

The Year End Cashback Campaign (the "**Campaign**") allows customers of Revolut Technologies Singapore Pte Ltd ("**Revolut**", "**we**", "**us**", "**our**") in Singapore to receive S\$5 cashback (the "**Cashback**") on transactions made with Apple/Google Pay, where at least S\$25 in transactions are made during the Campaign Period if certain requirements as set out below in the section "**Who is eligible to participate in the Campaign?**" are met.

The Campaign will start at 00:00 (GMT) on 16 November 2023 and will end at 23:59 (GMT) on 15 December 2023 (the "**Campaign Period**"). The Campaign can be extended or shortened by us in our sole and absolute discretion at any time.

The Campaign is governed by these terms and conditions (the "**Terms**"). The Terms also govern the relationship between each participant in the Campaign ("**you**") and us.

You will be deemed to be participating in the Campaign if you do not reach out to us via in-app chat to inform us that you do not wish to participate in the Campaign within five (5) business days of receiving the campaign email and push notifications.

Who is eligible to participate in the Campaign?

In order to participate in the Campaign, you must:

- have personally received an email from us inviting you to participate in the Campaign;
- have set up an active account with Revolut in Singapore, successfully onboarded, and not had your account suspended or restricted;
- be currently legally residing in Singapore; and
- be amongst the first 2,000 users to spend S\$25 or more via Google Pay or Apple Pay

Employees and contractors of Revolut are not eligible to participate in the Campaign.

We will determine eligibility at our sole and absolute discretion, and may disqualify participants in our sole and absolute discretion if we discover you have breached these Terms or any other terms that apply to your account.

How do I participate in the Campaign?

To participate in the Campaign, you must spend at least S\$25 on Google Pay and/or Apple Pay via your linked Revolut card during the Campaign Period ("**Eligible Spending**"). Eligible Spending may be made either physically or virtually to merchant(s) (either in Singapore or overseas).

The Eligible Spending must be a genuine transaction(s) and must not be reversed or refunded. You must perform these actions yourself. You cannot allow third parties to use your Revolut account/ card to make the Eligible Spending. You must also be part of the first 2,000 users to hit the minimum spend amount of S\$25.

If we suspect you have not met the criteria, or breached these Terms, we may ask you for further information to help us make the assessment, and we are entitled to make any decision thereto in our sole and absolute discretion.

We will deposit the cashback amount into the Revolut Accounts of all participants who qualified within thirty (30) business days after the end of the Campaign Period.

How much Cashback will I get?

The amount of cashback that you will receive is S\$5 during the Campaign Period.

If you earn a cashback, we will deposit the cashback into your Revolut Account within thirty (30) business days after the end of the month in which you earn it.

What else should I know?

1. Your participation in the Campaign is subject to these Terms as well as the other terms and conditions that apply to your Revolut account.
2. We reserve the right to refuse participation, or to refuse to award any cashback to any participant in breach of these Terms or any applicable law.
3. You agree that if we (in our reasonable opinion) believe that you have breached these Terms or any other terms that apply to your account, you unequivocally authorise us to deduct from your account any cashback paid under the Campaign.
4. We may change these Terms, or change, suspend or stop the Campaign at our sole and absolute discretion at any time.
5. Participation in this Campaign is entirely at the risk of participants, and Revolut does not make any warranties in connection with the same to the furthest extent permitted by law.
6. Revolut shall not be liable for any loss (including, without limitation, indirect or consequential loss) in connection with the Campaign or any cashback, except any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
7. We accept no responsibility for any tax or other liability that may arise as a result of the Campaign.
8. These Terms shall be governed and construed in accordance with the laws of Singapore. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the exclusive jurisdiction of the competent court in Singapore.
9. By participating in this Campaign you consent to Revolut's, collection, holding, storage use, processing, transfer, disclosure and/or reporting (directly or indirectly) of your personal data to relevant third parties (including any persons who are involved in operating, administering or promoting this Campaign on behalf of Revolut), including but not limited to for the purposes of administering this Campaign, for contacting you regarding the same and for marketing purposes.
10. You can find more information about how we use your personal data in our Privacy Policy (available at www.revolut.com/en-SG/legal/privacy). Save for the above, personal data relating to Revolut customers are kept confidential and will otherwise not be given to any other person except with the consent of the Revolut customer or as permitted by the Personal Data Protection Act 2012 (and subsidiary legislation).