

What is this promotion about?

- **What:** Eligible student customers receive a set of additional promotional benefits (**the Student Benefits**) layered on top of their existing Revolut Personal account. The Student Benefits are set out under "What are the Student Benefits?" below.
- **Who:** Student customers with Revolut account in **Revolut Bank UAB, Sucursal en España, Spain** (the **Market**), who meet the eligibility requirements and complete the Required Steps set out below.
- **When:** You must enrol in this promotion between 8th September 2026 and 1st September 2027 (the **Enrolment Period**). Once enrolled, your Student Benefits will run until 31st December 2027 (the **Promotion End Date**), unless they end earlier under "Ending your Student Benefits" below.

We may extend the Promotion End Date and/or the Enrolment Period based on users engagement with the promotion, and if we do we will let you know in the same way we invited you to the promotion, i.e. via (in-app, push or email channels).

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. If there is any inconsistency between the Personal Terms and these Promotion Terms in relation to the Student Benefits, these Promotion Terms will prevail.

Eligibility and Required Steps

To meet the eligibility requirements for this promotion, you **must**:

1. have a Revolut account opened in the Market,
2. be a current student at a university located in the UK or the EEA with an active university email address that we are able to verify,
3. meet the age requirement (aged between 18 and 24) (the **Age Requirement**),
4. have an unrestricted and active Revolut Personal account on any of our plans - Standard, Premium, Metal, Ultra and Plus (the **Plan**) in the Market, whether opened before or during the Enrolment Period,
5. complete the required steps set out below (the **Required Steps**)

The Required Steps are:

1. **enrol in the promotion** through the Revolut app (the **App**) during the Enrolment Period; and
2. **provide and verify a valid, active university email address**. If you cannot provide a valid university email address, or if we are unable to verify it, you will not be able to access the Student Benefits.

What are the Student Benefits?

Student Benefits are additional promotional benefits available to customers meeting eligibility requirements who complete the Required Steps. You keep access to all the regular services available on your Revolut Personal account based on your active Plan, plus the following benefits for the duration of the promotion:

1. an Instant Access Savings interest rate boost (the **Instant Access Savings Interest Rate Boost**);
2. a RevPoints boost (the **RevPoints Boost**); and
3. access to free subscriptions, credits or passes (**Subscriptions**) from selected partners (**Partners**) which can be redeemed as part of your Student Benefits.

Instant Access Savings Interest Rate Boost

Upon successful verification of your eligibility under these Promotional Terms, a gross Nominal Interest Rate (NIR) boost of 0.25 percentage points (p.p.) will be applied on top of the NIR applicable to your plan (the **Plan Rate**). Your corresponding Annual Equivalent Rate (AER) will then be recalculated to reflect the boosted NIR.

The boost applies **only** to our Instant Access Savings products, across all Plans, rates and currencies in which they are offered in the Market, excluding Revolut Kids & Teens Instant Access Savings and Joint Instant Access Savings (the **Eligible Products**).

The boost does not apply to any other product. It does not stack with any other promotional or boosted rate. If a client is subject to or eligible for multiple promotional or boosted rates of any kind, the highest rate for which the client qualifies shall prevail.

Full details on Instant Access Savings can be reviewed in the information sheet provided [here](#), as well as in [Instant Access Savings terms](#).

The interest rate boost applies up to a limited maximum amount from your balance in the Eligible Products (the **Boost Cap**). The Boost Cap depends on the currency of your account and is set out in the table below.

Account currency	Boost Cap
EUR	€10,000

Your total boosted NIR is your Plan NIR plus 0.25 p.p., up to the Boost Cap. Any balance above the Boost Cap earns the Plan Rate only, without the boost.

Plan Rates and boosted rates

Plan	Plan Rate NIR	Plan Rate AER	Boost	Boosted NIR	Boosted AER
Standard	1.15%	1.15%	+0.25 p.p.	1.40%	1.40%
Plus	1.15%	1.15%	+0.25 p.p.	1.40%	1.40%
Premium	1.40%	1.40%	+0.25 p.p.	1.65%	1.66%
Metal	2.00%	2.02%	+0.25 p.p.	2.25%	2.27%
Ultra	2.25%	2.27%	+0.25 p.p.	2.50%	2.53%

Representative examples (interest after one year)

On €10,000 the whole balance earns the boosted rate. On €15,000 the first €10,000 earns the boosted rate and the next €5,000 earns your Plan Rate only.

Revolut Plan	First €10,000 (Boosted Rate)	Next €5,000 (Plan Rate Only)	TOTAL INTEREST (on €15,000 Balance)
Standard	€140.00	€57.32	€197.32
Plus	€140.00	€57.32	€197.32
Premium	€165.00	€69.79	€234.79
Metal	€225.00	€99.72	€324.72
Ultra	€250.00	€112.19	€362.19

All interest calculations are based on the AER (including daily compounding interest after one year).

The rates in the tables above are those applying to EUR accounts as at 25th August 2026 and are shown for illustration only. Your own Plan, and the rates and balance tiers that apply to you, are set out in the information sheet, available [here](#), together with the date from which they apply.

All Plan Rates are variable and may increase or decrease after that date. Your gross NIR 0.25 p.p. boost remains fixed; however, because it is added on top of your variable Plan Rate, your overall interest rate will increase or decrease whenever your Plan Rate changes. Any interest is shown gross, before the 19% withholding tax referred to in this information sheet [here](#).

To use this benefit you need to open or hold an active Instant Access Savings account. Please refer to the [Instant Access Savings terms](#) for more details about this product.

RevPoints boost

Once your eligibility is verified, you will earn 2x RevPoints (twice your Plan's RevPoints earn rate that applies to your Plan) when transacting with selected eligible merchants or categories. The RevPoints boost does not stack with any other promotional or boosted rate. If a client is subject to or eligible for multiple promotional or boosted RevPoints offers of any kind, the highest RevPoints boost for which the client qualifies shall prevail.

The eligible merchants and categories are shown in the App and may change from time to time.

To use this benefit you need to open or hold an active RevPoints account. Please refer to the [RevPoints terms](#) for more details about this product.

Subscriptions

Once your eligibility is verified, you will get access to selected Subscriptions.

Available Subscriptions are shown in the Revolut App under the Student Benefits Hub and may change from time to time.

Each Subscription has its own terms and conditions (the **Offer Terms**), which state details of the Subscription and what you need to do to redeem it. Where you have already redeemed a Subscription, we will change its Offer Terms only for a valid reason — for example, a change in what the Partner offers, the end of our arrangement with the Partner, or a change in law. Where the change materially affects you, we will give you reasonable notice in advance.

In order to redeem your Subscriptions, you may have to open an account with the Partner and agree to their own terms and conditions, which means you may also become a customer of the Partner. Revolut has no control over that relationship and will not be responsible for any issues arising from or in connection with the service the Partner provides to you. This does not limit Revolut's responsibility for its own acts or omissions.

You may also decide to terminate your Subscription with a Partner in accordance with their terms and conditions, by following the steps set out in the Partner app.

Keeping your Student Benefits

To keep your Student Benefits, you must:

1. continue to meet the eligibility requirements,

2. re-verify your university email address when we ask you to do so, and at least once every 12 months.

Ending your Student Benefits

Your Student Benefits will run until the Promotion End Date, but will end sooner if you:

1. graduate;
2. no longer meet the eligibility requirements; or
3. do not re-verify your university email address when we ask you to.

You can stop your Student Benefits by not re-verifying your university email address when we ask you to — there is no separate opt-out step. What happens once your Student Benefits end is set out below.

What happens after your Student Benefits End

Whenever your Student Benefits come to an end — for any of the reasons above — the following applies from that point onwards:

- **Your boosts stop.** The Instant Access Savings Interest Rate Boost and the RevPoints Boost are removed, and you will earn only your Plan Rate and your Plan's RevPoints earn rate.
- **What you've already earned stays.** Any interest already credited to you and any RevPoints you have already earned are not affected and remain subject to the [Personal Terms](#) and the standard [RevPoints Terms](#).
- **Partner Subscriptions are separate — and may keep charging.** You will no longer have access to any new or unredeemed Subscriptions through the promotion. Any Subscription you have already redeemed with the Partner will continue, end or renew under the Partner's own terms and conditions, and you must cancel it directly with the Partner if you no longer want it, as some Subscriptions may automatically convert into a paid subscription with the Partner after the free period unless cancelled. During the redemption process with the Partner, you may be asked to add a payment method.
- **Your account is unaffected.** Your underlying Plan and Revolut Personal account continue to be governed by the [Personal Terms](#) and, if you hold a Paid Plan, by the [Paid Plan Terms](#).

Legal bits and pieces

Subject	Clause
Promotion abuse or misuse	We may suspend, change or end the promotion if there are reasonable grounds to believe that it's being abused or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the promotion. We may suspend or end the promotion on an individual or promotion-wide basis. Any issues? Contact Support in the Revolut app.
Changes or early end	If we need to change, suspend or end the promotion before the Promotion End Date or the Enrolment Period, we will tell you about this in the same way we invited you to the promotion (e.g. email, push notification, in-app). If you have already participated in the promotion, we will give notice through the Revolut app and/or email. Don't worry – if you've already taken part in the promotion, any changes to these Promotion Terms won't affect you unless required by applicable law. Please contact our Support team if you believe you qualify for a particular benefit in relation to the promotion that has not been awarded to you due to the change, early suspension, or termination.
Account closed or restricted	To receive Student Benefits, you must continue to hold an active Revolut Personal account (not closed, suspended or restricted).
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 Student benefit provided to your account. By proceeding, you authorise and consent in debiting your account in the amount of the credited Student Benefit.
Taxes	If you receive any benefit from this offer, it may be subject to income tax in your country of residence or where you are a tax resident. It is your responsibility to pay any tax that might apply. Revolut is not responsible for your tax obligations related to this promotion.
Data & Privacy	We will 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	These Promotion Terms are published in English and may be translated to other languages. Please refer to the table 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 prevailing (and legally binding) language	Which courts have jurisdiction
Revolut Bank UAB	Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these Promotion Terms prevails and will be used in any proceedings.	The courts of Lithuania or Switzerland or any EU Member State where you reside.
Revolut Bank UAB, Sucursal en España	Príncipe de Vergara 132, 28002, Madrid	Spanish law. The Spanish version of these	The competent courts of Spain.

Revolut group entity / branch	Registered address	Law that applies to these terms and prevailing (and legally binding) language	Which courts have jurisdiction
	(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 of Spain under number 1583	Promotion Terms prevails over the English version and will be used in any proceedings.	If you wish to make a formal complaint, you can do that using this form . You can also email us at reclamaciones@revolut.com or write to us at c/ Príncipe de Vergara, 132, 4th floor, 28002, Madrid, Spain.