

What is the promotion about?

Revolut is offering customers the opportunity to obtain a limited edition Revolut card plated with 24 karat gold (the **"24K Gold Card"**). 50 24K Gold Cards will be issued to the top 50 spenders in December 2024, and another 50 24K Gold Cards will be issued to the top 50 spenders in January 2025 (the **"Promotion"**). These spenders must also be Eligible Customers (as defined below).

These terms (the **"Promotion Terms"**) set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

The Promotion will run from 00:00 UTC 1 December 2024 until 23:59 UTC 31 January 2025 (**"Promotion Period"**).

Who is eligible to take part in the Promotion?

An **"Eligible Customer"** is defined as a customer that:

- Lives at a residential address in Singapore;
- Has passed Revolut 'Know Your Customer' checks;
- Signs up during the Promotion Period;
- Has an active Revolut Standard, Premium or Metal account; and
- Has not previously closed a Revolut account or had an account become suspended or restricted.

How do I receive the 24K Gold Card?

To receive the 24K Gold card (a **"24K Gold Card Winner"**), you must:

- Sign up between 00:00 UTC 1 December 2024 to 23:59 UTC 31 December 2024 and be one of the top 50 spenders in December 2024; or
- Sign up between 00:00 UTC 1 January 2025 to 23:59 UTC 31 January 2025 and be one of the top 50 spenders in January 2025.

Each 24K Gold Card Winner will receive their card within 30 business days after the end of the respective qualifying month. For instance:

- A 24K Gold Card Winner for December 2024 will receive their gold card within 30 business days from 31st December 2024; or
- A 24k Gold Card Winner for January 2025 will receive their gold card within 30 business days from 31st January 2025.

What counts as a spend?

To qualify, your transaction has to be a genuine card purchase (some examples of invalid transactions are card transactions to payment service providers, gambling, gift card or currency exchange service providers, and money transfers). These purchases must be successful transactions and must not be reversed or refunded. Card purchases can be made on either the virtual or physical Revolut card. You acknowledge and agree that Revolut has the sole discretion to determine if a transaction constitutes a "genuine card purchase".

What other legal information should I know?

1. This Promotion is organised and offered by Revolut Technologies Singapore Pte Ltd, a company whose registered address is at 30 Cecil Street, #19-08, Prudential Tower, Singapore 049712
2. We may, at our sole discretion, cancel this Promotion, and/or suspend, terminate or change these Promotion Terms at any time without notice.
3. This Promotion is governed by these Promotion Terms. We can cancel this Promotion, or change these Promotion Terms, at any time without notice.
4. Only users who receive an invitation from us or our approved partners (like performance marketing ads, influencers, affiliates, etc. with whom we're partnering with to acquire new signups) to participate in this Promotion are eligible for it.
5. You cannot ask us to invite you to the Promotion if you weren't selected or ask us to extend it if you miss it.
6. Events beyond the control of Revolut may occur that render the awarding of the Promotion impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
7. These Terms are published in English and 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.
8. Our approved partners will send marketing materials to their existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from any of the approved partners you must manage your marketing preferences with the approved partners directly as this is outside of Revolut's remit. Revolut will process your personal data in line with our Privacy Policy.
9. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an

unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.

10. To the extent permitted by law, these Promotion Terms shall be exclusively governed by 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 competent court in the Republic of Singapore.
11. To be eligible for the Promotion, you must comply with these Promotion Terms.