

# Terms and Conditions

Welcome to the Revolut Singapore September Crypto Learn and Earn Promotion (the "**Promotion**"), offered by Revolut Technologies Singapore Pte Ltd ("**Revolut**", "**we**", "**our**" or "**us**"). The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the Personal Terms, the Fees Pages and any other documents we give you that apply to our services, form a legal agreement between:

- you; and
- Revolut Technologies Singapore Pte. Ltd. ("**Revolut**", "**we**", "**us**", "**our**" or "**DPT service provider**").

## Promotion Periods

The Promotion starts on 21 September 2023 9:00am SGT and ends on 21 October 2023 8:59am SGT (the "**Promotion Period**").

## What is the Promotion?

The Promotion provides an opportunity for Eligible Customers to earn up to S\$40 of cryptocurrency tokens (the "**Promotion Reward**") upon successful completion of all the Cryptocurrency Learn and Earn courses during the Promotion Period.

The Promotion Reward will be denominated in SGD, not in the relevant cryptocurrency token - for example "S\$30 of DOT". The Promotion Reward will be calculated using the exchange rate at the time you complete each Cryptocurrency Learn and Earn course, as outlined in our Cryptocurrency Terms.

## Who is eligible to participate in the Promotion?

To participate in the Promotion, you must be an Eligible Customer of Revolut.

An "Eligible Customer" is defined as a customer that has, during the Promotion Period:

- personally received communications from Revolut inviting them to participate in the Promotion,
- passed Revolut's 'Know Your Customer' checks and been onboarded,
- passed Revolut's cryptocurrency onboarding process (if you haven't previously used Revolut's cryptocurrency product);
- an active Revolut Standard, Premium or Metal account; and
- not previously closed a Revolut account or had an account become suspended or restricted.

## How do I earn the Promotion Reward?

In order to earn the total amount of the Promotion Reward, an Eligible Customer must complete all the Cryptocurrency Learn and Earn courses during the Promotion Period. To access the Cryptocurrency Learn and Earn courses, an Eligible Customer must:

- head to the “Crypto” tab found on the “Home” landing page; or
- head to the “Hub” tab found on the “Home” landing page, and then tap on “Crypto” under the “Wealth” banner;
- scroll down to the “Learn” section of the “Crypto” tab;
- complete all lessons within the Basics, Polkadot, 1inch, Avalanche, Algorand and Near courses.

## When and how will I receive my Promotion Reward?

Revolut will credit the relevant amount into your Revolut account immediately after you complete each Cryptocurrency Learn and Earn lesson.

For the avoidance of doubt, Eligible Customers will hold the beneficial interest in the cryptocurrency tokens, and not the legal interest.

For more information on how Revolut holds cryptocurrency tokens on your behalf, please see our Cryptocurrency Terms.

## What else should I know?

- Your participation in the Promotion is subject to these Terms as well as the other terms and conditions that apply to your Revolut account.
- We reserve the right to refuse participation, or to refuse to award any cryptocurrency tokens to any participant in breach of these Terms or any applicable law.
- 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 cryptocurrency tokens awarded under the Promotion.
- We may change these Terms, or change, suspend or stop the Promotion at our discretion at any time.
- 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.
- Revolut shall not be liable for any loss (including, without limitation, indirect or consequential loss) in connection with the Promotion or any Promotion Reward, except any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
- We accept no responsibility for any tax or other liability that may arise as a result of the Promotion.
- 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.

- 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.
- 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).