to your Personal account.
9. This promotion is in no way sponsored, endorsed or administered by any social media platform.
10. Revolut will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
11. The official version of these terms and conditions is the English version. We may provide translations as a courtesy but the English language version is binding in the event of a dispute unless local law says otherwise.
12. 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 the registered addresses of each Revolut group entity 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 and law of the EEA 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	Laws of England and Wales	The courts of England and Wales or if you are a Scottish or Northern Irish resident, the competent court in such country.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
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 894 031 244 and whose registered office is at 10 avenue Kléber, 75116 Paris, France	French law	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) and any dispute can be referred to the competent court in France.
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozilaan 201, 1083HN in Amsterdam, the Netherlands, and with establishment number 000053153170	Dutch law	The court of Amsterdam.
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	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
	at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).		
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.