

What is the Promotion about?

This Promotion (the “**Promotion**”) allows selected Revolut customers to earn a referral reward (the “**Reward**”), by referring someone (the “**invitee**”) to sign up for a Revolut Personal account using a unique referral code and completing the steps set out in these terms and conditions (the “**Terms**”). Anyone who has received an invitation to the Promotion directly from us by email (a “**Referral Campaign Invitation Email**”) is eligible.

This Promotion will be available from the date you receive the Referral Campaign Invitation Email until the end date specified in that email. We call this the “**Promotion Period**”. Any Reward will only be paid if all the criteria in these Terms are met by both the selected Revolut customer and their invitee during the Promotion Period.

What do you need to do to earn a Reward?

Once you receive an Invitation Email, the following steps must be completed:

- Invite someone to join Revolut, by tapping on the “Invite friends” button displayed in your Referral Campaign Invitation Email, or the referral tile in the home screen of your app. A draft email containing your unique referral link will appear. You can customise the message and then send it to your invitee/s.
- Each invitee must then click on your unique link for you to be eligible for the Promotion.

The maximum number of people you can refer is confirmed in the Referral Campaign Invitation Email. If you refer more people than the maximum number, you will not be paid any further Rewards for those referrals even if the invitees complete all the required steps.

The amount of the Reward is unique to you and it will be paid in the base currency of your Revolut Personal account. All details regarding the amount of the Reward for each referral will be set out in the Referral Campaign Invitation email. Sometimes, the amount of the Reward may vary with each referral you make during the Promotion Period; for example, we may agree to offer you “up to” a certain amount based on five different amounts and which amount you receive for each referral will be determined from a draw. If this applies to you, we’ll use the following formula:

Odds	Prize
1%	£200
3%	£100
10%	£50
26%	£25
60%	£10

**Amounts are set in GBP but your Reward will be awarded in your base currency and will be an equivalent amount.*

What does your invitee need to do for you to earn the Reward?

For you to be eligible for your Reward, your invitee **must** satisfy the below steps before the end date agreed in the Referral Campaign Invitation Email:

- **Sign up for a Revolut Personal account**, for the first time, using your unique referral link. (Someone who has previously signed up for a Revolut Personal account with any of our global entities will not earn you a Reward.) Signing up means completing the sign up process and passing our onboarding/Know Your Customer (“**KYC**”) checks. If the invitee fails these checks, you will not be eligible for your Reward. The invitee must open a Revolut Personal account for you to earn your reward - opening another Revolut account like a Business or Joint account will not earn you a Reward.
- **Top up their account from an external source** (like a card top-up or transfer from another bank, not a transfer from another Revolut account). There is no minimum required amount.
- **Order a physical card** (this may be subject to a delivery fee and/or a fee for the card itself as agreed in the Personal Fees Page that applies to the invitee’s new Personal account plan).
- **Make a certain number of card payments of the required minimum amount.** The number of card payments and the required minimum amount for each, or all, is explained in your Referral Campaign Invitation Email. These card payments can be made using a virtual or physical card, and they must be genuine purchases (for example, card transactions to payment, gambling, gift card or currency exchange service providers, and money transfers are not valid). The required minimum amount for each card payment is determined by the country of the referrer.

You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if your invitee reverses one of these steps after taking it. For example, if they immediately close their Revolut Personal account, cancel their card before it arrives, or cancel/refund their card purchase.

What other legal information should I know?

1. We may, due to unforeseen circumstances, suspend, terminate or change these Terms without notice.
2. This Promotion is a one-sided campaign, where only the Revolut customer who was invited to refer a friend (not the invitee) can be awarded the Reward.
3. To be eligible for a Reward, you must comply with these Terms and all other terms and conditions that apply to your Revolut Personal account.
4. Any Reward will be paid to the selected Revolut customer’s main Revolut Personal account balance within 10 working days after the end of the Promotion Period.
5. If we believe that you have engaged in any fraud or material abuse of this Promotion we may in our sole discretion take any actions we see fit in the circumstances. For example, it would be a material abuse of this Promotion to orchestrate a campaign to profiteer from this Promotion in a way that does not result in genuine and unique new sign-ups to Revolut, and we may close your Revolut Personal account and reverse any Rewards if you do this.
6. This Promotion is organised and offered by **Revolut Ltd**, a company whose registered address is at 7 Westferry Circus, London, E14 4HD. If you have any questions or complaints

about this Promotion, you can contact us via chat, in the app.

7. These Terms are published in English and English law applies to them; any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings with the courts of England and Wales having exclusive jurisdiction to determine any dispute relating to these Terms.
8. Any personal data processed or controlled during the Promotion will be dealt with in line with [Revolut's Customer Privacy Notice](#) that applies to your Revolut Personal account.