

Revolut x VISA | ADR - Cashback Offer 2023

What is the Promotion about?

As part of the **Revolut x VISA | ADR (Aeroporti di Roma)** Promotion (the “**Promotion**”), Revolut is offering users in eligible markets the opportunity to sign up to Revolut for the first time and receive:

- up to 100% cashback on their first completed Revolut card transaction, **subject to a maximum cap amount of €20** (or the currency equivalent depending on the base currency of your Revolut Personal account) (the “**Cashback Offer**”).

The Promotion will run from **00.00 UTC on 9 September 2023** to **11:59 UTC on 27 October 2023**. We call this the “**Promotion Period**”.

These terms and conditions (the “**Promotion Terms**”) govern the entire Promotion.

Users based in **Austria, Belgium, Bulgaria, England, Estonia, Finland, France, Germany, Iceland, Italy, Ireland, Lithuania, Netherlands, Norway, Scotland, Slovenia, Slovakia, Spain, Sweden or Wales** (the “**Eligible Markets**”) will be able to receive the Cashback Offer as long as they meet the eligibility criteria set out in the “**What do I need to do to take part in the Promotion?**” part of these Promotion Terms before the end of the Promotion Period.

These 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 the Promotion.

What do I need to do to take part in the Promotion?

To receive the Cashback Offer you will need to:

- dispense a Revolut card from a Revolut card vending machine at Rome Fiumicino Airport;
- use your iPhone or Android to scan the QR code on the Revolut card envelope; and
- sign up for a Revolut Personal account through the unique link on the landing page the QR code link takes you to.

You will also need to complete the following steps:

- **Click on the unique link for the Promotion using the QR code provided on the card envelope** – this link will redirect you to a landing page on Revolut’s website where you will need to provide your phone number. On the Revolut landing page on the website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period as well as the Cashback Offer available to you. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account.
- **Follow the steps for opening a Revolut Personal account and pass our Know Your Customer (“KYC”) checks** with an active Personal account (no restrictions) before the end of the Promotion Period (**if you already have a Revolut Personal account or you’ve had one previously with any Revolut group company you won’t be eligible for the Promotion**).

- **Top up your Revolut Personal account** with an amount of your choice so you have money to use to make a card payment.
- **Make at least one card payment of more than €1 (or currency equivalent) before the end of the Promotion Period** (the payment must **complete** within 5 days of the end of the Promotion Period). The card payment can be made with either a physical card (including any card you dispense from the Revolut card vending machine once linked to your account) or a virtual card. Just so you know, your Cashback Offer will be a cashback amount up to the purchase amount of your first card payment up to the limit set out in "**How do I get my cashback?**".

You must successfully complete all of the above steps before the end of the Promotion Period in order to receive the Cashback Offer. Any entries into the Promotion made outside of the Promotion Period will not be accepted.

Currency equivalents of €1:

- 2 BGN (Bulgarian Lev)
- 1 GBP (British pound)
- 150 ISK (Icelandic Krona)
- 12 NOK (Norwegian Krone)

How do I receive my Cashback?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?", you will be able to receive a Cashback Offer, which will be cashback up to your purchase amount on your first completed card payment made within the Promotion Period capped at €20 (or currency equivalent).

Currency equivalents of €20:

- 40 BGN (Bulgarian Lev)
- 20 GBP (British pound)
- 3000 ISK (Icelandic Krona)
- 232 NOK (Norwegian Krone)

We'll credit the cashback to your account within 7 days of the payment completion date subject to these Promotion Terms.

For more information about how we handle your personal data, please refer to our [Customer Privacy Notice](#).

Other things you should know:

1. Who is this Promotion organised by:

- For users resident in England, Scotland or Wales, the Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.

- For users resident in the Eligible Markets in the EEA except for customers of the Revolut Bank UAB branches in France and Ireland, the Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
- For customers of the Revolut Bank UAB French branch, this Promotion is organised and offered by Revolut Bank UAB acting via its branch in France, with company number 894 031 244 and whose registered office is at 3 Rue de Stockholm, Patchwork Saint Lazare 75008 Paris, France.
- For customers of the Revolut Bank UAB Irish branch, this Promotion is organised and offered by Revolut Bank UAB acting in Ireland via its branch in Ireland, with company number 909790 and whose address is at 2 Dublin Landings, North Dock, Dublin 1, Ireland.
- Visa is not responsible for the administration of this Promotion.

2. What you need to know about the Cashback Offer:

- We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorised by you.
- If your first completed payment is reverted or you seek a refund but you made another payment within the Promotion Period that completed, we will treat that payment as your first completed payment.
- If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with any cashback or between the time of qualifying for cashback and receiving cashback that you were entitled to under this Promotion, you will lose your entitlement to that cashback.

3. Other legal bits and pieces

- By entering the Promotion you are deemed to have accepted and agreed to be bound by these Promotion Terms which are agreed between you and the Revolut company with which you signed up for your Revolut account.
- We can change these Promotion Terms at any time without notice but we'll try to let you know in advance.
- We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. 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 this early suspension or termination.
- 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.

- Revolut accepts no responsibility for entries not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.
- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in the Promotion.
- These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
- For customers of Revolut Ltd, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.
- For customers of Revolut Bank UAB, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. 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 Lithuania (or in the courts of any EU Member State where you reside).
- For the customers of Revolut Bank UAB French branch, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of France. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in France (or in the courts of any EU Member State where you reside).
- For the customers of Revolut Bank UAB Irish branch, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Ireland. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Ireland (or in the courts of any EU Member State where you reside).
- For more information about how we handle your personal data, please refer to our [Customer Privacy Notice](#).

Revolut x VISA | ADR Promotion - NFL London Games 2023

What is the Promotion about?

As part of the **Revolut x VISA | ADR (Aeroporti di Roma) Promotion - NFL London Games 2023** Promotion (the "**Promotion**"), Revolut is offering users in eligible markets the opportunity to sign up to Revolut for the first time and receive:

- up to 100% cashback on their first completed Revolut card transaction, **subject to a maximum cap amount of €20** (or the currency equivalent depending on the base currency of your Revolut Personal account) (the "**Cashback Offer**"); and
- a prize draw entry for one winner and their plus one to attend the **NFL London Games 2023** to watch the Jacksonville Jaguars vs Buffalo Bills game, on **8 October 2023** and receive accommodation for 2 nights (the "**Prize Draw**").

The Promotion will run from **00.00 UTC on 28 July 2023** to **11:59 UTC on 8 September 2023**. We call this the "**Promotion Period**".

These terms and conditions (the "**Promotion Terms**") govern the entire Promotion.

Users based in **Austria, Belgium, Bulgaria, England, Estonia, Finland, France, Germany, Iceland, Lithuania, Netherlands, Norway, Scotland, Slovenia, Slovakia, Spain, Sweden or Wales** (the "**Eligible Markets**") will be able to receive the Cashback Offer and a Prize Draw entry as long as they meet the eligibility criteria set out in the "**What do I need to do to take part in the Promotion?**" part of these Promotion Terms before the end of the Promotion Period.

Users based in **Italy** and **Ireland** will be able to receive the Cashback Offer as long as they meet the eligibility criteria set out in the "**What do I need to do to take part in the Promotion?**" part of these Promotion Terms before the end of the Promotion Period. **Users in Italy and Ireland are not eligible for the Prize Draw entry.**

These 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 the Promotion.

What do I need to do to take part in the Promotion?

To receive the Cashback Offer and enter the Prize Draw, you will need to:

- dispense a Revolut card from a Revolut card vending machine at Rome Fiumicino Airport;
- use your iPhone or Android to scan the QR code on the Revolut card envelope; and
- sign up for a Revolut Personal account through the unique link on the landing page the QR code link takes you to.

You will also need to complete the following steps:

- **Click on the unique link for the Promotion using the QR code provided on the card envelope** – this link will redirect you to a landing page on Revolut's website where you will need to provide your phone number. On the Revolut landing page on the website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period as well as the Cashback Offer available to you. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account
- **Follow the steps for opening a Revolut Personal account and pass our Know Your Customer ("KYC") checks** with an active Personal account (no restrictions) before the end of the Promotion Period (**if you already have a Revolut Personal account or you've had one previously with any Revolut group company you won't be eligible for the Promotion**).

- **Top up your Revolut Personal account** with an amount of your choice so you have money to use to make a card payment.
- **Make at least one card payment of more than €1 (or currency equivalent) before the end of the Promotion Period** (the payment must complete within 5 days of the end of the Promotion Period). The card payment can be made with either a physical card (including any card you dispense from the Revolut card vending machine once linked to your account) or a virtual card. Just so you know, your Cashback Offer will be a cashback amount up to the purchase amount of your first card payment up to the limit set out in **“How do I get my cashback?”**.

You must successfully complete all of the above steps before the end of the Promotion Period in order to receive the Cashback Offer and enter the Prize Draw. Any entries into the Promotion made outside of the Promotion Period will not be accepted.

Currency equivalents of €1:

- 2 BGN (Bulgarian Lev)
- 1 GBP (British pound)
- 150 ISK (Icelandic Krona)
- 12 NOK (Norwegian Krone)

How do I receive my Cashback?

If you meet the eligibility criteria and complete the steps outlined in **“What do I need to do to take part in this Promotion?”**, you will be able to receive a Cashback Offer, which will be cashback up to your purchase amount on your first completed card payment made within the Promotion Period capped at €20 (or currency equivalent).

Currency equivalents of €20:

- 40 BGN (Bulgarian Lev)
- 20 GBP (British pound)
- 3000 ISK (Icelandic Krona)
- 232 NOK (Norwegian Krone)

We'll credit the cashback to your account within 7 days of the payment completion date subject to these Promotion Terms.

How do I enter the Prize Draw?

If you have completed the criteria under **“What do I need to do to take part in the Promotion?”**, you will be counted in the prize draw once for your entry.

It does not matter whether your first payment is valued just over €1 (or currency equivalent), if it is has a much greater value, or if you make multiple card payments (each valued more than €1 (or currency equivalent)), as you'll still only be entered into the prize draw once where you meet the criteria under **“What do I need to do to take part in the Promotion?”**.

Your chances of winning will also remain the same regardless of which Eligible Market you live in as all eligible candidates' names will be entered just once where the relevant criteria is met.

How will Revolut select the Prize winner?

At the end of the Promotion Period, Revolut will select one winner from the pool of eligible candidates that have successfully passed KYC and have completed one card payment transaction. Revolut will get in touch with that person to tell them they're the winner via a push notification and email.

We will provide you with a 48-hour window from the time we initially reach out to you to confirm your and your plus one's details and availability. If you do not respond within the 48-hour window, we will proceed with selecting another customer as the winner.

If we contact you to tell you have won but within 48 hours of contacting you we realise that you do not meet the eligibility requirements, we will be unable to award you with the prize and we will reach out to the customer who has been randomly selected as the second winner of this Promotion.

The winner will be chosen and announced within a maximum of 15 days after the end of the Promotional Period. If we confirm you are the winner but your Revolut Personal account is closed before the prize is awarded and paid for, you will forfeit your prize.

The decisions as to the administration and operation of the Promotion, including the selection of the winner and their plus one, are final and binding.

What's included in the prize from the Prize Draw if I am a winner?

One eligible Revolut customer and their plus one will receive the below "**Prize**":

- a **Hospitality Package from Visa** which includes two tickets to the Jacksonville Jaguars vs Buffalo Bills NFL game in London (more details on what's included in your Hospitality Package can be found below); and
- **return flights for you and your plus one** from your home address (this should be the address registered to your Revolut Personal account) to London, England; or
- **return train travel for you and your plus one** from your home address (this should be the address registered to your Revolut Personal account) to London if you live in England and travelling by train makes more sense for you than flying.

Thanks to Visa, if you win, the following items will be paid and covered as part of your Hospitality Package for you and your plus one (these are part of your Prize):

- **Accommodation in London**, England at a hotel of our choice for two nights which includes complimentary breakfast. You and your plus one will share a hotel room;
- **Travel arrangements from one of the London airports or London train stations** where your plane or train arrives to your accommodation while you are in London and the return journey;
- **Travel arrangements from your accommodation** while you are in England to the event venue and any return journey;
- **Your tickets for the Jacksonville Jaguars vs Buffalo Bills NFL game** with pre-/post-game hospitality activity;
- **A Visa prepaid card**, pre-loaded with a total value of £200 GBP that you and your plus one can use;

- **Visa and NFL branded merchandise** for you and your plus one courtesy of Visa;
- **NFL stadium-approved bag;**
- **Local cultural activity** (group or individual);
- **Access to Visa's Events**, support staff for the duration of your stay in England.

This Promotion will only cover the costs of the above items. You and your plus one will be responsible for paying for any additional costs that arise as a result of your return journey to England for the event. You will also be responsible for your return journey from the nearest airport or train station to your home address.

Your tickets for the NFL game will include a hospitality package including some food and drink before the event but unless we tell you otherwise, you will both be responsible for covering the cost of all your meals during your time in England.

Your Hospitality Package provides you with 1 prepaid Visa card which you can use to cover any personal food and drink expenses. The maximum value that this Visa card will hold is £200 GBP in total.

Visa's Hospitality Package does not include any ancillary services you may wish to use during your stay at the hotel, for example, any use of the phone in your hotel room, mini-bar, laundry services or spa etc.

Neither Revolut nor Visa are responsible for checking and/or applying for any tourist visas that you and/or your plus one may require for your trip, nor are we responsible for any applicable taxes that may arise.

How will you process my data?

If you choose to participate in this Promotion by completing the steps under the **"What do I need to do to take part in the Promotion?"** section of these Promotion Terms, we'll include you in a pool of entrants.

If you are the winner of this Promotion, you acknowledge that we will:

- need details from you and your plus one (including some or all of the following - each of your names, address, date of birth, photo ID, and passport numbers (if you will need to travel by plane)) and any other information needed to plan your experience such as dietary requirements;
- share your and your plus one's details with Visa and associated third parties such as the airline, the hotel and other travel providers in order to organise your travel to and from England, your accommodation while you are in England, your tickets to the NFL game, and your Hospitality Package offered by Visa; and
- publish your name and the region where you live on our social media pages, unless you tell us not to do this (if you object to this, please note that we will still have to make this information available on request to comply with our obligations under advertising laws if you are a customer of Revolut Ltd).

For more information about how we handle your personal data, please refer to our [Customer Privacy Notice](#). Any data that may be passed on to Visa and other third parties under this Promotion will be processed in accordance with [Visa's privacy policy](#).

Other things you should know:

1. Who is this Promotion organised by

- For users resident in England, Scotland or Wales, the Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
- For users resident in the Eligible Markets in the EEA except for customers of the Revolut Bank UAB branches in France and Ireland, the Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
- For customers of the Revolut Bank UAB French branch, this Promotion is organised and offered by Revolut Bank UAB acting via its branch in France, with company number 894 031 244 and whose registered office is at 3 Rue de Stockholm, Patchwork Saint Lazare 75008 Paris, France.
- For customers of the Revolut Bank UAB Irish branch, this Promotion is organised and offered by Revolut Bank UAB acting in Ireland via its branch in Ireland, with company number 909790 and whose address is at 2 Dublin Landings, North Dock, Dublin 1, Ireland.
- Visa and NFL are **not** responsible for the administration of this Promotion.

2. What you need to know about the Cashback Offer

- We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorised by you.
- If your first completed payment is reverted or you seek a refund but you made another payment within the Promotion Period that completed, we will treat that payment as your first completed payment.
- If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with any cashback or between the time of qualifying for cashback and receiving cashback that you were entitled to under this Promotion, you will lose your entitlement to that cashback.

3. What you need to know about the Prize Draw

- The winner of the Prize Draw will be able to invite a plus one who must also be at least 18 years of age from the time the Prize Draw winner is announced. This is in line with the age requirements for opening a Revolut Personal account.
- In the event that you win, you and your plus one will not be in a position to negotiate, re-sell (or seek to re-sell or transfer) your prize to anyone else or for any market value or cash alternative.
- In the event of the Prize being unavailable, we reserve the right to substitute it for one of equal or greater value. Any substitution will be within our discretion and we will ensure that we notify you within a reasonable timeframe. If you are the winner and you do not accept

the substitution you will lose your right to the Prize and we will award the Prize to the second winner.

- We agree to award the Prize in line with these Promotion Terms. You agree to accept the Prize as that is awarded to you and in line with these Promotion Terms. By accepting the prize the winner is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any COVID-19 requirements.
- You will no longer be eligible to receive your Prize if:
 - i. the card payment that made you eligible for this Promotion is refunded to you;
 - ii. you breach the terms that apply to your Revolut Personal account or if we become aware you were not compliant with these Promotion Terms;
 - iii. you close your Revolut Personal account or your account becomes suspended or restricted before we were due to award you your Prize.
- Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of the use of the Hospitality Package offered by Visa (which includes but is not limited to the aeroplane or train tickets and the NFL game tickets) by the winner and their plus one.
- Visa will not be liable for any postponement, cancellation or material change of the Promotion.
- NFL is not liable for anything arising out of this promotion including the fulfilment of any prizes.
- So far as is permitted by law, Visa and NFL and their associated companies and agents exclude responsibility and all liabilities arising from:
 - i. any postponement, cancellation or material change of the promotion of the NFL London Games 2023; and
 - ii. any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it.

4. Other legal bits and pieces

- By entering the Promotion you are deemed to have accepted and agreed to be bound by these Promotion Terms which are agreed between you and the Revolut company with which you signed up for your Revolut account.
- We can change these Promotion Terms at any time without notice but we'll try to let you know in advance.
- We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. 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 this early suspension or termination.
- 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.
- Events beyond the control of Revolut may also occur that render the awarding of the Prize as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly

or indirectly suffered, as a result of an event outside of its control.

- Revolut accepts no responsibility for entries not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.
- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in the Promotion.
- These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
- For customers of Revolut Ltd, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.
- For customers of Revolut Bank UAB, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. 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 Lithuania (or in the courts of any EU Member State where you reside).
- For the customers of Revolut Bank UAB French branch, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of France. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in France (or in the courts of any EU Member State where you reside).
- For the customers of Revolut Bank UAB Irish branch, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Ireland. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Ireland (or in the courts of any EU Member State where you reside).

Revolut x VISA | ADR - FIFA Women's World Cup 2023

What is the Promotion about?

As part of the **Revolut x VISA | ADR (Aeroporti di Roma) Promotion - FIFA Women's World Cup 2023** (the "**Promotion**"), Revolut is offering users in eligible markets the opportunity to sign up

to Revolut for the first time and receive:

- up to 100% cashback on their first completed Revolut card transaction, subject to a maximum cap amount of €20 (or the currency equivalent depending on the base currency of your Revolut Personal account) (the **"Cashback Offer"**); and
- a prize draw entry for one winner and their plus one to attend the **FIFA Women's World Cup 2023** in Australia and New Zealand to watch the final game, on 20 August 2023 and receive 4/5* rated accommodation for 4 nights (the **"Prize Draw"**).

The Promotion will run **from 00.00 UTC on 22 June 2023 to 11:59 UTC on 27 July 2023**. We call this the **"Promotion Period"**.

These terms and conditions (the **"Promotion Terms"**) govern the entire Promotion.

Users based in **Austria, Belgium, Bulgaria, England, Estonia, Finland, France, Germany, Iceland, Lithuania, Netherlands, Norway, Scotland, Slovenia, Slovakia, Spain, Sweden or Wales** (the **"Eligible Markets"**) will be able to receive the Cashback Offer and a Prize Draw entry as long as they meet the eligibility criteria set out in the **"What do I need to do to take part in the Promotion?"** part of these Promotion Terms before the end of the Promotion Period.

Users based in Italy and Ireland will be able to receive the Cashback Offer as long as they meet the eligibility criteria set out in the **"What do I need to do to take part in the Promotion?"** part of these Promotion Terms before the end of the Promotion Period. **Users in Italy and Ireland are not eligible for the Prize Draw entry.**

These 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 the Promotion.

What do I need to do to take part in the Promotion?

To receive the Cashback Offer and enter the Prize Draw, you will need to:

- dispense a Revolut card from a Revolut card vending machine at Rome Fiumicino Airport;
- use your iPhone or Android to scan the QR code on the Revolut card envelope; and
- sign up for a Revolut Personal account through the unique link on the landing page the QR code link takes you to.

You will also need to complete the following steps:

- **Click on the unique link for the Promotion using the QR code provided on the card envelope** - this link will redirect you to a landing page on Revolut's website where you will need to provide your phone number. On the Revolut landing page on the website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period as well as the Cashback Offer available to you. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account
- **Follow the steps for opening a Revolut Personal account and pass our Know Your Customer ("KYC") checks** with an active Personal account (no restrictions) before the end of the Promotion Period (if you already have a Revolut Personal account or you've had one previously with any Revolut group company you won't be eligible for the Promotion).
- **Top up your Revolut Personal account** with an amount of your choice so you have money to use to make a card payment.

- **Make at least one card payment of more than €1 (or currency equivalent) before the end of the Promotion Period (the payment must complete within 5 days of the end of the Promotion Period).** The card payment can be made with either a physical card (including any card you dispense from the Revolut card vending machine once linked to your account) or a virtual card. Just so you know, your Cashback Offer will be a cashback amount up to the purchase amount of your first card payment up to the limit set out in **“How do I get my cashback?”**.

You must successfully complete all of the above steps before the end of the Promotion Period in order to receive the Cashback Offer and enter the Prize Draw. Any entries into the Promotion made outside of the Promotion Period will not be accepted.

Currency equivalents of €1:

- 2 BGN (Bulgarian Lev)
- 1 GBP (British pound)
- 150 ISK (Icelandic Krona)
- 12 NOK (Norwegian Krone)

How do I receive my Cashback?

If you meet the eligibility criteria and complete the steps outlined in **“What do I need to do to take part in this Promotion?”**, you will be able to receive a Cashback Offer, which will be cashback up to your purchase amount on your first completed card payment made within the Promotion Period capped at €20 (or currency equivalent).

Currency equivalents of €20:

- 40 BGN (Bulgarian Lev)
- 20 GBP (British pound)
- 3000 ISK (Icelandic Krona)
- 232 NOK (Norwegian Krone)

We'll credit the cashback to your account within 7 days of the payment completion date subject to these Promotion Terms.

How do I enter the Prize Draw?

If you have completed the criteria under **“What do I need to do to take part in the Promotion?”**, you will be counted in the prize draw once for your entry.

It does not matter whether your first payment is valued just over €1 (or currency equivalent), if it is has a much greater value, or if you make multiple card payments (each valued more than €1 (or currency equivalent)), as you'll still only be entered into the prize draw once where you meet the criteria under **“What do I need to do to take part in the Promotion?”**.

Your chances of winning will also remain the same regardless of which Eligible Market you live in as all eligible candidates' names will be entered just once where the relevant criteria is met.

How will Revolut select the winner?

At the end of the Promotion Period, Revolut will select one winner from the pool of eligible candidates that have successfully passed KYC and have completed one card payment transaction. Revolut will get in touch with that person to tell them they're the winner via a push notification and email.

We will provide you with a 48-hour window from the time we initially reach out to you to confirm your and your plus one's details and availability. If you do not respond within the 48-hour window, we will proceed with selecting another customer as the winner.

If we contact you to tell you have won but within 48 hours of contacting you we realise that you do not meet the eligibility requirements, we will be unable to award you with the prize and we will reach out to the customer who has been randomly selected as the second winner of this Promotion.

The winner will be chosen and announced within a maximum of 15 days after the end of the Promotional Period. If we confirm you are the winner but your Revolut Personal account is closed before the prize is awarded and paid for, you will forfeit your prize.

The decisions as to the administration and operation of the Promotion, including the selection of the winner and their plus one, are final and binding.

What's included in the prize from the Prize Draw if I am a winner?

One eligible Revolut customer and their plus one will receive the below "**Prize**":

- **a Hospitality Package from Visa** which includes two tickets to the finals match of FIFA Women's World Cup 2023™ (ore details on what's included in your Hospitality Package can be found below); and
- **return flights for you and your plus one** from your home address (this should be the address registered to your Revolut Personal account) to Australia.

Thanks to Visa, if you win, the following items will be paid and covered as part of your Hospitality Package for you and your plus one (these are part of your Prize):

- **Accommodation in Sydney**, Australia at a 4/5* hotel of our choice for four nights which includes complimentary breakfast. You and your plus one will share a hotel room;
- **Travel arrangements from Sydney Airport** in Australia where your plane arrives to your accommodation while you are in Australia and the return journey;
- **Travel arrangements from your accommodation** while you are in Australia to the event venue and any return journey;
- **Your tickets for the Finals to FIFA Women's World Cup 2023™** with Match Club hospitality package;
- **2 x Visa prepaid card(s)**, pre-loaded with a total value of \$200 per card (\$400 USD in total) that you and your plus one can use;
- **\$400 USD worth of Visa and FIFA World Cup 2023™ branded merchandise** for you and your plus one courtesy of Visa;
- **Access to Visa Concierge** which will be located at the hotel;

- **Access to Visa's Event, Medical and Security support staff** for the duration of your stay in Australia.

This Promotion will only cover the costs of the above items. You and your plus one will be responsible for paying for any additional costs that arise as a result of your return journey to Australia for the event. You will also be responsible for your return journey from the nearest airport in your country of residence to your home address.

Your tickets for the FIFA Women's World Cup 2023™ match will include the Match Club hospitality package including some food and drink before the event but unless we tell you otherwise, you will both be responsible for covering the cost of all your meals during your time in Australia.

Your Hospitality Package provides you with 2 prepaid Visa card(s) which you can use to cover any personal food and drink expenses. The maximum value that these Visa cards will hold is \$200 USD per card in total.

Visa's Hospitality Package does not include any ancillary services you may wish to use during your stay at the hotel, for example, any use of the phone in your hotel room, mini-bar, laundry services or spa etc.

Neither Revolut nor Visa are responsible for checking and/or applying for any tourist visas that you and/or your plus one may require for your trip, nor are we responsible for any applicable taxes that may arise.

How will you process my data?

If you choose to participate in this Promotion by completing the steps under the "What do I need to do to take part in the Promotion?" section of these Promotion Terms, we'll include you in a pool of entrants.

If you are the winner of this Promotion, you acknowledge that we will:

- need some details from you and your plus one (including each of your names, address, date of birth, and passport numbers and any other information needed to plan your experience such as dietary requirements);
- share your and your plus one's details with Visa and associated third parties such as the airline, the hotel and other travel providers in order to organise your travel to and from Australia, your accommodation while you are in Australia, your tickets to the FIFA Women's World Cup 2023™ match, and your Hospitality Package offered by Visa; and
- publish your name and the region where you live on our social media pages, unless you tell us not to do this (if you object to this, please note that we will still have to make this information available on request to comply with our obligations under advertising laws if you are a customer of Revolut Ltd).

For more information about how we handle your personal data, please refer to our [Customer Privacy Notice](#). Any data that may be passed on to Visa and other third parties under this Promotion will be processed in accordance with [Visa's privacy policy](#).

Other things you should know:

Who is this Promotion organised by

- For users resident in England, Scotland or Wales, the Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
- For users resident in the Eligible Markets in the EEA except for customers of the Revolut Bank UAB branches in France and Ireland, the Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
- For customers of the Revolut Bank UAB French branch, this Promotion is organised and offered by Revolut Bank UAB acting via its branch in France, with company number 894 031 244 and whose registered office is at 3 Rue de Stockholm, Patchwork Saint Lazare 75008 Paris, France.
- For customers of the Revolut Bank UAB Irish branch, this Promotion is organised and offered by Revolut Bank UAB acting in Ireland via its branch in Ireland, with company number 909790 and whose address is at 2 Dublin Landings, North Dock, Dublin 1, Ireland.
- Visa and FIFA are not responsible for the administration of this Promotion.

What you need to know about the Cashback Offer

- We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorised by you.
- If your first completed payment is reverted or you seek a refund but you made another payment within the Promotion Period that completed, we will treat that payment as your first completed payment.
- If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with any cashback or between the time of qualifying for cashback and receiving cashback that you were entitled to under this Promotion, you will lose your entitlement to that cashback.

What you need to know about the Prize Draw

- The winner of the Prize Draw will be able to invite a plus one who must also be at least 18 years of age from the time the Prize Draw winner is announced. This is in line with the age requirements for opening a Revolut Personal account.
- In the event that you win, you and your plus one will not be in a position to negotiate, re-sell (or seek to re-sell or transfer) your prize to anyone else or for any market value or cash alternative.
- In the event of the Prize being unavailable, we reserve the right to substitute it for one of equal or greater value. Any substitution will be within our discretion and we will ensure that we notify you within a reasonable timeframe. If you are the winner and you do not accept the substitution you will lose your right to the Prize and we will award the Prize to the second winner.
- We agree to award the Prize in line with these Promotion Terms. You agree to accept the Prize as that is awarded to you and in line with these Promotion Terms. By accepting the

prize the winner is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any COVID-19 requirements

- You will no longer be eligible to receive your Prize if the card payment that made you eligible for this Promotion is refunded to you, you breach the terms that apply to your Revolut Personal account or if we become aware you were not compliant with these Promotion Terms, or you close your Revolut Personal account or your account becomes suspended or restricted before we were due to award you your Prize.
- Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of the use of the Hospitality Package offered by Visa (which includes but is not limited to the aeroplane tickets and the FIFA Women's World Cup 2023™ tickets) by the winner and their plus one.
- Visa will not be liable for any postponement, cancellation or material change of the Promotion.
- FIFA is not liable for anything arising out of this promotion including the fulfilment of any prizes.
- So far as is permitted by law, Visa and FIFA and their associated companies and agents exclude responsibility and all liabilities arising from any postponement, cancellation or material change of the promotion of Sponsorship Event, and any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it.

Other legal bits and pieces

- By entering the Promotion you are deemed to have accepted and agreed to be bound by these Promotion Terms which are agreed between you and the Revolut company with which you signed up for your Revolut account.
- We can change these Promotion Terms at any time without notice but we'll try to let you know in advance.
- We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. 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 this early suspension or termination.
- 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.
- Events beyond the control of Revolut may also occur that render the awarding of the Prize as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
- Revolut accepts no responsibility for entries not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in the Promotion.
- These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
- For customers of Revolut Ltd, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.
- For customers of Revolut Bank UAB, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. 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 Lithuania (or in the courts of any EU Member State where you reside).
- For the customers of Revolut Bank UAB French branch, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of France. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in France (or in the courts of any EU Member State where you reside).
- For the customers of Revolut Bank UAB Irish branch, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Ireland. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Ireland (or in the courts of any EU Member State where you reside).