

# Revolut x Cyta Promotion

## What is this Promotion about?

As part of the Revolut x Cyta Promotion (the "**Promotion**"), Revolut is offering customers and potential customers of Cyta in Cyprus the opportunity to sign up to Revolut for the first time and receive:

1. Two months of the Premium subscription plan for free (the "**Free Trial**");
2. A cashback offer of up to 20€ on all eligible physical or virtual Revolut card payments (the "**Cashback Offer**"). The Cashback Offer will apply for a period of 30 days from when your Revolut Personal Account is opened (the "**Cashback Period**").

In order to receive the Free Trial and the Cashback Offer, you must sign up to Revolut through a unique link from Cyta between **12:01 AM CET on 15 February 2023 and 11:59 PM on 4 April 2023** (the "**Promotion Period**").

Ordinarily, only Revolut Personal users on the Metal plan receive cashback for purchases made using their physical or virtual card (this is set out in the [Plus, Premium and Metal Terms](#)) but this Promotion allows eligible users to receive some money back for card payments for the Cashback Period, as long as they make the card payments using their Revolut card.

These terms (the "**Promotion Terms**") set out the rules that apply to this 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.

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

To be eligible for this Promotion, you must:

- Live at a residential address in Cyprus;
- Either receive marketing directly from Cyta about this Promotion or see the Promotion marketed on Cyta's app and/or website and/or social media so you can follow the below steps to benefit from the Promotion. You will only receive an SMS/email/newsletter from Cyta, if you have already provided your personal data to Cyta and are happy for Cyta to send marketing to you.

You will also need to complete the following steps:

- Click on the unique link in the email/SMS/newsletter from Cyta - this link will redirect you to Revolut's website where you will need to provide your phone number. 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 complete our Know Your Customer ("**KYC**") checks before the end of the Promotion Period. If you already have a Revolut Personal account you won't be eligible for this Promotion; and
- Be successfully onboarded to Revolut (this means you have to pass KYC) with a registered address in Cyprus with no restrictions on your account before the end of the Promotion

Period.

You must complete the above steps by the end of the Promotion Period in order to receive the Free Trial and the Cashback Offer.

## How do I start my Free Trial?

You can start your Free Trial and take part in the Promotion if you meet the eligibility criteria and have completed the steps outlined in **“What do I need to do to take part in this Promotion?”**. To start your Free Trial, you'll need to complete the steps to upgrade your Revolut personal account to the Premium plan **within 72 hours of your Revolut Personal account being successfully opened, even if the 72 hour period expires after the end of the Promotion Period**. This means your Revolut personal account must be successfully opened before the end of the Promotion Period but it doesn't matter if you don't upgrade to the Premium plan until after the end of the Promotion Period; you'll still be able to start your Free Trial as long as you upgrade before the 72 hour cut off.

The terms and conditions for your Premium plan (see [Plus, Premium and Metal Terms](#)) will apply to you during your Free Trial. We won't charge you for the period of time included in your Free Trial. We'll tell you in the Promotion dashboard in your Revolut app for how long you'll receive your selected Premium plan for free, so you're aware before you sign up – you'll also be able to see this information in these Promotion Terms.

On the expiry of the Free Trial, normal cancellation and billing rules will apply and we'll start taking payments for your subscription either monthly or yearly, depending on what you agreed to when you signed up for the paid plan. If you order a card during your Free Trial period and then cancel your Premium plan before the end or at the end of your Free Trial period, you'll have to pay for the card. This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

If your Free Trial has more than 14 days, you have the right to cancel your Premium plan within the Free Trial (your 'cooling-off period') but after the Free Trial period ends, normal cancellation rules will apply.

Make sure you remember that our paid plans are all on 12 month terms, whether you choose to pay monthly or annually. You can leave these paid plans early, but fees may apply if you do. See the 'Fees for downgrading your Plus, Premium or Metal subscription' section of the [Plus, Premium and Metal Terms](#) for more information.

### *Ordering a Premium card*

If you cancel your new subscription within the cooling-off period, but have ordered a Premium card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards, and you decided to cancel your subscription within your cooling off period. Please refer to the [Premium fees page](#) to see the fees associated with card delivery.

## How do I get my Cashback Offer?

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 the Cashback Offer, which is cashback

on all eligible transactions you carry out (subject to these Promotion Terms) during the Cashback Period up to your purchase amount but not more than 20€ of cashback, for example: if you make an eligible transaction of 12 EUR during the Cashback Period, you will receive a cashback of 12 EUR, if you make a second eligible transaction of 9 EUR during the Cashback Period, you will receive a cashback of 8 EUR.

### **Which transactions are eligible for cashback?**

The Cashback Offer applies on all physical or virtual Revolut card payments during the Cashback Period. It doesn't matter whether your Revolut card payments are with Cyta or another merchant. However, the payments must be a genuine purchase (for example, card transactions to payment service providers and money transfers are not valid). We'll credit the cashback to your account within 7 days of each completed virtual or physical Revolut card payment you make, subject to these Promotion Terms. We can't give you cashback when doing so would break any law or regulation. Sometimes we can recover the cashback from you if:

- the payment that earned the cashback is refunded to you;
- you earned the cashback fraudulently; or
- you broke these Promotion Terms or the Terms and Conditions that apply to your Revolut Personal account in order to get the cashback.

We will recover the amount of the cashback by taking it out of your Revolut Personal account. We will consider the recovery of any cashback to have been done with your consent and the payment to have been authorised by you.

## **What other legal information should I know?**

1. This Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania.
2. 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.
3. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
4. We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply. Our paid plans have a 12 month term whether you choose to pay monthly or annually, and your Free Trial period will not count towards the 12 month term. We will show you how long your Free Trial will last for in the Promotion dashboard in the Revolut app before you sign up and you'll also be able to see this information in these Terms. You cannot ask us to extend the Promotion if you miss it.
5. 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 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.

6. If you close your Revolut 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.
7. Events beyond the control of Revolut may also occur that render the awarding of cashback 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.
8. 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.
9. Cyta will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Cyta you must manage your marketing preferences with Cyta directly as this is outside of Revolut's remit. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our [privacy policy](#).
10. 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.
11. 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 Cyprus. 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 Cyprus).