

# Revolut In-App Incentives

## What are the Incentives about?

As part of this Incentives Promotion (the "**Promotion**"), Revolut is offering rewards (each, a "**Reward**") to selected users who complete specific tasks (each an "**Incentive**").

The Rewards available, and the tasks you need to complete, vary from customer to customer. The Reward and tasks which apply to you will be set out in the email or communications we send to you inviting you to participate in the Promotion and will also be set out in the app (each and collectively, the "**Invitation**").

These terms and conditions (the "**Terms**") govern the Promotion. You must comply with these Terms and any other terms that apply to your Revolut personal account at all times.

The steps you need to carry out for each Incentive and what Reward you'll be offered if you successfully complete the steps will vary from Incentive to Incentive. You will find more specific information for each Incentive available in the app.

This Promotion will run on an ongoing basis until it is ended by us in accordance with these Terms.

**The Incentives and Rewards are not available for Revolut <18 or Revolut Business customers.**

## Who is eligible for this Promotion?

To be eligible for this Promotion you must meet all of the following criteria:

- Be 18 years or older and a resident of the United States (with a valid US residential address); and,
- Be a Revolut Customer; and
- Receive an Invitation directly from us inviting you to participate in an Incentive.

## How can I earn my Reward?

To earn your Reward, you must:

- Meet all of the eligibility criteria described above;
- Complete all of the steps stated in the Incentive prior to the end date stated in the Invitation.

**Be sure to complete all of the required steps stated in the Invitation before the Incentive end date in order to earn a Reward.** Steps completed after the Incentive end date stated in the Invitation will not be eligible to earn the Reward.

Please note that some Incentives may have a minimum spend or a purchase category requirement to earn the Reward (for example groceries or restaurants/dining). Where this applies, we'll show you what the minimum spend requirement or qualifying categories for the

Incentive in the app. These categories are given to merchants based on the things they sell and are referred to as a Merchant Category Code (“MCC”). We use the MCC to work out whether you can earn a Reward when completing the Incentive. We don’t control what type of MCC applies to a merchant. So, in some cases, a merchant might sell something that seems eligible for the Incentive, because of the merchant’s category code, the transaction isn’t eligible to earn the Reward.

**If the Incentive requires you to complete a transaction, it must be a Qualifying Purchase made with your virtual or physical Revolut card.**

**Qualifying Purchases exclude:** ATM transactions, the purchase of money orders or other cash equivalents, gift cards, cash over portions of point-of-sale transactions, Peer-to-Peer (P2P) payments (such as Apple Pay Cash or Google Pay), currency exchange service providers, and loan payments or account funding made with your debit card are not eligible for cash back rewards. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments, cryptocurrency exchanges), gambling, cryptocurrency purchases, and securities transactions (including stock purchases), do not qualify unless otherwise stated in the Incentive description.

## What Rewards can I receive?

The Reward you receive will be one of the following:

- A cashback of a certain amount of a Qualifying Purchase.
- A cash award of a fixed amount paid after a Qualifying Purchase or action.
- Any other reward specified by us.

The exact Reward you receive varies from Incentive to Incentive, and may be subject to minimum or maximum amounts. The exact Reward applicable to you will be set out in your Invitation.

## When do I get my Reward?

Rewards will be in the form of cashback on each eligible Qualifying Purchases or a fixed sum of money, credited to your Revolut account once the Incentive is complete. We will typically credit the Reward to your main balance in your Revolut Personal account within seven (7) after the Incentive has been completed, but could take up to forty-five (45) days in certain circumstances at Revolut’s discretion, subject to these Promotion Terms.

If you believe that you are owed a Reward that you have not received, please reach out to us via in-app chat within 60 days after receiving your statement and we will perform an investigation promptly. If it is determined that a Reward is owed to you, we will credit any amounts due to you as soon as possible.

If you make a virtual or physical Revolut card payment as part of an Incentive, but the payment is reverted or you seek a refund, you will not be entitled to the Reward and if we’ve already credited your account with the Reward, we reserve the right to reverse that Reward and we may remove you from this Promotion if we (at our sole discretion) determine that you are abusing the Promotion or violating the Promotion Terms. We will consider the reversal of any Reward

transaction to have been done with your consent and the payment to have been authorized by you.

## What terms apply to my 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.

## What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Inc.
2. We may suspend or end any Incentive earlier than the end date specified in each Incentive in the app if, in our reasonable opinion, the Incentives are being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis.
3. We can cancel Incentives or change these Promotion Terms at any time without notice.
4. We reserve the right to reverse any Reward you receive in relation to an Incentive if: the payment that earned you the Reward is refunded or reversed; if we become aware that you earned the Reward fraudulently; and/or if you breach these Promotion Terms or the terms that apply to your Revolut Personal account in order to get the Reward.
5. We will consider the reversal of any Reward to have been done with your consent and the payment to have been authorized by you.
6. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with any Reward or between the time of qualifying for the Reward and receiving the Reward that you were entitled to under these Incentives, you will lose your entitlement to that Reward.
7. Events beyond the control of Revolut may also occur that render the awarding a Reward 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.
8. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of these Incentives (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.
9. Revolut 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 Revolut you may manage your marketing preferences in the Revolut mobile application. Revolut processes your personal data in compliance with our [Privacy Policy](#).
10. 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.

11. 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 Apex Crypto LLC, NMLS ID 1828849. 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.