

What is the promotion about?

Revolut is offering customers the opportunity to obtain a limited edition 24k Gold card (a Revolut card plated in 24 karat gold). A total of 100 gold cards will be issued to our top 50 spenders in December 2023 and January 2024 respectively.

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 GMT+8 on Friday 01 December 2023 until 23:59 GMT+8 on Wednesday 31 January 2024 ("**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;
- 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, you must be one of the top 50 spenders in either December 2023 or January 2024.

Even if you qualify as a top 50 spender in both December 2023 and January 2024, you will only receive one 24K Gold card regardless.

Users who have qualified as a top spender will receive their gold card within 30 business days after the respective qualifying month, i.e:

- A top 50 spender in December 2023 will receive their gold card within 30 business days from 31st December 2023; or
- A top 50 spender in January 2024 will receive their gold card within 30 business days from 31st January 2024

For the avoidance of doubt, you will not be eligible for two 24k gold cards even if you are a top 50 spender in both December 2023 and January 2024.

What counts as a spend?

To qualify, your transaction has to be a genuine card purchase (for example, card transactions to payment service providers, gambling, gift card or currency exchange service providers, and

money transfers are not valid). These purchases must be successful transactions and must not be reversed or refunded.

Card purchases can be done with either the virtual or physical Revolut card.

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. 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.