

Terms & Conditions - Revolut x Kiwi.com Promotion

Promotion Period: 7th January 2022 and 31st March 2022

What is this Promotion about?

As part of the Revolut x Kiwi.com Promotion (the "Promotion"), Revolut is offering cashback on eligible Kiwi.com purchases to new Revolut customers who sign up through the Kiwi.com promotional link(s).

Customers who sign up will be eligible to receive a Cashback Offer of up to \$40.00 USD on physical or virtual Revolut card payments made on Kiwi.com during the Cashback Period before the limit listed above has been reached (the "Cashback Offer"). You may make multiple purchases on Kiwi.com under this Promotion, but the total Cashback awarded to your account will not exceed \$40.00 USD. The Cashback Offer will apply for a period of 90 days from when your Revolut Account is opened (the "Cashback Period"). This Promotion is not available for Revolut Business accounts or Revolut Junior accounts.

In order to receive the Cashback Offer you must sign up for a new Revolut account through a unique link from Kiwi.com between 7th January 2022 and 31st March 2022 (the "Promotion Period").

These terms (the "Promotion Terms") set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Revolut account in order to redeem this Promotion.

What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must:

- Be 18 years or older and a resident of the United States (with a valid US residential address); and,
- Sign up through marketing received directly from Kiwi.com about this Promotion. You will receive an email from Kiwi.com if you have provided your personal data to Kiwi.com and have agreed to Kiwi.com sending marketing to you.
- You may also sign up for the Promotion marketed on Kiwi.com and/or through Kiwi.com's social media.

You will also need to complete the following steps:

- Click on the unique link in the banner/email from Kiwi.com - this link will redirect you to Revolut's website where you will need to provide your phone number. Once you have provided your phone number, you will be directed to the sign-up flow for a Revolut account;
- Follow the steps for opening a Revolut account and complete the Know Your Customer ("KYC") checks before the end of the Promotion Period; Be successfully onboarded to Revolut (this means you must pass KYC) with a valid US address and no restrictions on your account before 6:59 PM EST on March 31st 2022; and
- Use your Revolut account to make a purchase on Kiwi.com.
- Remember: if you already have a Revolut account you won't be eligible for this Promotion.

You must complete the above steps by the end of the Promotion Period in order to receive the Cashback Offer.

What terms apply to my new Revolut Account?

You may choose to sign up for any of Revolut's prepaid card plans, which are each subject to the Revolut [Cardholder Terms](#). If you elect a paid subscription plan, make sure you remember that our paid plans are all on 12-month terms whether you choose to pay monthly or annually. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the [Plus, Premium and Metal Terms](#) for more information.

Ordering a card

You can order a card directly in the app. In some cases, you may have to pay a card delivery fee. Please refer to the [Fees page](#) to see the fees associated with card delivery for each Revolut plan. Remember, you can use the virtual cards to qualify for this promotion.

How do I get my cashback?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?" before the end of the Promotion Period, you will be able to receive the Cashback Offer, which is cashback up to your purchase amount but not more than \$40.00 USD.

The Cashback Offer applies on all physical or virtual Revolut card payments made on Kiwi.com, before the Cashback Offer limit has been reached and, during the Cashback Period. Only one Cashback Offer per customer.

This means, for example, if your Revolut Account is opened on 30th March 2021, the Cashback Offer will apply for a period of 90 days beginning 30th March 2021. We'll credit the cashback to your account within 7 days of each completed virtual or physical Revolut card payment you make on Kiwi.com, subject to these Promotion Terms. If you make a virtual or physical Revolut card payment within the Cashback Period but it is reverted or you seek a refund, you will not be entitled to cashback and if we've already credited your account with cashback, we reserve the right to reverse that cashback. In the latter case, 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.

What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Inc.
2. 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.
3. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
4. 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 authorised by you.
5. 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.
6. 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.
7. 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.

8. Kiwi.com 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 Kiwi.com you must manage your marketing preferences with Kiwi.com directly as this is outside of Revolut's remit. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our [Privacy Policy](#).
9. These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
10. Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a Cardholder Agreement. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Cryptocurrency services provided directly by Paxos Trust Company. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC. Securities products are not insured by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested. The terms of this Promotion shall be governed by the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.