What is this promotion about?

- **What**: Sign up to a Revolut Personal account to earn a cash reward of **10.00 EUR** (the **Welcome Bonus**) and enter into a prize draw (the **Prize Draw**) for a chance to win **cash reward** with a value of **1136.00 EUR** (the **Prize**).
- **Who:** New Revolut Personal customers who reside in **Germany, United Kingdom** (the **Market**(**s**)) and complete the Required Steps set out below. The promotion is run as a single, joint promotion across all Markets.
- **When**: This promotion will run from 07/10/2026 to 10/10/2026 (the **Promotion Period**). You must complete the Required Steps before the end of 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.

The Prize is subject to **https://www.revolut.com/legal/terms/**

Eligibility and Required Steps

To be eligible for this promotion, you **must**:

- have a registered address in the Market,
- not have, and must never have held, a Revolut Personal account with any Revolut group entity, and

- be at least 18 years old.

The **Required Steps** are:

1. **click on the unique link for the promotion.** This link will be shared by test (the **Partner**) on Instagram (the **Promotion Invitation**),
2. **use the unique link in the Promotion Invitation to successfully open a Revolut Personal account,** including completing our Know Your Customer **(KYC)** checks before the end of the Promotion Period. If you open a Revolut Personal account using the normal account opening process in the Revolut app, you won't be eligible to participate in this promotion, and
3. **make a single debit card payment** of at least **0.01 EUR** (or local currency equivalent). Your first debit card payment can be made using a physical or virtual Revolut debit card linked to your Revolut Personal account. Each transaction must be a genuine purchase (see *What is a genuine card payment?* below). Any transactions that are refunded, reversed or cancelled will not count towards this requirement.

Completing step 3 is only required to receive the Welcome Bonus and is not required to enter the Prize Draw.

What is a genuine card payment?

A genuine card payment is one you make to buy goods or services from a merchant (in store or online) at a standard market price, using your regular Revolut Personal account (not a Joint, Revolut Pro, or under-18 account). A payment does not count if it is made to a merchant in any of the excluded categories below:

- Cash, crypto and money transfers: wire transfers and money orders (4829); foreign currency and crypto exchange (6051); reloading prepaid cards, digital wallets or gift cards (6540); quasi-cash items such as travellers' cheques or gaming tokens (6050).
- Financial and professional services: financial institution products and bank gift cards (6012); investments and brokerage (6211); real estate and rental

management (6513); commercial and household maintenance (7349); parking and airport parking (7523).

- Gambling and betting: casinos, sportsbooks and betting (7995); lotteries and licensed racing (7800, 7801, 7802, 9754).
- Government, tax and judicial fees: taxes (9311); fines and penalties (9222); bail and bonds (9223); government postal, procurement and other fees (9402, 9405, 9399).
- Education: higher education (8220); primary and secondary education (8211); distance learning, trade, business and tutoring services (8241, 8244, 8249, 8299).
- Utilities, organisations and wholesale: utilities (4900); political and religious donations (8651, 8661); wholesale non-durable goods (5199); specialty tobacco (5993).

When do I get the Welcome Bonus?

We'll credit the Welcome Bonus into your Revolut Personal account within **30 calendar days** of you completing the Required Steps above.

How does the Prize Draw work?

Within **7 days** calendar days after the end of the Promotion Period, we'll randomly select **2** winner(s) from all eligible participants who have completed step 1 and 2 of the Required Steps above. The chance of winning depends on the total number of eligible entries received across all Markets.

If you're a winner, we'll notify you via the email address registered to your Revolut Personal account. You'll have **48h** from the time we contact you to accept the Prize and provide us with any requested information. If you don't respond to us within this time, you forfeit the Prize and an alternative winner will be randomly selected.

Once the winner has accepted the Prize, we will arrange for the Prize and necessary details to be sent via email within 30 days of the Prize being accepted.

Unless stated in the Prize description, it does not include any related costs such as travel, accommodation, or other expenses involved in claiming, receiving or using the Prize. If you win, you'll be responsible for those costs

Any travel, accommodation or event arrangements you or your guest book yourselves are at your own risk; we recommend travel insurance and are not responsible for self-arranged bookings, scheduling, costs or liabilities.

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. 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, 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.
Local currency equivalents: Where these Promotion Terms mention a specific amount or local currency equivalent, we will use the currency of the country you indicate as your country of residence when you open your Revolut Personal account (your base currency). Any transaction in another currency, will be converted to your base currency and applied towards the relevant threshold.
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 Welcome Bonus credited to your account and/or disqualify you from the Prize Draw. By proceeding, you authorise and consent in debiting your account in the amount of the Welcome Bonus.

Account closed or restricted: To receive the Welcome Bonus or Prize, you must have an active Revolut Personal account (not closed, suspended or restricted) at the time you are due to receive the Welcome Bonus or Prize.
Taxes: If you win a cash prize or receive any other benefit from this offer, it might 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.
Tax in Spain: If you are a resident of Spain, any Prize is subject to Personal Income Tax. We are legally required to withhold 19% tax from your Prize before giving it to you.For your tax return, you must declare the Prize's total value (the advertised Prize plus the 19% we withheld). You can then deduct the withheld amount from your tax liability.
Tax in Colombia: If you are a Colombian resident, pursuant to applicable regulation, we must withhold 20% of tax from the Prize prior to delivery.
No Prize substitution: If you win the Prize Draw, you're only entitled to the Prize itself. You can't request its cash equivalent or swap it for something else. However, if the Prize becomes unavailable for reasons outside of our control, we will pay you a cash equivalent.
Data and privacy: We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account. Participants of the Prize Draw residing in the United Kingdom may request the surname and county of major prizewinners by contacting Support within 30 days of the end of the Promotion Period. Participants can object to their surname and county area being made available by contacting Support. We'll still need to share this information with the UK's Advertising Standards Authority, on request.
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 Promotion Terms 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 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.
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.If you are a resident of Poland, the Polish language version of these	The courts of Lithuania or Switzerland or any EU Member State where you reside.

		Promotion Terms will prevail and will be used in any legal proceedings.	
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law.The following applies to customers in Ireland:(i) These Promotion Terms will be sent to your registered email address as a PDF (a durable medium) as soon as you register or enter the campaign.(ii) Nothing in these terms excludes or limits our liability for death or personal injury caused by negligence or fraud, or any other liability that cannot be excluded or limited under the Consumer Rights Act 2022 or Irish/EU consumer law.(iii) We keep auditable records of the selection process in line with the Advertising Standards Authority for Ireland (ASAI) Code.(iv) If you are unhappy with the outcome of our complaints process, you may	The competent courts of Ireland.

		refer the matter free of charge to the Financial Services and Pensions Ombudsman (FSPO), Lincoln House, Lincoln Place, Dublin 2, D02 VH29 (www.fspo.ie)	
Revolut Bank UAB acting in France 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). Contact: support@revolut.com .	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law. The French version of these Promotion Terms prevails over other versions and will be used in any proceedings.	The competent court of France.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.

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 of Spain under number 1583	Spanish law. The Spanish version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Spain.If you wish to make a formal complaint, you can do that using this form. Youcan also email us at reclamaciones@revolut.com or write to us at c/Príncipe de Vergara, 132, 4th floor, 28002, Madrid, Spain.
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands.	Dutch law. The Dutch version of these Promotion Terms prevails over the English version and will be used in any proceedings.If you reside in or are a resident of the Netherlands, the following conditions also apply to you:We hereby confirm that this promotion is in accordance with the Dutch Code of Conduct for Promotional Games of Chance. If you have submitted a complaint and are not satisfied with the way we have	The competent courts of the Netherlands.

		handled it, you can still submit your complaint to the Dutch Gambling Authority. The Gambling Authority can be reached via the following email address: info@kansspelautoriteit.nl.	
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law. The German version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Germany.
Revolut Bank UAB- Succursale Italiana	Via Dante 7, 20123 Milan, Italy	Lithuanian law. The Italian version of these Promotion Terms prevails over the English version and will be used in any proceedings.	The competent courts of Italy.
Revolut Bank UAB Vilnius Sucursala Bucuresti	15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office no 111, Tower Center International Building, District 1, Bucharest, Romania	Romanian law. The Romanian version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Romania
REVOLUT TECHNOLOGIES JAPAN, Inc.	RK Hills South Tower, 1-4-5 Roppongi,	The laws of Japan. The Japanese version	The Tokyo District Court shall have exclusive agreed

	Minato-ku, Tokyo	of these terms prevails over the English version and will be used in any proceedings.	jurisdiction of the first instance.
Revolut Technologies Singapore Pte. Ltd.	36 Robinson Road, #20-01, City House, Singapore 068877	The laws of Singapore.	The courts of Singapore.
Revolut Bank Colombia S.A.	Carrera 11 B 99 25 Piso 13-108	The laws of Colombia.	The ordinary jurisdiction of Colombia.