What is this Promotion about?

- **What:** You can earn a one-time cash reward (the **Reward**) for successfully referring a friend who moves their salary to Revolut (**Salary Referral**). You can make a maximum of five successful Salary Referrals.
- **Who:** You can take part if you are an existing Revolut Personal customer living in Spain, Germany or the United Kingdom (the **Markets**) and have been selected to take part in the promotion.
- **When:** The Promotion will run from **16 November 2026 at 00:00 UTC until 31 January 2027 at 00:00 UTC** (the **Promotion Period**).

These **Promotion Terms** set out the rules that apply to this promotion. You must comply with these Promotion Terms as well as the Personal Terms that apply to your Revolut Personal account.

Eligibility and Required Steps

What do you need to do to earn the Reward?
To be eligible for this promotion, you **must**:

- have a registered address in a Market,
- have an active, unrestricted and unsanctioned Revolut Personal account,
- be at least 18 years old,
- have received a Qualifying Salary Deposit (defined below) in the month before you were enrolled in the promotion, and
- be selected to take part in the promotion.

The **Required Step** is to **invite a friend** (the **Invitee**) who meets the promotion eligibility using your Salary Referral Invite link.

You **must not**:

- send referrals to people who have not agreed to be contacted (unsolicited referrals), or
- mislead, or try to mislead, anyone about this promotion.

If you stop receiving a Qualifying Salary Deposit into your Revolut Personal account:

- your pending invitations stay active - you can track them on the Salary Referral landing page.
- you can no longer send new Salary Referral Invite links unless you receive another Qualifying Salary Deposit during the Promotion Period.

What does your Invitee need to do for you to earn the Reward?
To be eligible for this promotion, the **Invitee must**:

- have a registered address in the same Market as you,
- not have received a Qualifying Salary Deposit into their Revolut Personal account in the last six months, and
- have received the Salary Referral Invite link from you.

The **Required Steps** for the **Invitee** are:

- **accept the invitation** during the Promotion Period by clicking the Salary Referral Invite link,
- **move salary to Revolut**, and
- **receive two Qualifying Salary Deposits** (see "*What is a Qualifying Salary Deposit?*") in two different calendar months, no later than the 10th day of the third month after the month they accept the invitation. For example, if the Invitee accepts the invitation on any day in March, they must receive a Qualifying Salary Deposit in two different calendar months (such as April and May) no later than 10 June.

Each Required Step must be completed in order. The deadline for Required Step 3 is also shown in the Salary Referral tracker within the Revolut app. An invitation expires if it is not accepted during the Promotion Period, or if the Invitee does not complete Required Step 3 by the deadline.

What is a Qualifying Salary Deposit?
A **Qualifying Salary Deposit** is a transfer (or a series of transfers) from any non Revolut bank accounts or Revolut Business accounts not held in your name of at least **the eligible amount indicated below** paid into your Revolut Personal account in a calendar month. P2P transfers, manual top-ups, or transfers from other accounts in your own name are not Qualifying Salary Deposits.

Market	Eligible amount
Germany	1,600.00 EUR
Spain	1,200.00 EUR
United Kingdom	1,500.00 GBP

What is the Reward and when will I receive it?

For each successful Salary Referral (up to a maximum of five), you will receive a Reward of between 2% and 5% of your Qualifying Salary Deposit, subject to the Local Reward Cap (defined below). The Reward is based on your Qualifying Salary Deposit for the most recent full calendar month in which you received one before the Invitee completes all the Required Steps. If the percentage would produce an amount higher than the Local Reward Cap, we will pay you the Local Reward Cap instead.
We will credit the Reward to your Revolut Personal account within **5 calendar days** after you and the Invitee have completed all the Required Steps. No Reward is payable to the Invitee.
The percentage you receive is assigned at random. The chance of receiving each percentage is set out in the table below.

Chance	Reward (% of your Qualifying Salary Deposit)
80%	2.0%
14%	2.5%
3%	3.0%
2%	4.0%
1%	5.0%

The maximum Reward depends on your Market (the **Local Reward Cap**), as set out below.

Market	Local Reward Cap
Germany	150.00 EUR
Spain	150.00 EUR
United Kingdom	150.00 GBP

Legal bits and pieces

Subject	Clause
Promotion abuse or misuse	We may suspend, change or end the promotion – for a specific participant or for everyone – if it's being abused or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. Any issues? Contact Support in the Revolut app.
Changes or early end	If the promotion changes or ends early, we will tell you about this in the same way we invited you to the promotion. Don't worry – if you've already taken part in the promotion, changes to these Promotion Terms won't affect you unless reasonably unforeseeable circumstances outside of our control have made it impossible for us to run it. We will give notice through the Revolut app and/or email where this is the case.
Fraud or rule-breaking	If you breach the Personal Terms that apply to your Revolut Personal account, these Promotion Terms, or participate in the promotion fraudulently, we may reverse any Reward. By proceeding, you authorise and consent to any such reversal in advance.
Account closed or restricted	To receive any Reward, you must have an active Revolut Personal account (not closed, suspended or restricted) at the time you are due to receive the Reward.
Taxes	You're responsible for any local tax that applies to your Reward. Revolut doesn't accept any liability for tax arising from your participation in the promotion.
Tax in Spain	If you are a resident of Spain, any Reward is subject to Personal Income Tax. The full amount of the Reward will be paid to you, and no withholding will be applied. You are solely responsible for declaring the Reward value and paying any applicable taxes (currently 19%) to the Spanish tax authorities.
Data & Privacy	We'll process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.

Subject	Clause
Liability	We are liable to you in accordance with applicable law. Nothing in these Promotion Terms excludes or limits our liability for fraud, wilful misconduct, gross negligence, injury to life, body or health, or any other liability that cannot be excluded or limited under applicable law. Subject to the above, and to the maximum extent permitted by applicable law, we are not liable for loss that was not reasonably foreseeable.
Exclusions	Employees, directors, agents, contractors and affiliates of Revolut group entities are not eligible for this promotion.
Language	The terms are published in English and may be translated to other languages. If applicable, please continue reading below to find out which language applies and is legally binding, depending on the Revolut group entity that provides you with your Revolut Personal account.

This promotion is organised and offered to you by the Revolut group entity that provides you with your Revolut Personal account. If you have a complaint about this promotion, you can raise it directly with them (by using this form or emailing them at formalcomplaints@revolut.com). 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 rely on the mandatory consumer protection rules and laws of the country where you live.

Revolut Group entity/branch	Registered address	Law that applies to these terms and conditions, and the prevailing (legally binding) language	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	The laws of England and Wales. English language.	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use

Revolut Group entity/branch	Registered address	Law that applies to these terms and conditions, and the prevailing (legally binding) language	Which courts have jurisdiction
			the courts local to you.
Revolut Bank UK Ltd Revolut Bank UK Ltd (CRN: 12871051) is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.	30 South Colonnade, London E14 5HX, United Kingdom	The laws of England and Wales. English language.	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use the courts local to you.
Revolut Bank UAB	Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these terms prevails and will be used in any proceedings.	The courts of Lithuania, or the courts of the EEA country where you live.
Revolut Bank UAB, Sucursal en España	Príncipe de Vergara 132, 28002, Madrid (Spain), with tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volume 44863, Sheet 1, Section 8, Page M-789831 and with the Bank	Spanish law. The Spanish version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Spain.

Revolut Group entity/branch	Registered address	Law that applies to these terms and conditions, and the prevailing (legally binding) language	Which courts have jurisdiction
	of Spain under number 1583		
Revolut Bank UAB, Zweigniederlassung Deutschland	Signature Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law. The German version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Germany.