

What is the Promotion about?

We are inviting new users of Revolut Bank UAB and its branches as well as Revolut Securities Europe UAB, in Eligible Markets, to try our Savings Flexible Account product (the “flexible account product”) at a discounted service fee for a limited period of time as offered by us, Revolut Securities Europe UAB (the “Promotion”). Eligible Markets are Denmark, Sweden, Bulgaria and Czech Republic.

The flexible account product allows you to invest in Fidelity Institutional Liquidity Fund plc, an investment company organised in the form of an umbrella fund, which consists of multiple sub-funds (each the “Fund”). **The Promotion is only open for one of the Funds available in the Revolut app, the Euro Fund Class R Flex Distributing Shares (the “Euro Fund”).** The Euro Fund is authorised by the Central Bank of Ireland as money market funds under the EU money market fund regulations. Eligible customers will be able to access the Promotion by clicking on the dedicated link available in the relevant promotional materials, and by following the steps mentioned below in the section “What do I need to do to take part in the Promotion”.

The Promotion for users in Eligible Markets will run from **00:00 UTC on 6 September 2023 till 23:59 UTC on 5 November 2023 (the “Promotion Period”).**

These terms (the “Promotion Terms”) set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also [the terms](#) that apply to your Revolut Securities Europe UAB investment and flexible accounts at all times when participating in the Promotion. If a word or phrase is not defined in these Promotion Terms, it will have the meaning given to it in the Revolut Securities Europe UAB investment and flexible accounts terms.

What do I need to do to take part in the Promotion?

To be eligible for the Promotion, you must:

- Live at a residential address in one of the Eligible Markets; and
- Either receive marketing directly from Revolut Securities Europe UAB about this Promotion or see the Promotion marketed in the Revolut app and/or via email/push notification or via an external source so you can follow the below steps to benefit from the Promotion. You will only receive marketing from us if you have already provided your personal data to us and are happy for Revolut to send marketing to you.

You will also need to complete the following steps:

- Click on the unique link in the in-app banner or email/SMS/push notification or in the advertisement you've seen related to the Promotion - as you're a new user this link will redirect you to Revolut's website where you will need to provide your phone number. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut payment account with the Revolut account offering entity .
- Follow the steps for opening a Revolut Personal account with the Revolut account offering entity and complete our Know Your Customer ("KYC") checks.
- Be successfully onboarded to Revolut Bank UAB or one of its branches (this means you have to pass KYC) with a registered address in one of the Eligible Markets and with no restrictions on your account before the end of the Promotion Period.
- Follow the steps for opening a Revolut Securities Europe UAB investment account by completing the relevant onboarding requirements.
- Follow the steps for opening your flexible account.

The Promotion is only open to new customers of Revolut (including both Revolut Bank UAB and its branches and Revolut Securities Europe UAB). If you have opened your Revolut payment account with the Revolut account offering entity and/or your flexible account with Revolut Securities Europe UAB before the start of the Promotion Period you will not be eligible for the Promotion.

You must complete all the above steps before the end of the Promotion Period in order to receive the discounted service fees.

By holding a flexible account with us, you can invest in high quality Funds. The Promotion is only available for the Euro Fund. As with all investments, growth is not guaranteed and the invested capital will be put at risk. Returns may increase or decrease as a result of currency fluctuations. Past performance of the Funds is not a reliable indicator of future returns. Before investing, you should carefully read the Euro Fund's and USD Fund's (or any other Fund's) prospectus, key information document ("KID") and a summary of the investor rights which are available in English, Danish, Swedish, Bulgarian, Czech and other languages for the purpose of the Promotion. This information may be accessed [here](#) or upon request via the in-app chat. The KID for the other Funds (that are not part of the Promotion) can be accessed [here](#) for the USD Fund and [here](#) for the GBP Fund.

By placing an order to invest in any Fund, you confirm that you have read and understood the KID that has been produced for your relevant investment. You can ask for a copy of the prospectus via the Revolut in-app chat.

How do I get my flexible account service at a discounted service fee?

If you meet the eligibility criteria and complete the steps outlined in “What do I need to do to take part in this Promotion?” before the end of the Promotion Period, you will be able to receive the offer under the Promotion which includes access to the discounted service fees until 23:59 UTC on 5 March 2024 (the “discounted service fee trial period”).

Once you create your flexible account with us, you should be able to access the Promotion by selecting the Euro Fund in the ‘currency selection’ screen of your Revolut app. If you select any of the other Funds (USD Fund or GBP Fund) that are available to you in the currency selection screen, you will not be able to receive the discounted service fee.

We will not charge you the normal service fee during the discounted service fee trial period, subject to these Promotion terms. Before the discounted service fee trial period ends, we will send you an email/push notification to remind you of the upcoming services fee changes. After your discounted service fee trial period ends, you will remain a flexible account holder by default, unless you tell us otherwise, and normal service fees will apply automatically.

If you do not wish to continue having a flexible account after the end of your discounted service fee trial period, you will be able to terminate your flexible account by selling all of your shares in the Fund(s) and closing any open positions. By selling all or any of your shares in the Fund(s), you may incur taxes. Please remember any tax treatment depends on your individual circumstances and may be subject to change in the future. We do not provide any financial, legal or tax advice as part of our flexible account product.

What other legal information should I know?

1. For people resident in an Eligible Markets in the EEA, the Promotion is organized and offered by Revolut Securities Europe UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130, Vilnius, the Republic of Lithuania. Revolut Securities Europe UAB is authorized and regulated by the Bank of Lithuania. For more information, please review Revolut Securities Europe UAB [terms and conditions](#).

2. We can cancel this Promotion, or change these Promotion Terms at any time without notice. If we change these Promotion Terms we will publish the updated version of these Promotion Terms on our website. Any changes to the Promotion Terms do not affect your rights if you have already participated in the Promotion.
3. We agree to give you a discounted service fee for our flexible account product by not charging you the full service fee for the discounted service fee trial period. After your discounted service fee trial period ends, normal service fees will apply, subject to your subscription plan. You can find further details on our service fees [here](#).
4. Before you invest in a Fund, you must read the KID for your chosen investment. This will help you to assess whether an investment in the relevant Fund is appropriate for you or not and will include a description of the key features, costs of the Fund and risks involved. You can request a free copy of the prospectus, the KID, as well as any of the Funds' annual and semi-annual reports via the messaging functionality of the Revolut app.
5. You cannot ask us to invite you to the Promotion if you weren't selected or ask us to extend it if you miss it.
6. We reserve the right to remove you from the Promotion, if you breach the terms that apply to your Revolut personal account, Revolut investment account and/or your flexible account, or if we become aware you were not compliant with these Promotion Terms.
7. Events beyond the control of Revolut Securities Europe UAB may occur that render this Promotion impossible. Revolut Securities Europe UAB will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
8. If you close your Revolut investment account or it becomes suspended or restricted, the discounted rate offer under the Promotion will be lost.
9. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of the Promotion (such as 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.
10. Revolut Securities Europe UAB will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Revolut Securities Europe UAB you may manage your marketing preferences in the Revolut app. Revolut Securities Europe UAB and other Revolut group entities process your personal data in compliance with our [Privacy Policy](#).

11. 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.
12. For the customers of Revolut Securities Europe UAB, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Lithuania (or in the courts of any EEA Member State where you reside).