

Win an iPhone Campaign

What is the Promotion about?

Revolut is offering its existing Personal customers in the United Kingdom the opportunity to:

earn a referral reward in the form of cash credited to the main balance of their Personal account (the **"Reward"**), by referring someone (the **"Invitee"**) to sign up for a Revolut Personal account; and

be entered into a prize draw (the **"Prize Draw"**) for a chance to win an **iPhone 15 Pro 128GB** (the **"Additional Prize"**), together referred to as the **"Promotion"**.

Anyone who has received an invitation to the Promotion directly from us on a tile in the home screen of the Revolut app (an **"In-app Referral Invite"**) is eligible to refer someone. We'll also send you an email to the email registered with your Revolut Personal account setting out everything you need to know (unless you've asked us not to send you Revolut marketing emails).

The Promotion will be available for a specific time frame, determined in the In-app Referral Invite. We call this the **"Promotion Period"**. The terms and conditions that apply to the Promotion are made up of these Promotions Terms and the information included in the In-App Referral Invite (the **"Promotion Terms"**).

Anyone you invite to sign up for a Revolut Personal account (the **"Invitee"**) must complete the steps set out in the Promotion Terms. Any Reward will only be paid if all the criteria in the Promotion Terms is met by you and your Invitee during the Promotion Period. Sometimes an Invitee may have longer than the Promotion Period to complete the relevant steps - if this applies, the specific date will be confirmed in the In-app Referral Invite.

You must also comply with these Promotion Terms and the [terms](#) that apply to your Revolut Personal account at all times when participating in the Promotion.

What do you need to do to earn a Reward?

Once you receive an In-app Referral Invite, the following steps must be completed:

- **Invite someone to join Revolut**, by either tapping on the **"Refer"** button displayed in the referral tile in the home screen of your app, or in the follow up email from us.
- Once you do this, a draft email containing your unique referral link will appear. You can **customise the email** and send it to your Invitee/s.

- **Each Invitee must click on your unique link** for you to be eligible for the Promotion. We'll confirm the maximum number of people you can refer as part of the Promotion in the In-app Referral Invite. If you refer more people than this, you will not be paid any Rewards for these additional Invitees even if they complete the relevant steps successfully.

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 In-app Referral Invite.

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 date set out in the In-app Referral Invite:

- **Successfully open 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.) The account the Invitee opens must also be a Revolut Personal account specifically - 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 purchases of the required minimum amount.** The number of card purchases and the required minimum amount for each, or all, is explained in your In-app Referral Invite. These card purchases 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 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 close their Revolut Personal account within 14 days of opening it, cancel their card before it arrives, or cancel/refund their card purchase.

How do I enter the Prize Draw?

We will enter you in the Prize Draw for each successful referral you make as part of this Promotion. If you complete the steps outlined in the **“What do you need to do to earn a Reward?”**, then for each of your Invitees who successfully completes the steps set out in **“What does your Invitee need to do for you to earn the Reward?”**, we will enter your Revolut username in the Prize Draw. We will only enter you in the Prize Draw one time for each successful referral, and subject to the maximum number of people you can refer as part of this Promotion (which will be confirmed in your In-App Referral Invite). Referring more than the maximum number of people will not grant you any additional entries.

How will Revolut select the Prize winner?

Within three business days after the end of the Promotion Period, we will randomly select ten winners from the list of Revolut usernames. If you are a winner, you will be notified by email (to the email address registered to your Personal account) that you have won, and we will confirm how you can receive your Additional Prize. Winners must respond within 5 business days of receiving this notification. If you do not respond within this timeframe, you will not be entitled to the Additional Prize, and we will select a new winner.

We will ask you to provide us with some information including your address so we can identify you and send the Additional Prize to you. We will provide your name and address to our chosen delivery partner so they can arrange for delivery. We will then let you know once the Additional Prize has been shipped, and will provide you with proof of purchase and shipment. It is your responsibility to make sure you are at your delivery address on the delivery day to receive your Additional Prize - please engage directly with our chosen delivery partner if you need to change the delivery date.

What other legal information should I know?

- The Promotion is a one-sided campaign, where only the Revolut customer who was invited to refer a friend (not the Invitee) can be awarded any Reward/s.
- To be eligible for a Reward, you must have an active Personal account (meaning that your account is not restricted, suspended, or closed) throughout the Promotion and at the time we are due to award your account with any Reward/s.
- We will confirm in the In-app Referral Invite when you can expect to receive any Reward you are due as part of the Promotion.
- We reserve the right to reverse any Reward/s credited to your Revolut Personal account if we become aware that you have breached these Promotion Terms. We will consider the reversal of any Reward to have been done with your consent and the payment to have been authorised by you.

- If we believe that you have engaged in any fraud or material abuse of the Promotion we may also in our sole discretion take any actions we see fit in the circumstances. For example, it would be a material abuse of the Promotion to orchestrate a campaign to profiteer from the Promotion in a way that does not result in genuine and unique new sign-ups to Revolut, and so in addition to reversing any Reward/s we may also close your Revolut Personal account.
- We may change, suspend or end the Promotion earlier than the end of the Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation, or due to unforeseen circumstances which may make it impossible for us to continue running the Promotion. We may suspend or end the Promotion on an individual or promotion-wide basis.
- If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will try to give you notice through the app and/or email. Revolut will not be liable for any loss, whether directly or indirectly suffered where we are unable to continue running the Promotion as planned. Please contact Support if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of early suspension or termination.
- By participating in this Promotion, you confirm that you understand that any Reward may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Reward. Revolut will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.
- Revolut is not affiliated with Apple Inc or any of its sellers in relation to this Promotion, and Apple Inc has had no involvement in the organisation or running of this Promotion.
- If we confirm you are a winner of the Additional Prize, you are only entitled to the Additional Prize itself - you cannot ask us to provide you with the monetary value of the Additional Prize or ask us to exchange it for another product instead.
- Any personal data processed or controlled during the Promotion will be dealt with in line with the Revolut Customer Privacy Notice that applies to your Revolut Personal account. The Customer Privacy Notice for Revolut Ltd is available [here](#).
- The Promotion is organised and offered by **Revolut Ltd (company number 08804411)** whose registered address is **30 South Colonnade, London E14 5HX**. If you have a complaint about the Promotion, please raise it directly with Revolut Ltd.

