Terms and Conditions

Welcome to the Revolut New Zealand General Partner Cash Award Promotion (the "**Promotion**"), offered by Revolut Payments New Zealand Pty Ltd (ABN 89 645 171 651) ("**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 and Fees and Charges Section.

Promotion Period

The Promotion starts on 1 September 2023 12:00am GMT (30 January 2023 12:00pm NZST) and ends on the date set out on the Revolut landing page (at 11:59 pm GMT+1) for the Promotion (the "**Promotion Period**").

What is the Promotion?

The Promotion is an opportunity for new customers to open a Revolut account and receive a one-time cash award into their new Revolut account (the "Cash Award"). The Cash Award is an award in the form of a top-up that you can use for any physical or virtual Revolut card payments. In order to receive the Cash Award you must sign up to Revolut through a unique link from the participating partner about the Promotion (the "Partner"). The Cash Award amount will be set out on the Revolut landing page when you click on the unique link for the Promotion. It will also be set out on the Partner's website - if they have one.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must:

- Be a new Revolut Personal customer. If you are currently a Revolut customer, or have been a customer or started the sign-up process in the past, you are not eligible;
- Receive a link from the Partner about the Promotion or see the Promotion marketed by the Partner; and
- Follow the steps outlined in the section below ("What do I need to do to take part in the Promotion?").

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

To take part in the Promotion and receive the Cash Award you must during the Promotion Period complete all of the following steps:

- Click on the unique link provided by the Partner for the Promotion, which may include a link on the Partner's social media or website or may be contained in a QR code from the Partner.
- This link will redirect you to the specific Revolut landing page for the Promotion
 where you will need to provide your phone number. This landing page will also set
 out the important details in relation to the Promotion, including the Cash Award
 amount available to you, the minimum spend required to receive the Cash Award,
 the Promotion Period and any additional terms;
- Once you have provided your phone number, you will be directed to download the Revolut app and create your new Revolut personal account.
- Pass Revolut's 'Know Your Customer' checks and onboard successfully with no restrictions on your Revolut personal account.
- Top-up your account by bank transfer or by using a card that you have registered
 with us and make one or more physical or virtual Revolut Card transactions. The
 required total value of the transaction(s) will be outlined on the Revolut landing
 page, and must be completed within 14 days of opening your new Revolut account.

For the avoidance of doubt, a card transaction means you use your Revolut physical or virtual card to purchase goods and/or services from a third-party merchant. For example, card transactions to payment service providers, money transfers, or the purchase of any investments, cryptocurrencies or commodities within the Revolut app, do not qualify as card transactions.

When do I receive my Cash Award?

Subject to meeting the eligibility criteria and successfully completing the steps within the Promotion Period to take part in the Promotion, the Cash Award will be automatically credited to your new Revolut account within 10 days of the required Revolut Card transaction(s) being made.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Revolut Support via the Revolut app if you believe you qualify for a particular benefit in relation to the promotion that has not been awarded to you.

Events beyond the control of Revolut may occur that render the awarding of the Cash Award 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.

Revolut reserves the right to reverse any Top Up Offer received during the Promotion Period if the Top Up Offer is earned fraudulently or there is a breach of the Revolut Personal Terms or these Promotion Terms.

If you close your Revolut account or your account becomes suspended or restricted before you receive any top-up amount under this Promotion, then you will no longer be entitled to receive the Cash Award 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.

Revolut is not responsible for any marketing sent directly by the Partner to its existing customers. If you do not wish to receive marketing from the Partner you must manage your marketing preferences with the Partner.

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