

Terms and Conditions

Welcome to the April 2024 Revolut Australia Gold Card Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**Revolut**", "**we**", or "**our**").

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#), and the [Fees and Charges Section](#).

Promotion Period

The Promotion starts on 1 April 2024 12:00am AEDT and ends on 30 April 2024 11:59pm AEDT (the "**Promotion Period**").

What is the Promotion?

The Promotion is the opportunity for 50 Eligible Customers to win a 24k Plated Gold Revolut Card (the "**Gold Card**").

Eligible Customers will automatically be entered into the Promotion.

Who is eligible to participate in the Promotion?

To participate in the Promotion, you must be an Eligible Customer of Revolut.

An "**Eligible Customer**" is defined as a customer that has, during the Promotion Period:

- downloaded the Revolut app and set up a new Revolut account;
- passed Revolut 'Know Your Customer' checks and been onboarded; and
- not previously closed a Revolut account or had an account become suspended or restricted.

How do I win one of the fifty Gold Cards?

In order to win one of the fifty Gold Cards, you must be one of the top fifty Eligible Customers in terms of the total spend towards Eligible Transactions.

Only Eligible Transactions will count towards the total spend.

What is an Eligible Transaction?

For the purpose of the Promotion, an "**Eligible Transaction**" is a physical or virtual Revolut card payment transaction that is:

- made within 30 days after becoming an Eligible Customer;

- domestic or international; and
- for the genuine purchase of goods and/or services from a third-party merchant.

For the avoidance of doubt, Eligible Customers will have a total of **30 days** to make Eligible Transactions, even if the 30 day period ends after the Promotion Period. For example, if you become an Eligible Customer on 28 April, you will have until 27 May to spend towards Eligible Transactions.

Examples of transactions which are not genuine include, but are not limited to:

- transfers of funds within the Revolut app;
- the purchase of cryptocurrencies or commodities within the Revolut app;
- money transfer services;
- cash or quasi-cash (e.g. Gift Cards, Money Orders);
- gambling;
- investments.

When will I know if I won?

The winners will be notified by email within **40 days** after the end of the Promotion Period.

When will the Gold Cards be posted?

The Gold Cards will be posted within **10 days** after notifying the winners. Revolut will post the Gold Cards to the winners at no cost.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms at any time during the Promotion Period. If we exercise this right in a way that is detrimental to you in your capacity as an Eligible Customer, we will notify you directly. In all other instances we will try to give advance notice on our website. Please contact Customer 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 this early suspension or termination.

If an Eligible Transaction is subsequently reversed or declined at any time (either during or after the Promotion Period) then that transaction is no longer considered an Eligible Transaction for the purposes of this Promotion.

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.

If you close your Revolut account or your account becomes suspended or restricted, then you will no longer be considered an Eligible Customer, and you will not receive the Gold Card even if you are a winner.

Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria.