

What is the promotion about?

As part of the Black Friday Metal Campaign, Revolut is offering customers in Singapore the opportunity to sign up or upgrade to our Revolut Metal subscription plan ("**Metal**") at a discounted annual fee for a period of one year (the "**Promotion**"). Eligible customers will be able to access the Promotion by following the steps detailed in marketing or communication (in-app or email) received directly from us or any of our approved partners, and following all steps to sign-up or upgrade to Metal as detailed below.

These terms (the "**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 this Promotion.

The Promotion will run from 00:00 GMT on 21 November 2023 until 23:59 GMT on 27 November 2023 for customers signing up to Revolut for the first time, and from 00:00 GMT on 17 November 2023 until 23:59 GMT on 27 November 2023 for existing Revolut customers upgrading to Metal (each a "**Promotion Period**").

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

To be eligible for the Promotion, you must:

- Live at a residential address in Singapore; and
- Either receive marketing about the Promotion from us or one of our approved partners (like performance marketing ads, influencers, affiliates, etc. we're partnering with to acquire new sign-ups), or direct communication from us (via email or push notification within your Revolut app) inviting you to take part in the Promotion.

Anyone who has received an invitation for the Promotion by the above means is eligible. You will also need to complete the following steps:

If you are a new Revolut customer

- Click on the marketing invitation for the Promotion. You will be directed to the Revolut app where you will be prompted to provide your personal details in order to open your Revolut Personal account; and
- Once you have successfully created your Revolut Personal account and it is active, you will be able to benefit from the Promotion and purchase your annual Metal plan at a discounted rate of S\$100 instead of the usual S\$199 fee.

By "active" Revolut Personal account, we mean that you have signed up but you do not need to have completed our Know Your Customer ("KYC") checks in order to benefit from this Promotion. However, remember that as long as you haven't passed KYC, your Metal subscription will not officially start and you will not be able to use your Revolut Personal account.

If you are an existing Revolut customer

- Provided that you are a Revolut user, you must follow the instructions set out in the in-app push notification or email and you will be directed to the Revolut plan dashboard, where you will be able to access the Promotion.
- You will be able to purchase your annual Metal plan at a discounted rate of S\$100 instead of the usual S\$199 fee.

By “**Revolut user**” we mean someone who has completed our signup process, passed our onboarding KYC checks, and has not had their account suspended, closed or restricted. You must complete all of the above steps by the end of your respective Promotion Period in order to receive the Promotion.

How do I start my Revolut Metal subscription plan?

You can take part in the Promotion if you meet the eligibility criteria and have completed all of the steps outlined in “What do I need to do to take part in the Promotion?” that are applicable to you.

If you are a new Revolut customer

You will need to complete the steps to upgrade your Revolut Personal account to the Metal subscription within 72 hours of your Revolut Personal account being active as detailed above, even if the 72 hour period expires after the end of the Promotion Period.

If you are an existing Revolut customer

You will need to complete the steps to upgrade your Revolut Personal account to the Metal subscription plan you are being offered as part of the Promotion before the end of the Promotion Period applicable to existing customers upgrading to Metal.

This section of the Promotion Terms applies to both new and existing Revolut customers

Although you will be charged a discounted fee for the annual subscription of the Revolut Metal plan if you participate in this Promotion, the normal terms and conditions for your Metal subscription (see Plus, Premium and Metal Terms) will apply. We'll tell you the discounted fee for your annual Metal subscription before you sign-up or upgrade. With this Promotion, you may only benefit from a discounted fee on the annual Metal subscription, and it will not be available if you opt to pay-monthly. On the expiry of the Promotion, normal billing rules will apply and we'll start taking payments for the full cost of your Metal subscription plan.

If you downgrade within 14 days

If you end or downgrade your Metal subscription within 14 days, we'll give you a full refund of the discounted fee you have paid for your subscription. However, if you have ordered a 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 decide to cancel your subscription plan within your cooling off period. Please refer to the Subscription plan fees page to see the fees associated with card delivery subject to your subscription plan.

If you downgrade after 14 days

Make sure you remember that our paid plans are all on 12 month terms. 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.

What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Singapore Pte Ltd, a company whose registered address is at 30 Cecil Street, #19-08, Prudential Tower, Singapore 049712
2. We may, at our sole discretion, cancel this Promotion, and/or suspend, terminate or change these Promotion Terms at any time without notice.
3. We reserve the right to vary the amount of the discount on the annual Metal subscription plan that you may receive under this Promotion at any time without notice.
4. This Promotion is governed by these Promotion Terms. We can cancel this Promotion, or change these Promotion Terms, at any time without notice.
5. Only users who receive an invitation from us or our approved partners (like performance marketing ads, influencers, affiliates, etc. we’re partnering with to acquire new signups) to participate in this Promotion are eligible for it.
6. You cannot ask us to invite you to the Promotion if you weren’t selected or ask us to extend it if you miss it.
7. Events beyond the control of Revolut may occur that render the awarding of the Promotion impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
8. These Terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings.
9. Our approved partners will send marketing materials to their existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from any of the approved partners you must manage your marketing preferences with the approved partners directly as this is outside of Revolut’s remit. Revolut will process your personal data in line with our Privacy Policy.
10. 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.
11. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of Singapore. 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 Singapore.

12. To be eligible for the Promotion, you must comply with these Promotion Terms.