

What is the Promotion about?

As part of the Revolut Merchant Partner Cashback Award Promotion (the **"Promotion"**), new users in eligible markets the opportunity to sign up to Revolut for the first time and receive a cash reward **"Cashback Award"**.

In order to receive the Cashback 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, Tap to Pay on iPhone or any other In Person Payment product provided by Revolut Business as part of their services (the **"Merchant Partners"**).

The specific information relevant for this Promotion will be specified on the Promotion landing page, which you can access via the link provided by our Partner (the **"Promotion Landing Page"**). The Promotion landing page will confirm:

- the eligible markets;
- the Cashback Award (this will either be a percentage of the Revolut card transaction with a cap on the total amount, or it will be a fixed amount); and
- the time period during which you can participate in this Promotion and claim your Cashback Award (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 Personal 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 an eligible market;
- be at least 18 years of age; and
- not have or have previously held a Revolut Personal account with any Revolut group entity; 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.
- **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.
- **Make a top up of at least €1** or currency equivalent to your Revolut Personal account.
- **Make your first Revolut card payment** using a physical or virtual Revolut card linked to your Revolut Personal account. It must be a genuine purchase (for example, transactions to payment service providers, other bank accounts and e-wallets will not be genuine). The first payment can be of any value above €1 (or currency equivalent) and can be made to any merchant.

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

How do I get my Cashback 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 Cashback Award will be credited to your Revolut Personal account. We'll credit your Revolut Personal account with the Cashback Award within 7 days of the first card payment being completed.

What other legal information should I know?

1. We may change, suspend, extend or end the Promotion earlier than the end date of the Promotion Period if, in our reasonable opinion, it is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we need to do this, we will announce it in the same way the Promotion was announced and, where possible, we will try to give you advance

notice. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.

2. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control which means we are unable to continue running the Promotion as planned. 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 early suspension or termination.
3. We reserve the right to reverse the Cashback Award during the Promotion Period if the payment that earned you the Cashback Award is refunded to you, you earned the Cashback Award fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the Cashback Award, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cashback Award to have been done with your consent and the payment to have been authorised by you.
4. If you close your Revolut Personal account or your account becomes suspended, closed or restricted before we were due to credit your account with the Cashback Award or between the time of qualifying for the Cashback Award and receiving it, you will lose your entitlement to it.
5. By participating in this Promotion, you confirm that you understand that any benefit you receive as part of this Promotion may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is your responsibility to pay any tax which may arise from receiving any benefit. Revolut will bear no liability for any tax obligations which may arise from receiving any benefit as part of this Promotion.
6. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our [Customer Privacy Notice](#) . Merchant Partners may also collect personal data about you in connection with this Promotion. See Merchant Partners' privacy notices for more details about how they will handle your personal data. Merchant Partners will also send any marketing content to you in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Merchant Partners you must manage your marketing preferences with Merchant Partners directly as this is outside of Revolut's remit.
7. 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 Promotion Terms shall apply and prevail and be conclusive and binding. The

English version shall be used in any legal proceedings. If, however, by law the local language should be used, the local language version will prevail.

This Promotion is organised and offered to you by the Revolut group entity that provides you with your Personal account. If you have a complaint about this Promotion, you can raise it directly with them. Please see below for their registered address and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can also rely on the mandatory consumer protection rules of the country where you live

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London, E14 5HX	English law	The courts of England and Wales.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law	The courts of Lithuania (or in the courts of any EU Member State where you reside).
Revolut Bank UAB acting via its branch in the Netherlands	Barbara Strozilaan 201, 1083HN Amsterdam, the Netherlands	Dutch law	The competent courts of the Netherlands.
Revolut Bank UAB acting via its branch in Belgium	Silver Square, Sq. de Meeûs 35, 1000 Bruxelles, Belgium	Belgium law	The competent courts of Belgium.