

What is the Promotion?

Revolut Securities Europe UAB ("**Revolut Securities**", "**we**", "**us**" or "**our**") is offering selected customers resident in Bulgaria and Spain (together, the "**Eligible Markets**") the opportunity to claim USD 3, USD 6, or USD 12 worth of shares in 3 companies (the "**Reward**"). The specific Reward amount will be randomly assigned to the selected customers. Customers will be able to choose 3 shares from a list of the 20 US-listed shares that were most frequently bought on the Revolut App during the last 12 months, with the Reward split equally across their selections. The shares may consist of whole or fractional shares. Revolut Securities will cover the cost of the shares and the related commission fees (the "**Promotion**").

These terms set out the rules that apply to the Promotion (the "**Promotion Terms**"). When participating in this Promotion, you must comply with these Promotion Terms, as well as the [Revolut Trading Terms](#). If a word or phrase is not defined in these Promotion Terms, it will have the meaning given to it in the Revolut Trading Terms. The Promotion will run from 8:00 UTC on 22 December 2025 until 23:00 UTC on 28 February 2026 (the "**Promotion Period**"). We may wish to extend the Promotion Period by amending these Promotion Terms.

To take part in this Promotion, you must meet the Eligibility Criteria set out in these Promotion Terms below.

What are the Promotion conditions?

The amount of the Reward (USD 3, USD 6, or USD 12) will be randomly assigned to eligible customers participating in the Promotion.

When a customer selects the shares to claim the Reward, we will deem it as an instruction for Revolut Securities to purchase the selected shares for the corresponding Reward value (an "**order**") on behalf of the client. If the instruction is submitted during the regular trading hours of the market or exchange where the chosen shares are listed, the order will be executed at the best available price at that time. If the instruction is submitted outside of regular market hours, the order will be executed when the market next opens.

Details of the relevant order execution, including the final price and number of whole or fractional shares purchased, will be visible in the Revolut App's "Transactions" section after the order will be executed.

Participation in the Promotion is also subject to the following conditions:

- Once a customer has claimed the Reward under the Promotion, the whole or fractional shares received (with total value of USD 3, USD 6, or USD 12) may only

be sold or transferred after the customer has purchased whole or fractional shares or ETFs with a value at least equal to the Reward amount (USD 3, USD 6, or USD 12, respectively).

- If a customer has claimed the Reward but does not purchase whole or fractional shares or ETFs with a total value equal to or higher than the Reward amount within 30 calendar days of claiming the Reward, or if the customer wishes to close their account within that 30 calendar day period, Revolut Securities reserves the right to sell the whole or fractional shares received under the Promotion and claw back the resulting cash proceeds from this sale from your account. Revolut Securities may sell the number of whole or fractional shares originally received by the customer under the Promotion, regardless of any change in their market value. By participating in this Promotion, you agree that we will consider such a sale to have been done with your consent and as fully authorised by you. Please note that if the 30th calendar day falls on a weekend, bank holiday, or any other day on which the relevant market is closed, the customer must meet the investment threshold by the last preceding day on which the market is open.
- In the event we exercise our right to claw back the Reward in accordance with these Promotion Terms, you will not be liable for any shortfall between the initial Reward value and the sale proceeds we receive. Likewise, you will not gain from any increase in the value of the rewarded shares and cannot claim any appreciation of value that occurred between their purchase date and sale date.

For example: A customer receives a Reward of USD 12, split as fractional shares across three companies selected by the customer: 0.20 shares in Company A, 0.15 shares in Company B, and 0.10 shares in Company C. If the customer does not invest at least USD 12 in shares or equivalent amount in ETFs within 30 calendar days of receiving the Reward, Revolut Securities may sell the received fractional shares (0.20, 0.15, and 0.10) at their current market value and claw back the cash proceeds from this sale, even if the market value of the relevant shares has gone up or down since the Reward was claimed.

Who is eligible for this Promotion?

To participate in this Promotion, you **must** meet the following **"Eligibility Criteria"**:

- you have a residential address in the Eligible Markets;
- either receive marketing directly from us via email/push notification about this Promotion or see the Promotion marketed in the Revolut app (either in-app banner or in-app inbox message) (the **"Promotional Material"**) inviting you to participate in this 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; and

- click on the unique Promotion link in the Promotion Material and follow the steps and successfully open an investment account with us (if you don't already have one).

You must meet all of the above Eligibility Criteria and fulfil the conditions outlined in "What are the Promotion conditions?" within the timeframes specified in the Promotional Material in order to receive and retain the benefits of this Promotion.

How do I get the access to the Promotion?

You will be enrolled into this Promotion if you meet the Eligibility Criteria indicated in the section "Who is eligible for this Promotion?" of these Promotion Terms.

What other legal information should I know?

1. The Promotion is organised 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 is authorized and regulated by the Bank of Lithuania. For more information, please review [Revolut Trading Terms](#).
2. There may be tax implications arising from claiming the Reward, selling or transferring the chosen shares, or if the Reward is later clawed back. You are solely responsible for paying any applicable taxes, filing any required tax returns, and providing all necessary information to the relevant tax authorities. You should seek independent tax advice if you have any questions in this regard. We do not provide tax advice, and nothing in these Promotion Terms should be interpreted as such.
3. If we deem, in our reasonable opinion, that the Promotion is being abused or may negatively affect Revolut Securities' or other Revolut group entities' goodwill or reputation, we might change, suspend or end the Promotion immediately. We may do this on an individual or promotion-wide basis.
4. If we need to change, suspend, extend or end the Promotion during the Promotion Period, we will announce this in the same way the Promotion was announced and, where possible, we will try to give you notice through the app and/or email.
5. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion. If we change these Promotion Terms, we will publish the updated version of these Promotion Terms on our website.

6. If you close your investment account or your investment account becomes restricted or suspended before all relevant conditions of this Promotion are met, you will lose the entitlement to the benefits under this Promotion.
7. We reserve the right to remove you from the Promotion if you breach the [Revolut Trading Terms](#), [Revolut Personal Account Terms](#), or if we become aware you were not compliant with these Promotion Terms.
8. Holding fractional shares may involve specific or heightened risks or limitations compared to holding whole shares. Please review the description of, and risks associated with, transactions in fractional equity in our [Description of Services, Financial Instruments and Risks](#).
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. Events beyond the control of Revolut Securities may occur that render this Promotion impossible. Revolut Securities will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control which means we are unable to continue running the Promotion as planned.
11. Revolut Securities 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 you may manage your marketing preferences in the Revolut app. Revolut Securities and other Revolut group entities process your personal data in compliance with our [Customer Privacy Notice](#).
12. The Promotion Terms are published in English and any translation is a courtesy and an unofficial translation only. 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.
13. For the customers of Revolut Securities, 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 the EEA Member State where you reside).