

What is this Promotion about?

As part of the Revolut International Bank Transfer Fee free Promotion (the “**Promotion**”), Revolut is offering potential retail customers in Singapore and in Brazil the opportunity to sign up to Revolut for the first time and be able to make the first 3 (three) international transfers without a transfer fee. Please note that only the transfer fee itself will be waived, however, fair usage fee for FX and weekend markup will be applied (if applicable).

In order to be able to make the first 3 international bank transfers without a transfer fee you must sign up to Revolut between 00:00 SGT on 20th November 2023 to 23:59 SGT on 19th January 2024 (the “**Promotion Period**”) and you will be able to make the first 3 international bank transfers without a transfer fee **within the first 4 weeks after you signed-up**.

These terms (the “**Promotion Terms**”) set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

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

To be eligible for this Promotion, you must:

- Live at a residential address in Singapore or in Brazil; and
- Download Revolut application;
- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer (“KYC”) checks before the end of the Promotion Period. If you already have a Revolut Personal account you won’t be eligible for this Promotion; and
- Be successfully onboarded to Revolut (this means you have to pass KYC) with a registered address in Singapore or in Brazil with no restrictions on your account before the end of the Promotion Period.

You must complete the above steps by the end of the Promotion Period in order to receive the first 3 international bank transfers without a transfer fee.

How do I get my fee free international bank transfers?

If you meet the eligibility criteria and complete the steps outlined in “**What do I need to do to take part in this Promotion?**”, you will be automatically able to make 3 fee free international bank transfers.

The maximum number of international bank transfers without a transfer fee is 3. The transfer fee will be automatically waived for the first 3 international bank transfers made during the Promotion Period after completion of the above steps. As long as you make your first 3 international bank transfers **within the first 4 weeks after you signed-up**, the transfer fee will not

be applied. Your international bank transfer fee will not be waived if you will make these transfers after this period.

Please note that only the transfer fee itself will be waived, however, fair usage fee for FX and weekend markup will be applied (if applicable). Please refer to the fees page to see the fees associated with your plan.

What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Singapore, a company whose registered address is at 30 Cecil Street, #19-08, Prudential Tower, Singapore 049712.
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. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.
4. We reserve the right to apply any transfer fee you would have paid during the Promotion Period if you participated in the Promotion fraudulently, if you breach the terms that apply to your Revolut account in order to get the first 3 fee free international bank transfers, or if we become aware you were not compliant with these Promotion Terms. We will consider the fee to have been charged with your consent and the payment to have been authorised by you.
5. If you close your Revolut account or your account becomes suspended or restricted before we were due to provide you with the first 3 fee free international bank transfers or between the time of qualifying for the the first 3 fee free international bank transfers that you were entitled to under this Promotion, you will lose your entitlement to that fee free international bank transfer.
6. Events beyond the control of Revolut may also occur that render the awarding fee free 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.
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. Revolut will process your personal data in compliance with our privacy policy.
9. These Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Singapore.