

Terms and Conditions

Welcome to the Paid Plan First Month Fee Waiver 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 the other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#), [Fees and Charges Section](#) and the [Premium and Metal Terms](#).

Promotion Period

The Promotion starts on 16 December 2022 12:00am GMT (11am AEDT) and ends on 13 June 2024 11:59pm GMT (14 June 2024 9:59am AEST) (the "**Promotion Period**").

What is the Promotion?

The Promotion is an opportunity for Eligible Customers to have the first month of their Revolut Premium or Revolut Metal monthly subscription fees waived:

- **For new Premium users:** sign up to the Premium Plan during the Promotion Period and have your the subscription fee waived for the first month (the "**Premium Plan Fee Waiver Offer**"); or
- **For new Metal users:** sign up to the Metal Plan during the Promotion Period and have the subscription fee waived for the first month (the "**Metal Plan Fee Waiver Offer**" and together with the "**Premium Plan Fee Waiver Offer**", the "**Fee Waiver Offer**").

The Revolut Premium and Revolut Metal subscription plans have a contract term of 12 months. This means that after the Fee Waiver Offer period, you will have to pay the normal subscription fee as set out in the Subscription Fees Table below for the remaining 11 months.

Please refer to the [Fees and Charges Section](#) for more information on costs associated with the Revolut Premium and Revolut Metal subscription plans.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must be an Eligible Customer of Revolut. An "**Eligible Customer**" is defined as a customer that during the Promotion Period has:

- personally received communications from Revolut inviting you to participate in the Promotion,
- passed Revolut's 'Know Your Customer' checks and been onboarded;
- an active Revolut Standard or Premium account, and
- not previously closed a Revolut account or had an account become suspended or restricted.

How do I claim my Fee Waiver Offer?

Eligible Customers will receive an in-app notification containing the Fee Waiver Offer. The notification will include instructions on how to upgrade your Revolut account.

Eligible Customers will have **72 hours to claim of the Fee Waiver Offer** after receiving the in-app notification, even if the 72 hour period expires after the end of the Promotion Period.

What happens if I cancel my paid subscription after claiming my Fee Waiver Offer?

If you cancel or downgrade your plan after claiming the Fee Waiver Offer, the fees set out in the Cancellation Fees Table below will apply.

Please be aware that if you order a Revolut Card during your Fee Waiver Offer period and then cancel your subscription plan before your Fee Waiver Offer period ends, you will be charged card fees. For this reason, **we recommend only ordering a Revolut Card after you decide to keep the plan for the full 12 month term.**

Further, we won't refund amounts already paid. For example, if you order additional Revolut Cards beyond your plan's card allowance you will not receive a refund.

After the Fee Waiver Offer period ends, by default you will remain on the Revolut Premium or Revolut Metal subscription plan (payable monthly) unless you tell us otherwise, and normal subscription fees set out in the Subscription Fees Table below will apply.

Cancellation Fees Table

Cancellation Period	Premium Subscription	Metal Subscription
Within the Fee Waiver Offer period	<ul style="list-style-type: none">• A\$33.99 express delivery fee per card.• No premium card fee.• No early cancellation administration fee.	<ul style="list-style-type: none">• A\$33.99 express delivery fee per card.• A\$79.99 metal card fee per metal card.• No early cancellation administration fee.
Between the end of your Fee Waiver Offer period and 10 months	<ul style="list-style-type: none">• No refund for the month in which you cancel or downgrade.• A\$19.98 early cancellation administration fee (equivalent to two	<ul style="list-style-type: none">• No refund for the month in which you cancel or downgrade.• A\$49.98 early cancellation administration fee (equivalent to two

Cancellation Period	Premium Subscription	Metal Subscription
	monthly payments of the premium subscription fee).	monthly payments of the metal subscription fee).
Between 10 months and 12 months	<ul style="list-style-type: none"> • No refund for the month in which you cancel or downgrade. • No early cancellation administration fee. 	<ul style="list-style-type: none"> • No refund for the month in which you cancel or downgrade. • No early cancellation administration fee.

Subscription Fee Table

Subscription Type	Subscription Fee
Premium	A\$9.99 per month
Metal	A\$24.99 per month

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.

Events beyond the control of Revolut may occur that render the awarding of the Fee Waiver Offer impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

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.