

What is the Promotion about?

As part of the Revolut x Partner Cash Award Promotion (the "**Promotion**"), Revolut Technologies Singapore Pte Ltd is offering users in Singapore the opportunity to sign up to Revolut for the first time and receive:

- a Cash Award - a cash award that will be informed to you on the promotion landing page that we will credit in your account and that you can use for any physical or virtual Revolut card payments (the "Cash Award"). You will have access to the Cash Award after you top up your Revolut Account and successfully make your first virtual or physical Revolut card payment.

This first Revolut card transaction can be of any value above SGD \$0.01 and must be a genuine transaction that is not reversed or refunded. Your card purchases must be genuine purchases (for example, card transactions to payment service providers, gambling, gift card or currency exchange service providers, and money transfers are not valid).

In order to receive the Cash Award you must sign up to Revolut through a unique link provided by the specific Partner that has promoted the Cash Award (the "Partner"). The Promotion will run for a specific period of time as that is clearly set out in the Partner's app and/or on the Partner's website and/or on their social media as well as on the Revolut page when you click on the unique link for the Promotion (the "**Promotion Period**").

These terms and conditions (the "**Promotion Terms**") govern a number of different promotions, each a "**Revolut x Partner Promotion**", brought to you by Revolut Technologies Singapore Pte Ltd. Users based in Singapore will be eligible for the Cash Award, as long as they meet the eligibility criteria within the Promotion Period. Details of the selected markets can be found below in "What other legal information should I know?". The Promotion Terms set out the rules that apply to the 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 the Promotion.

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

To be eligible for the Promotion, you must:

- Live at a residential address in Singapore; and
- Either receive marketing directly from the Partner about the Promotion or see the Promotion marketed in the Partner's app and/or on the Partner's website and/or on their social media so you can follow the below steps to benefit from the Promotion (you will only receive an email/SMS/push notification from the Partner if you have already provided your personal data to the Partner and are happy for the Partner to send marketing to you).

You will also need to complete the following steps:

- Click on the unique link for the Promotion from the Partner's website or the unique link for the Promotion received in the email/SMS/push notification from the Partner - this link will redirect you to Revolut's website where you will need to provide your phone number. On the Revolut website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period, and the Cash Award available to you. 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 the Promotion;
- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in an eligible market) with no restrictions on your account before the end of the Promotion Period; and
- Top up your Revolut Personal Account and use your balance to make a successful card transaction of a value that is more than SGD \$0.01.

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the Cash Award.

How do I get my Cash Award?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in the Promotion?", after you make your first completed virtual or physical Revolut card transaction, the Cash Award will be credited to your Revolut account. We will make sure that you know in advance what the Cash Award is by making this information available once you click on the unique link for the Promotion. The first Revolut card transaction can be of any value above SGD \$0.01 and must be a genuine transaction. You will need to make your first Revolut card transaction before the end of the Promotion Period to receive the Cash Award. We'll credit your account with the Cash Award within 3 days of the first card transaction being completed.

What other legal information should I know?

1. For users resident in Singapore, the Promotion is organised and offered by Revolut Technologies Singapore Pte Ltd, a company whose registered address is at 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712.
2. Revolut Technologies Singapore Pte Ltd users can take part in the Promotions if they are resident in Singapore.
3. 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.
4. We can cancel the Promotion, or change these Promotion Terms at any time. If we are going to change or cancel the Promotion before the Promotion Period ends, we'll give you a notice

through the Revolut app and/or email. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.

5. We reserve the right to reverse the Cash Award during the Promotion Period if the payment that earned the Cash Award is refunded to you, you earned the Cash Award fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Award, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Award to have been done with your consent and the payment to have been authorised by you.
6. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with the Cash Award or between the time of qualifying for the Cash Award and receiving the Cash Award that you were entitled to under the Promotion, you will lose your entitlement to the Cash Award.
7. Events beyond the control of Revolut may also occur that render the awarding of the Cash Award as part of the 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 the 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.
9. The Partner 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 the Partner you must manage your marketing preferences with the Partner directly as this is outside of Revolut's remit. If you sign up to Revolut as part of the Promotion, Revolut will process 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. To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of Singapore. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Singapore.