

Terms and Conditions

Welcome to the Customer to Business Referral Promotion (the "**Promotion**"), offered by Revolut Payments New Zealand Pty Ltd (ACN 645 171 651) registered as an ASIC-Overseas company in New Zealand (NZBN 94290448733212) ("**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion are set out below (the "**Terms**"). These Terms apply in addition to the other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#) and the [Fees and Charges Section](#).

Promotion Period

The Promotion starts on the day the In-App Referral Invite is received, and ends on the date set out in the In-App Referral Invite (the "**Promotion Period**").

If not otherwise specified, the end date displayed in the In-App Referral Invite is GMT. This means that the Promotion Period will end at the NZST/NZDT equivalent to what is displayed in the In-App Referral Invite.

What is the Promotion?

This promotion is an opportunity for Eligible Customers to earn a monetary reward for each Eligible Referral that completes the Referral steps (the "**Reward**"). The amount of the Reward is unique to you and will be set out in the referral section of the Revolut Business app (the "**In-App Referral Invite**").

The maximum number of Eligible Referrals an Eligible Customer can refer as part of this Promotion is set out in the In-App Referral Invite.

Who is eligible to participate in the Promotion?

In order to make a referral as part of this 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 (e.g. email or In-App Referral Invite) from Revolut inviting you to participate in the Promotion;
- passed Revolut's 'Know Your Customer' checks and been onboarded;
- an active Revolut account; and
- not previously closed a Revolut account or had an account become suspended or restricted.

For the avoidance of doubt, if you have not received an email directly from us, you will not be considered an Eligible Customer.

How do I make a referral?

To make a referral, open the In-app Referral Invite, tap the "Invite friends" button, and tap 'Invite a business'. You can refer a business from any country where Revolut Business is available.

After clicking the "Invite a business" button, a draft message containing your unique referral link will appear. You'll be able to customise the draft message before sending it out.

When referring a business, each Referrer agrees that:

- they will not (attempt to) mislead anyone in connection with the Promotion or referrals;
- they alone are the sender of each message they send;
- they will only send a message to an individual (that works for a business) that they actually know and who they have obtained consent to send it to;
- they will not send a message to an individual (that works for a business) who has not consented to receiving such referrals or messages; and
- will remain compliant with all applicable laws.

Who is eligible to be referred to Revolut?

An "Eligible Referral" is defined as a new Revolut Business customer that has, during the Promotion Period:

- clicked the unique referral link sent to them from an Eligible Customer;
- applied for a new Revolut Business account;
- passed Revolut 'Know Your Customer' checks and been onboarded; and
- not previously closed a Revolut Business account or had a Business account become suspended or restricted.

What does the Eligible Referral need to do for you to earn the Reward?

An Eligible Referral must complete the following "Referral Steps" in order for the Eligible Customer to receive the Reward during the Promotion Period:

- order a physical Revolut Business card;
- top-up their Revolut Business account from an external source; and

- make a set number of Eligible Transactions within the specified period after opening the new Revolut Business account.

For the sake of clarity, the top-up must not be a transfer from another Revolut account. The top-up must be made using an external source of funds, such as domestic or international bank transfer.

The number of Eligible Transactions an Eligible Referral must make in order to complete the Referral Steps will be set out in the In-App Referral Invite.

If an Eligible Referral reverses or declines any of the Eligible Transactions at any time (either during or after the Promotion Period) or cancels their Revolut Card before it arrives, then the Eligible Customer will no longer be entitled to a Reward with respect to that particular Eligible Referral.

What is an Eligible Transaction?

An “Eligible Transaction” is a Revolut Business Card Transaction:

- for an amount equal to or greater than the minimum transaction requirement set out in the In-App Referral Invite;
- for the genuine purchase of goods and/or services from a third-party merchant;
- made online, in person at a physical location, or a combination of both online and in person at a physical location, based on the requirements set out in the In-App Referral Invite; and
- made during the Promotion Period.

Examples of transactions which are not genuine include:

- transfer of funds within the Revolut Business app;
- the purchase of cryptocurrencies or commodities within the Revolut Business app;
- money transfer services;
- cash or quasi-cash (e.g Gift Cards, Money Orders);
- gambling;
- investments.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms from time to time if necessary to protect our legitimate interests. If we exercise this right in a way that is detrimental to you in your capacity as an Eligible Customer, we will provide you with: a) reasonable notice where possible; and b) if applicable, the opportunity to close or downgrade your Revolut account at no cost. 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.

For the avoidance of doubt, this Promotion is a one-sided campaign, where only the Eligible Customer (not the Eligible Referral) benefits from the Reward.

If you close your Revolut account or your account becomes suspended or restricted before you receive any Reward under this Promotion, 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 or someone you refer 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 shall be governed by the laws of New Zealand and dealt with by the Courts of New Zealand.