Terms and Conditions

Welcome to the Revolut Australia June Crypto Learn and Earn Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**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 Cryptocurrency Terms and the Fees and Charges Section.

Promotion Periods

The Promotion starts on 11 September 2023 9:00am AEST and ends upon the earlier of: 1) 11 October 2023 8:59am AEST or 2) eleven thousand (11,000) Eligible Customers having earned the Promotion Award (the "**Promotion Period**").

What is the Promotion?

The Promotion is the opportunity for the first 11,000 Eligible Customers to earn up to AU\$50 of cryptocurrency tokens (the "**Promotion Reward**") upon completion of all the Cryptocurrency Learn and Earn courses during the Promotion Period.

The Promotion Reward will be denominated in AUD, not in the relevant cryptocurrency token - for example "AU\$31 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:

- 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;
- not previously previously used Revolut's cryptocurrency product; 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 course, 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?

In most cases Revolut will credit the relevant amount into your Revolut account immediately after you complete each Cryptocurrency Learn and Earn lesson. In limited circumstances, it may take up to 24 hours for Revolut to credit the relevant amount into your Revolut account.

For the avoidance of doubt, Eligible Customers will hold the beneficial interest in the cryptocurrency tokens.

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

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms and Conditions at any time during the Promotion Period. If we exercise this right in a way that is detrimental to you in your capacity as an Eligible Customer, we will notify you directly. In all other instances we will try to give advance notice on our website. Please contact Customer 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.

Once the first 11,000 Eligible Customers have earned the Promotion Award the Promotion will end, even if that date occurs before 11 October 2023.

If you close your Revolut account or your account becomes suspended or restricted before you receive the Promotion Reward, then you will no longer be entitled to receive any such reward and it will not be paid to you.

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.

Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria.