

# BLACK FRIDAY CASHBACK PROMOTION

## Terms and conditions

### What is the Promotion about?

As part of the Black Friday Cashback Promotion (the "**Promotion**"), Revolut and its Partner is offering 1,1% cashback on Qualifying Purchases made with either a physical Revolut card or a virtual Revolut card (the "**Cashback Offer**"), to select Revolut customers ("**Eligible Customers**"). Eligible Customers will be offered the Promotion in the Revolut mobile application and / or in an email sent to the email address associated with the customer's Revolut account (collectively, the "**Promotional Materials**").

In order to qualify for the Promotion and receive the Cashback Offer you must see the Promotion displayed within your Revolut mobile application, activate the Promotion offer prior to the end of the Promotion Period (as displayed in the Eligible Customer's Revolut mobile application), and make Qualifying Purchases with your Revolut physical or virtual card during the Promotion Period. Only those Qualifying Purchases made during the Promotion and prior to the end of the Promotion Period will be eligible to earn cashback.

Qualifying Purchases exclude:

- 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,
- currency exchange service providers, and loan payments or account funding made with your debit card are not eligible for cash back rewards.
- Purchases made using third-party payment accounts (services such as Venmo®, who also provide P2P payments, cryptocurrency exchanges), gambling, cryptocurrency purchases, and securities transactions (including stock purchases), do not qualify unless otherwise stated in the Incentive description.
- Purchases using funds other than those converted from BRL to USD in our Revolut App (for example: funds from rewards, P2P transaction, external transfers, etc).

The end date of the Promotion Period is displayed in the Eligible Customer's Revolut mobile application. Purchases that have been posted after the end of the Promotion Period are not eligible to earn cashback.

This Promotion is offered at Revolut's sole discretion and only available to Eligible Customers.

This Promotion is not available for Revolut Business accounts or Revolut <18 accounts.

These terms and conditions govern this Promotion (the "**Promotion Terms**"). Eligible Customers must comply with these Promotion Terms and also the terms that apply to their Revolut account in order to redeem the Cashback Offer.

The Promotion will be active from November 13, 2023 to December 03, 2023 (the "**Promotion Period**").

## How does the promotion work?

Revolut will give you 1.1% cashback in your Qualifying Purchases if you have made a top-up in your Revolut Account, converted your Brazilian Reais using the Revolut Platform and meet all eligibility criteria. Therefore you must make a top-up in your Revolut Account and convert it to United States dollars, then spend the money using your Revolut Card (virtual or physical). You will receive your Cashback Offer in USD in Your Revolut Account. If you have made the Qualifying Payments in a currency different from USD, the Cashback Offer will be paid in USD considering the foreign exchange rate of the day of the Qualifying Purchase. Purchases in Brazilian Reais are not eligible for this promotion.

## Who is eligible for the Promotion?

Eligible Customer is anyone who has received an invitation to the Promotion directly from us by email or in app communications and meets the eligibility criteria below. If you have not received an email directly from us, you are not eligible. The eligibility criteria are the following:

- You must be 18 years or older and a resident of Brazil (with a valid Brazilian address);
- You must have received a Promotion Material (as defined above) from Revolut;
- You must opt-in through the InApp communications;
- You must have completed all steps to open your Revolut Account, including passing the KYC and all other necessary steps.

## What do you need to do to earn the Reward?

To earn a Reward, you must:

### Complete all steps to open your Revolut Account;

Receive an invitation email or in app invite from us within the Promotion Period, and ensure that you meet the eligibility criteria above;

- Opt in in the promotion form in the app;
- Top up their Personal account;
- Convert your Brazilian Reais to United States dollars using our app; and
- Order a physical or virtual Revolut card and make your purchase. The purchases must be made from merchants outside Brazil ("Qualifying Purchase"). Any purchase in Brazilian Reais is not eligible.

The Cashback Offer will be calculated by your Qualifying Purchases (and the limitations set forth below), therefore only the amounts spent using your Revolut physical or virtual card will be subject to the promotion.

You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if we become aware that one of these steps has not actually been completed. For example, if you immediately closes your Revolut Personal account, cancels your card before it arrives, or any of the payments does not complete or is reverted or cancelled.

## Maximum Cashback Offer and other important information.

Your Cashback Offer is capped at USD 55 (fifty five dollars) ("Maximum Cashback") and any purchase that exceeds this amount in cashback will be considered only to this extent. This means that all expenditure that would grant Cashback Offers in the amount superior to the Maximum Cashback (being in one or more transactions) will only be considered until the Maximum Cashback is awarded.

After the Maximum Cashback is reached, all other purchases will not be considered Qualifying Purchases.

Only purchases using funds converted in our Revolut App will be eligible for Cashback Offer. This means that if you receive money from external or P2P sources, purchases using these funds will not be accounted for the Promotion.

The Promotion will be valid until the end of the Promotion Period or until Revolut grants USD 10.000,00 (ten thousand dollars) in Cashback Offers (Total Cashback Prize). Once the Total Cashback Prize is reached the Promotion will end and further payments will not be considered Qualifying Purchases.

## What other legal information should I know?

We may, at our sole discretion, suspend, terminate or change these terms and conditions without notice.

These terms are published in English and Portuguese.

The Reward will be paid in USD in Your Revolut Account.

Rewards will be paid within 30 working days after the end of the Promotion – this allows us time to confirm that the invitee has successfully completed all steps.

To be eligible for a Reward, you must comply with these terms and conditions and all other terms and conditions that apply to your Personal account.

If we believe that you have engaged in any fraud or material abuse of this Promotion we may in our sole discretion take any actions we see fit in the circumstances, including to close your Personal account and reverse any cashback.

These Promotion terms and conditions are an agreement between you and the Revolut company which provides you with your Personal account. If you have any questions or complaints about this Promotion, you can find out who this company is, and contact them via chat, in the app.

Any personal data processed or controlled during the Promotion will be dealt with in line with Revolut's Customer Privacy Notice that applies to your Personal account.

To the extent permitted by law these Promotion Terms shall be exclusively governed by and construed according with the Laws of Brazil and any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the courts of São Paulo, SP, Brazil.

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.

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 authorized by you.

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.

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.

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 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.

If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will try to give you notice through the app and/or email. Revolut will not be liable for any loss, whether directly or indirectly suffered where we are unable to continue running the Promotion as planned. 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 early suspension or termination.

By participating in this Promotion, you confirm that you understand that any Reward may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is entirely your responsibility to pay any tax which may arise from receiving any Reward. Revolut will bear no liability for any tax obligations which may arise from receiving any Reward as part of this Promotion.