Merchant Partner Cash Award Promotion

What is the Promotion about?

As part of the Revolut Merchant Partner Cash Award Promotion (the "**Promotion**"), new users in eligible markets are offered the opportunity to sign up to Revolut for the first time and receive a cash reward, up to 100% of the value of their Revolut card transaction, **with a €20 cap** (or currency equivalent) (the "**Cash Award**").

In order to receive the Cash Award, you must sign up to Revolut for the first time, either through a unique link or by scanning a QR code provided by one of our Merchant Partners. Our Merchant Partners use the Revolut POS, Revolut Reader or Tap to Pay on iPhone as part of their services (the "Merchant Partners"). The Promotion will run from 00:00 UTC 16 January 2024 to 31 December 2024 00:00 UTC (the "Promotion Period").

These terms and conditions (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.

An eligible market for Revolut Bank UAB branch offices is Ireland, France and Spain.

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 an eligible market; and
- Either receive marketing directly from Revolut or a Merchant Partner about the Promotion or see the Promotion marketed in the Merchant Partners' place of work so you can follow the below steps to benefit from the Promotion.

You will also need to complete the following steps:

- Click on the unique link or scan the QR Code relevant to the Promotion, that is provided by the Merchant Partners. This link or the QR code 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 details of the Cash Award. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account.
- 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.

• Top up your Revolut Personal account and make a successful card transaction of a value that is more than €1 (or currency equivalent).

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 Personal account. The Cash Award will match the value of your completed virtual or physical transaction up to a maximum of €20 (or currency equivalent). The first Revolut card transaction can be of any value above €1 (or currency equivalent) and can be made to any merchant. 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 Revolut Personal account with the Cash Award within 7 days of the first card transaction being completed.

What other legal information should I know?

- 1. For users resident in Ireland, France and Spain, the Promotion is organised and offered by a branch office of Revolut Bank UAB in the respective jurisdiction. For contact details of the branch office, please see the table below.
- 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 the 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 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 Personal 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.
- 5. If you close your Revolut Personal 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.
- 6. 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.

- 7. 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.
- 8. If you sign up to Revolut as part of the Promotion, Revolut will process your personal data in compliance with the Customer Privacy Policy that applies to your account.
- 9. These Promotion 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.
- 10. To the extent permitted by law, these Promotion Terms will be governed by the laws of a jurisdiction where the branch office is established. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court. For details about the governing law and the competent courts please see the table below.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent court of Ireland
Revolut Bank UAB acting in France via its branch in France	10 avenue Kléber, 75116 Paris, France (SIREN 894 031 244)	French law	The competent court of France
Revolut Bank UAB, Sucursal en España	With tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volum 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583. Its address is at Príncipe de Vergara 134, 4 planta, 28002, Madrid (Spain).	Spanish law	The competent court of Spain