

Black Friday 2023 - 2% Cashback Promotion

What is this Promotion about?

As part of the Revolut Black Friday Cashback Promotion (the "**Promotion**"), Revolut is offering 2% cashback on Qualifying Purchases, to select new or existing Revolut customers who are offered the Promotion in the Revolut mobile application or in an email sent to the email address associated with the customer's Revolut account (collectively, the "**Promotional Materials**"). Customers who receive the Promotional Materials and sign up in the mobile application will be eligible to receive 2% cashback on Qualifying Purchases made with their physical or virtual Revolut card (the "**Cashback Offer**") for thirty (30) days from the date the offer is activated (the "**Cashback Period**").

In order to qualify for the Promotion and receive the Cashback Offer you must see the Promotion displayed within your Revolut app, activate the Promotion offer, and begin making Qualifying Purchases with your Revolut physical or virtual card.

This Cashback Offer must be activated by qualifying customers between November 20, 2023 at 00:00 UTC through November 27, 2023 at 23:59 UTC (the "**Promotion Period**"). Purchases that have cleared after the end of the Cashback Period are not eligible to earn the Cashback Offer.

This Promotion is limited to the first 5,000 eligible customers who sign up via the Promotional Materials. The Promotion may only be redeemed once per Revolut customer, and only by those Revolut customers who are offered the Promotion within the Revolut mobile application and sign up during the Promotion Period. This Promotion is not available for Revolut Business accounts or Revolut <18 accounts.

These terms (the "**Promotion Terms**") set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Revolut account in order to redeem this Promotion.

Cashback Limits

Per Purchase Limit: 2% Cashback through this Promotion will only be awarded on the first \$500.00 USD spent on each individual Qualifying Purchase (the "**Per Purchase Limit**"). For example: a single Qualifying Purchase of \$600 will earn a maximum of \$10 cashback, subject to the Per Purchase Limit. Multiple purchases will each earn 2% Cashback on each individual Qualifying Purchase, subject to the Per Purchase Limit.

Total Cashback Limit: A maximum of \$400 cashback total may be redeemed per customer on Qualifying Purchases made during the Cashback Period, subject to the Per Purchase Limit.

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

To be eligible for this Promotion, you must:

- Be 18 years or older and a resident of the United States (with a valid US residential address); and
- Be a new or existing customer of Revolut, meaning you have successfully onboarded to Revolut and your account is fully active and that your account is not suspended, closed, or

restricted.

You will also need to meet the following eligibility criteria:

- Be offered the Promotion within the the Revolut mobile application or via the Promotional Materials;
- Activate the Cashback Offer through your Revolut mobile application before the end of the Promotion Period (as set forth above in the offer on the Revolut mobile application);
- If you receive an email regarding the Promotion, you should click through to activate the Promotion within the mobile application;
- Ensure you are using the latest version of the Revolut mobile application; and,
- Use your Revolut virtual or physical card to make Qualifying Purchases during the Cashback Period after the Promotion has been activated.

Remember: if you are not offered the Promotion either within the Revolut mobile application or via email, you are not eligible to participate in the Promotion.

This Promotion cannot be combined with any other active Revolut Cashback Promotions.

If offered the Promotion, you must complete the steps outlined above in order to receive the Cashback Offer. Only those Qualifying Purchases made during the Cashback Period (and after activation of the Promotion) will be eligible for the Cashback Offer.

What terms apply to my Revolut Account?

Revolut's prepaid card plans are each subject to the Revolut [Cardholder Terms](#). If you elected a paid subscription plan, 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 card

You can order a card directly in the app. In some cases, you may have to pay a card delivery fee. Please refer to the [Fees page](#) to see the fees associated with card delivery for each Revolut plan.

Virtual Cards

Virtual cards are available directly in the Revolut mobile application. Qualifying Purchases made with Revolut virtual cards during the Cashback Period are eligible for the Cashback Offer.

How do I get 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?" before the end of the Promotion Period, you will be able to receive the Cashback Offer, which is 2% cashback on Qualifying Purchases made with your Revolut virtual or physical cards (after you have activated the Promotion) during the Cashback Period, which is stated above.

Cashback will be calculated on each Qualifying Purchases made, subject to the Per Purchase Limit, with the maximum total amount of Qualifying Purchases not to exceed the Total Cashback Limit. A single Qualifying Purchase in excess of the Per Purchase Limit will not generate additional Cashback. The total cashback amount (as applicable) will be calculated biweekly during the Cashback Period and rounded up to the nearest cent.

Cashback on Qualifying Purchases will typically be credited to your account every fourteen (14) days during the Cashback Period, but could take up to forty-five (45) days in certain circumstances at Revolut's discretion, subject to these Promotion Terms. Pending transactions will not count toward the Cashback Offer until the transaction has fully cleared on your Revolut card account.

If you believe that you are owed cashback that you have not received, please reach out to us via in-app chat within 60 days after receiving your statement and we will perform an investigation promptly. If it is determined that cashback is owed to you, we will credit any amounts due to you as soon as possible.

If you make a virtual or physical Revolut card payment within the Cashback Period but it is reverted or you seek a refund, you will not be entitled to cashback and if we've already credited your account with cashback, we reserve the right to reverse that cashback and we may remove you from this Promotion if we (at our sole discretion) determine that you are abusing the Promotion. We will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorized by you.

Qualifying Purchases

A "**Qualifying Purchase**" is any physical or virtual transaction of \$1.00 or more, made with your Revolut card account that is not listed in the exclusions below and is made during the Cashback Period.

Qualifying Purchases exclude: transactions less than \$1.00, ATM transactions, the purchase of money orders or other cash equivalents, gift cards, cash over portions of point-of-sale transactions, Peer-to-Peer (P2P) payments (such as Apple Pay Cash or Google Pay), currency exchange service providers, and loan payments or account funding made with your debit card are not eligible for this Promotion. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments), gambling, cryptocurrency-related transactions, and securities transactions (including stock purchases) are not eligible for this Promotion.

What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Inc.
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 reserve the right to reverse any cashback you receive during the Cashback 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 authorized by you.

5. Events beyond the control of Revolut may 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.
6. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for cashback and receiving cashback, then the cashback will be lost.
7. 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.
8. Revolut 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 Revolut you may manage your marketing preferences in the Revolut mobile application. Revolut processes your personal data in compliance with our [Privacy Policy](#).
9. 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.
10. Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a Cardholder Agreement. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC. Securities products are not insured by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested. The terms of this Promotion shall be governed by the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.