

## What is the Promotion about?

This promotion (the "**Promotion**") allows customers of Revolut in Singapore to receive a cashback reward on goods purchased (with exceptions, defined below) after they upload a receipt showing they have purchased these goods with their Revolut account (the "**Cashback**").

The Promotion is governed by these terms and conditions (the "**Terms**"). The Terms govern the relationship between each participant in the Promotion ("**you**") and Revolut Technologies Singapore Pte. Ltd. ("**Revolut**", "**we**," "**our**" or "**us**").

## Who is eligible to participate in the Promotion?

In order to participate in the Promotion, you must:

- be a user who has received email communications or push notification from Revolut inviting you to participate in the Promotion;
- have downloaded the Revolut app;
- have set up an account with Revolut, successfully onboarded, and not had your account suspended or restricted; and
- be currently legally residing in Singapore.

We will determine eligibility in our sole and absolute discretion, and may disqualify participants if we discover you have breached these Terms or any other terms that apply to your account.

## How do I participate in the Promotion?

To be eligible to participate in the Promotion, you must have received an official email or push notification from Revolut inviting you to participate in the Promotion ("Eligible Customer"). Customers who have not received such emails are not eligible to participate even if they have made the required transactions.

An Eligible Transaction is defined as a purchase made after the start date (which will be defined in the announcement communications) with your Revolut card (physical or virtual) of goods (e.g. fashion and electronics) with a few exceptions. Services (like hotel stays), consumables (including food and drink), age-restricted goods (like tobacco products and knives), and gambling products are ineligible. Revolut has the sole and absolute discretion to determine what exclusions apply and any decision made by us on this is final. Purchases made after the end date of the promotion will

also not be eligible. The end date will be informed to you in the announcement communications as well.

The Eligible Transaction must be genuine and must not be reversed or refunded. You must perform these actions yourself. You cannot allow third parties to use your Revolut card for an eligible transaction.

Upon making the Eligible Transaction, you must upload the receipt on the Revolut app by tapping 'Upload receipts', also accessible in-app via the Lifestyle tab and inbox.

If we suspect you have not met these criteria, or breached these Terms, we may ask you for further information to help us make this assessment.

## How much cashback will I get?

The cashback you receive is 8% of the transaction value, but will be capped at an upper limit which will be defined in the announcement communications we send to you in total. We'll pay it in a single instalment to your Revolut Account by a date which will be informed to you via the announcement communications. .

## What else should I know?

1. Your participation in the Promotion is subject to these Terms as well as the other terms and conditions that apply to your Revolut account.
2. We reserve the right to refuse participation, or to refuse to award any cashback to any participant in breach of these Terms or any applicable law.
3. You agree that if we (in our reasonable opinion) believe that you have breached these Terms or any other terms that apply to your account, you unequivocally authorise us to deduct from your account any cashback paid under the Promotion.
4. We may change these Terms, or change, suspend or stop the Promotion at our discretion at any time.
5. Participation in this Promotion is entirely at the risk of participants, and Revolut does not make any warranties in connection with the same to the furthest extent permitted by law.
6. Revolut shall not be liable for any loss (including, without limitation, indirect or consequential loss) in connection with the Promotion or any cashback, except any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
7. We accept no responsibility for any tax or other liability that may arise as a result of the Promotion.

8. These Terms shall be governed 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 exclusive jurisdiction of the competent court in Singapore.
9. By participating in this Promotion you consent to Revolut's, collection, holding, storage use, processing, transfer, disclosure and/or reporting (directly or indirectly) of your personal data to relevant third parties (including any persons who are involved in operating, administering or promoting this Promotion on behalf of Revolut), including but not limited to for the purposes of administering this Promotion, for contacting you regarding the same and for marketing purposes.
10. You can find more information about how we use your personal data in our Privacy Policy (available at [www.revolut.com/en-SG/legal/privacy](http://www.revolut.com/en-SG/legal/privacy)). Save for the above, personal data relating to Revolut customers are kept confidential and will otherwise not be given to any other person except with the consent of the Revolut customer or as permitted by the Personal Data Protection Act 2012 (and subsidiary legislation).