1. Why this information is important

This document (the "**Promotion Terms**") sets out our terms and conditions in relation to the savings challenge ("**Savings Challenge**"). It also sets out other important things that you need to know.

These Promotion Terms set out how this promotion works. You must comply with these terms, along with any other terms and conditions that apply to our services (including the applicable Instant Access Savings Terms) to participate in this promotion. These Promotions Terms form a legal agreement between you and us, **Revolut Bank UAB acting via its branch in France**, regulated by the Bank of Lithuania and the European Central Bank as a credit institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR). Its registered address is 10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077).

2. What is the Savings Challenge?

The Savings Challenge is a 52 week savings promotional program linked to a dedicated Instant Access Savings account provided through the Revolut app ("**Savings Challenge Account**"). The Savings Challenge will run between **8 May 2026 to 2 May 2027.**

When joining the Savings Challenge, you will select a weekly amount to save (€10, €20, €30, €40, or €50, "**Weekly Amount**") into your Savings Challenge Account. If you save consistently you will qualify for monthly and annual cash prize draws.

3. How do I join the Savings Challenge?

To join the Savings Challenge, you must open a Savings Challenge Account through the Revolut app during the Sign-Up Period (**8 May 2026 to 7 June 2026**).

Savings Challenge Account is a sub-account of regular Instant Access Savings account. This means that, in addition to these Promotion Terms, the Instant Access Savings terms and conditions and eligibility conditions apply to your Savings Challenge Account, including the interest you will earn or how deposits are protected. Instant Access Savings are provided by the Branch. You need to continue to hold a Savings Challenge Account throughout the Savings Challenge period in order to continue to qualify for all prize draws during that period.

Revolut employees participating in the Savings Challenge are not eligible for the prize draws.

4. How does the Savings Challenge work?

By entering the Savings Challenge, you authorise and instruct us to collect your chosen Weekly Amount from your Revolut Personal account to your Savings Challenge Account every Monday for the duration of the Savings Challenge. The Weekly Amount you choose when joining cannot be changed during the Savings Challenge. Each week you can only add the Weekly Amount to your Savings Challenge Account. You can save more by opening a separate Instant Access Savings account (subject to the deposit limits set out in the Instant Access Savings terms and conditions) but your savings will not be added to your dedicated Savings Challenge Account and will not count towards any of the Savings Challenge's prize draws.

Week one of the Savings Challenge is 4 May 2026 to 10 May 2026. If you join in week one, you will need to make an initial deposit of your Weekly Amount when signing up. If you join the Savings Challenge later within the Sign-Up Period, you will need to catch-up on the Weekly Amounts you would have saved in relation to the prior weeks of the Savings Challenge. We will add the Weekly Amounts for each of those prior weeks to your initial deposit.

5. How do the prize draws work?

There will be monthly prize draws and one annual prize draw:

- Saving for all weeks in a month qualifies you for that month's prize draw where one randomly selected winner will win **€5,000;** and
- Saving for a minimum of 50 weeks during the 52 week Savings Challenge qualifies you for the annual prize draw where one randomly selected winner will win **€30,000**.

Information on the monthly and annual prize draws is set out in the table below, including the weeks you need to complete to qualify for each draw. Monthly draws are run every first Monday of the month and the annual prize draw is run after the end of the Savings Challenge.

Prize Draw	Completed weeks to qualify	Draw date
May 2026 Monthly Draw	Weeks commencing: 4 May, 11 May, 18 May, 25 May 2026	1 Jun 2026
Jun 2026 Monthly Draw	Weeks commencing: 1 Jun, 8 Jun, 15 Jun, 22 Jun, 29 Jun 2026	6 July 2026
Jul 2026 Monthly Draw	Weeks commencing: 6 Jul, 13 Jul, 20 Jul, 27 Jul 2026	3 Aug 2026
Aug 2026 Monthly Draw	Weeks commencing: 3 Aug, 10 Aug, 17 Aug, 24 Aug, 31 Aug 2026	7 Sep 2026
Sep 2026 Monthly Draw	Weeks commencing: 7 Sep, 14 Sep, 21 Sep, 28 Sep 2026	5 Oct 2026
Oct 2026 Monthly Draw	Weeks commencing: 5 Oct, 12 Oct, 19 Oct, 26 Oct 2026	2 Nov 2026
Nov 2026 Monthly Draw	Weeks commencing: 2 Nov, 9 Nov, 16 Nov, 23 Nov, 30 Nov 2026	7 Dec 2026
Dec 2026 Monthly Draw	Weeks commencing: 7 Dec, 14 Dec, 21 Dec, 28 Dec 2026	4 Jan 2027
Jan 2027 Monthly Draw	Weeks commencing: 4 Jan, 11 Jan, 18 Jan, 25 Jan 2027	1 Feb 2027
Feb 2027 Monthly Draw	Weeks commencing: 1 Feb, 8 Feb, 15 Feb, 22 Feb 2027	1 Mar 2027
Mar 2027 Monthly Draw	Weeks commencing: 1 Mar, 8 Mar, 15 Mar, 22 Mar, 29 Mar 2027	5 Apr 2027
Apr 2027 Monthly Draw	Weeks commencing: 5 Apr, 12 Apr, 19 Apr, 26 Apr 2027	3 May 2027
Annual Draw	**Any 50 weeks during the 52 week Savings Challenge**	**5 May 2027**

Prize draw winners will be chosen and notified as follows:

- Prize draw winners are selected at random by software;
- Every €10 added to your Savings Challenge Account will comprise 10 entries into the prize draw (entries can only be entered into prize draws in units of 10), so the more you save, the more chances you have of winning;
- We will notify you if you win a prize draw in-app and by email within 5 days; and
- The prize funds will be transferred to your Revolut Personal account within 30 days of the date we notified you of your win.

The draw date, prize amount and the initials of prize draw winners will be made available on demand following prize draws.

6. Tax assessment and liability

Payouts may be subject to local tax laws. It is your responsibility to understand and comply with any personal income tax obligations resulting from this prize.

We can't provide tax, financial or legal advice. If you are in doubt, you should speak to an independent tax advisor.

7. What happens if I miss a week or stop saving?

If you do not have sufficient funds in your Revolut Personal account on a Monday, you can still catch-up if you complete that week by transferring your Weekly Amount by Sunday 23:59 CET/CEST of that week. The same applies in relation to transferring your initial deposit when joining the Savings Challenge. If you do not complete the week by that Sunday, you will have missed a week (“**Missed Week**”).

Missed Weeks may mean that you will not qualify for prize draws:

- If you have one Missed Week in any calendar month, you will not qualify for that month’s prize draw, but you can still qualify for later prize draws; and
- If you accumulate more than two Missed Weeks, you will no longer qualify for the annual prize draw, but you can still qualify for later monthly prize draws.

You will be able to track your savings and whether you qualify for the prize draws in the Revolut app.

8. Can I take funds out of my Savings Challenge Account during the Savings Challenge?

Yes, you can withdraw from your Savings Challenge Account at any time during the Savings Challenge.

However, you will need to catch-up by the amount you have withdrawn by the Sunday of that week, or you will have Missed Weeks and may no longer qualify for certain prize draws (see clause 7). You will only be able to catch-up by the amount you have withdrawn within a given week and cannot add any further amounts to your Savings Challenge Account.

For example, if your Weekly Amount is €10, and you transfer €10 on the Monday, but withdraw €24 on the Tuesday, unless you catch-up by €24 by Sunday that week, you will be considered to have 3 Missed Weeks (as the €24 is equivalent to 3 Weekly Amounts of €10 (rounding-up)). You will not qualify for that month's prize draw, or the annual prize draw, but you can still qualify for later monthly prize draws.

9. What if I no longer want to take part in the Savings Challenge

You can opt out of the Savings Challenge at any time through the Revolut app. We will then stop transferring your Weekly Amount from your Personal Revolut Account to your Savings Challenge Account. You will not qualify for any prize draws from that point onwards. Your Savings Challenge Account will be closed and your savings will be transferred to your Revolut Personal Account.

10. What happens at the end of the Savings Challenge?

At the end of the Savings Challenge, your Savings Challenge Account will become a regular Instant Access Savings account and continue to earn interest pursuant to the separate terms and conditions. Savings Challenge specific deposit and withdrawal restrictions will no longer apply.

11. Legal bits and pieces

Abuse, misuse, changes and early end
We may suspend, change, or end the Savings Challenge – for a specific participant or for everyone – if there are reasonable grounds to believe that it's being abused, could

harm Revolut's goodwill or reputation, or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the Savings Challenge. We will not be liable for any loss if we do so.

If the Savings Challenge changes or ends early, we will tell you in-app or by email.

Fraud or rule-breaking
If you breach these Promotion Terms, or any other terms and conditions that apply to our services, or participate in the Savings Challenge fraudulently, we may reverse any prize. By proceeding, you authorise any such reversal in advance.

Changing these Promotion Terms
We may occasionally change these Promotion Terms, including to reflect technical advancement.

- **We'll keep you informed of upcoming changes.** We will give you 30 days' notice before making changes. When amending these Terms to update service features, we will always maintain the overall quality and the essential characteristics of the service. If you disagree with a change, you can opt out of the Savings Challenge free of charge before the update takes effect. Participation in the Savings Challenge will remain free of charge.
- **Some changes may be made immediately**. If a change is not detrimental to you and does not alter the price, duration, or characteristics of the services we provide under this agreement, we may apply it immediately.

How is my personal data processed?
We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.

How can I complain?
If you're not happy with the service you've received or would like to complain, we'll try to put things right. Please contact us through the Revolut App under the Help section, email us at formalcomplaints@revolut.com or fill out this form. Our complaints policy has more information. If you're not happy with our response:

- **For complaints about the underlying account or financial services** please refer to the complaints section in your standard Instant Access Savings Terms for the correct dispute resolution authority.

- **For complaints about this Promotion** you can rely on the mandatory consumer protection rules and laws of the country where you live.

What law applies?
The law that applies to these Promotion Terms is French Law. The French version of these terms prevails over the English version(s) and will be used in any proceedings. If you want to take legal action against us in the courts, the courts of France have jurisdiction.

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 (withdrawal form), provided that the promotion is not yet fully executed or has not ended.