

## What is this Promotion about?

- **What:** Revolut Ltd is offering new and existing customers the chance to receive a Metal paid plan with no monthly subscription fee (the **Offer**) for each month up to a maximum of 6 consecutive months for existing customers, and a maximum of 12 consecutive months for new customers (the **Benefit Period**).
- **Who:** Customers residing in the United Kingdom who meet the eligibility requirements and complete the required steps below.
- **When:** The promotion will be available for 60 days from the date of your invitation (the **Promotion Period**), which you received via email, SMS, push notification, or in-app message (the **Promotion Invitation**).

To participate in this promotion, you **must** comply with:

- these Promotion terms,
- the [Personal Terms](#) that apply to your Revolut Personal account,
- the [Fees Page](#) relevant to your Revolut Personal account, and
- the [Paid Plan Terms](#).

## Eligibility and required steps

To be eligible for this promotion, you **must**:

- have a registered address in the United Kingdom,
- have received a Promotion Invitation,
- be at least 18 years of age, and
- be on app version 10.88 (or higher).

You are **not** eligible for this promotion if:

- you have benefited from this promotion in the past, or
- a total of £1,500 or more was paid into your Revolut Personal account from a non-Revolut bank account, that is not in your name, during the 31 days before you opted in to the Offer.

The required steps are:

1. Opt-in to this promotion either by engaging with the Promotion Invitation, or by going to your Profile page in the Revolut app and clicking 'Get Started'. Both routes will direct you to a screen displaying the promotion details, where you will be required to accept these promotion terms by selecting 'Opt-In'.
2. Ensure that at least £1,500 is paid into your Revolut Personal account from a non-Revolut bank account, that is not in your name, (the **Salary Payment**) each month for the duration of the Benefit Period.

## Paid Plan

Once you Opt-In and the first Salary Payment is paid into your account, your Offer will be activated and:

- you will start to receive your Metal paid plan with no monthly subscription fee.
- your Benefit Period will start to run.

**You will continue to receive the Metal paid plan with no monthly subscription fee for the duration of the Benefit Period, as long as a Salary Payment is paid into your Revolut Personal account each month within one month of the previous Salary Payment date.** For example, if your first Salary Payment is paid on the 15th of the month, a Salary Payment must be received by the 15th of the following month.

A Metal paid plan entitles you to all of the plan benefits that are received as part of the Metal paid plan for the Benefit Period (full list of plan benefits can be found in the plan hub in the Revolut app).

You have the right to cancel/downgrade at any time within the Benefit Period. To exercise your right to cancel/downgrade, you must let us know through the Revolut app or by emailing us at [support@revolut.com](mailto:support@revolut.com). **However, if you decide to cancel/downgrade during the Benefit Period, you will have to pay us the following:**

- the card delivery fee;
- the fee for the card itself, if you ordered a "Metal" card;
- the card delivery fee and a fee for the card itself if you order any additional Revolut cards.

Please refer to the [Fees page](#) to see the fees associated with card delivery and the card itself.

## What happens if I stop making Salary Payments during the Benefit Period?

If you stop making Salary Payments into your Personal account during the Benefit Period, you will be given a 30 day grace period. This is to account for monthly variations in your salary payment date. During the grace period, you will not pay the subscription fee for your Metal paid plan.

At the end of the grace period, you will remain on the regular Metal monthly paid plan. The [Paid Plan Terms](#) will apply and you will start to pay a monthly subscription fee in line with the [Paid Plan Terms](#), unless you tell us otherwise.

You will have 14 days to cancel/downgrade to any other plan of your choice, including the standard plan, without having to give a reason. This 14-day period starts from the day after the end of your 30-day grace period. To exercise your right to cancel/downgrade, you must let us know through the Revolut app or by emailing us at [support@revolut.com](mailto:support@revolut.com). If you've already paid your first monthly subscription fee at that time, we'll refund it. However, you will have to pay us the following:

- the card delivery fee;
- the fee for the card itself, if you ordered a "Metal" card;
- the card delivery fee and a fee for the card itself if you order any additional Revolut cards.

Please refer to the [Fees page](#) to see the fees associated with card delivery and the card itself.

**After the 14-day period has expired, typical plan downgrade rules will apply** (see [Paid Plan Terms](#) for details).

## What happens when my Benefit Period ends?

When your Benefit Period ends, you will automatically remain on the regular Metal monthly paid plan. The [Paid Plan Terms](#) will apply and you will start to pay the monthly subscription fee in line with your [Paid Plan Terms](#), unless you tell us otherwise.

You will have 14 days to cancel/downgrade to any other plan of your choice, including the standard plan, without having to give a reason. This 14-day period runs from the

day following the day your Benefit Period expires. To exercise your right to cancel/downgrade, you must let us know through the Revolut app or by emailing us at support@revolut.com. If you've already paid your first monthly subscription fee at that time, we'll refund it. However, you will have to pay us the following:

- the card delivery fee;
- the fee for the card itself, if you ordered a "Metal" card;
- the card delivery fee and a fee for the card itself if you order any additional Revolut cards.

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**After the 14-day period has expired, typical plan downgrade rules will apply.** (See [Paid Plan Terms](#)).

## How is my money protected?

As an electronic money institution, Revolut is required to safeguard your money. Because we're not a bank, your money is not covered by the Financial Services Compensation Scheme (FSCS). Safeguarding rules apply only to your e-money, not money in a Revolut Savings Vault (which is FSCS-protected), nor to cryptocurrencies or stocks you buy. We give more detail about how we safeguard in Section 7 of the [Personal Terms](#) that apply to your Revolut Personal account.

## Legal bits and pieces

Legal bits	Pieces
<b>Promotion abuse or misuse</b>	We may suspend, change, or end the promotion – for a specific participant or for everyone – if we can reasonably determine it is being abused, could harm Revolut's goodwill or reputation, or if reasonably unforeseeable circumstances that are outside of our control arise which make it impossible to continue the promotion. We will not be liable for any loss if we do so. Any

Legal bits	Pieces
	issues? Contact Support in the Revolut app.
<b>Changes or early end</b>	<p>If that happens, we'll tell you the same way we invited you to the promotion (e.g., email, push, in-app). Where possible, we will give notice.</p> <p>Don't worry – if you've already taken part in the promotion, changes to the terms won't affect you unless the promotion is suspended or ends because of reasonably unforeseen circumstances outside of our control which make it impossible to continue the promotion.</p>
<b>Fraud or rule-breaking</b>	If you breach the Revolut Personal Terms, these Promotion Terms, or participate fraudulently, we may reverse any Offer. We'll treat the reversal as if it was authorised by you.
<b>Serious abuse</b>	If we believe you've tried to cheat or gain unfair advantage (e.g. deception), we may take other action at our discretion.
<b>Account closed or restricted</b>	To receive the Offer, you must have an active Personal account (not closed, suspended, or restricted) throughout the Benefit Period.
<b>Data &amp; Privacy</b>	We'll process your personal data in line with the <a href="#">Customer Privacy Notice</a> that applies to your account.
<b>Exclusions</b>	Employees, directors, agents, contractors and affiliates of Revolut group entities are not eligible for this promotion.

Legal bits	Pieces
<b>Language</b>	These terms are published in English.
<b>Our right to transfer</b>	<p>We may transfer or assign our rights and/ or obligations under this promotion to another Revolut entity, as long as this does not significantly affect your rights, or if we are required to do so under law.</p> <p>You cannot transfer your rights or obligations under this promotion.</p>
<b>English law applies</b>	The laws of England and Wales apply to these Promotion Terms.
<b>Taking legal action against us</b>	If you want to take legal action against us in the courts, only the courts of England and Wales can deal with any matter relating to these Terms.