CONSUMER WEEK CASHBACK PROMOTION

Terms and conditions

What is the Promotion about?

As part of the Consumer Week Cashback Promotion (the "Promotion"), Revolut and its Partner is offering US dollars equivalent to BRL Reais 100,00 (one hundred reais converted in american dollars) on Qualifying FX made in your Revolut Account (the "Cashback Offer"), to select Revolut customers.

In order to qualify for the Promotion and receive the Cashback Offer you must be an Eligible Customer (as defined below) and make Qualifying FX (as defined below) during the Promotion Period (as defined below). Only those Qualifying FX made during the Promotion and prior to the end of the Promotion Period will be eligible to earn the Cashback Offer.

Qualifying FX exclude:

• Foreign exchange using funds other than those converted from BRL to USD in our Revolut App (for example: funds from rewards, P2P transaction, external transfers, etc).

Foreign exchanges that have been made after the end of the Promotion Period are not eligible to earn Cashback Offer.

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 March 1st 2024 to March 22, 2024 (the "Promotion Period"). How does the promotion work?

Revolut will give you US dollars equivalent to BRL 100,00 (one hundred reais converted in american dollars) if you have made a top-up and converted your Brazilian Reais to exactly USD 1,000 (one thousand american dollars) **in a single FX transaction** 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.

You will receive your Cashback Offer in USD in Your Revolut Account.

Who is eligible for the Promotion?

Eligible Customer is anyone who meets the eligibility criteria below. 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 completed all steps to open your Revolut Account, including passing the KYC and all other necessary steps within the Promotion Period or if you have received a communication directly from us via e-mail or in-app app ("Offer Comm").

What do you need to do to earn the Reward?

To earn a Reward, you must:

- Complete all steps to open your Revolut Account within the Promotion Period or be invited via Offer Comm
- Top up their Personal account;
- Convert your Brazilian Reais to United States dollars using our app, in the exact amount of USD 1,000 (one thousand american dollars) **in a single FX transaction** ("Qualifying FX").

The Cashback Offer will only be paid if you convert your Top-Up to exactly USD 1,000 (one thousand american dollars) **in a single FX transaction**.

You will not be paid the Cashback Offer (or may have a Cashback Offer 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 close your Revolut Personal account.

Total Cashback Prize and other important information.

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 foreign exchanges will not be considered Qualifying FXs.

You can only be awarded once. All further foreign exchanges will not be considered as a Qualifying FX for the purpose of this Promotion.

What other legal information should I know?

- 1. We may, at our sole discretion, suspend, terminate or change these terms and conditions without notice.
- 2. These terms are published in English and Portuguese.
- 3. The Reward will be paid in USD in Your Revolut Account.
- Rewards will be paid until 30/04/2024 this allows us time to confirm that the invitee has successfully completed all steps.
- 5. 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.
- 6. 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.
- 7. 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.

- 8. 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.
- 9. 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.
- 10. 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.
- 11. 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.
- 12. 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.
- 13. 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.
- 14. 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.
- 15. 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.
- 16. 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.
- 17. 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.