Revolut Metal Plan - September Spend and Earn Promotion Terms & Conditions

Revolut is looking to reward the first 1,000 users who upgrade to the Revolut annual Metal Plan (S\$199 subscription fee) and complete S\$1800 worth of card purchases within the first 30 days of their plan being upgraded with S\$200 worth of eCapitaVoucher shopping vouchers (the "**Promotion**").

Who is eligible for the Promotion?

To be eligible for the the Promotion, you must:

- · Have downloaded the Revolut app;
- Be legally residing in Singapore;
- · Have successfully set up an account with Revolut Singapore;
- Have an active Revolut account (i.e. it shall not be suspended or restricted);
- Not previously have been a Metal or Premium Revolut customer;
- Upgrade to an annual Metal Plan (S\$199); and
- Spend S\$1,800 on card purchases (both virtual and physical cards accepted).

You must complete your upgrade between 1 September 2023 and 30 September 2023 GMT+0 and complete the card payment spend requirement within the first 30 days of upgrading to the Metal plan (the "**Promotion Period**").

You must be on the Metal plan and cannot downgrade from the annual Metal Plan, when the Promotion concludes at least 30 days after 30 September 2023.

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). These purchases must be successful transactions and must not be reversed or refunded.

Card purchases can be done with either the virtual or physical Revolut card.

What reward will I qualify for?

If you are eligible and meet the Promotion criteria, you will receive S\$200 of eCapitaVoucher, which is the digital version of CapitaVoucher. The use of the eCapitaVoucher is governed by the Capitastar Terms & Conditions which are available here.

The vouchers will only be awarded to the first 1,000 people who complete the Promotion criteria.

How do I know if I've been awarded any bonus and how do I collect this?

Revolut will send the eCapitavoucher redemption code to your Revolut registered email within 30 to 60 business days after the end of the Promotion Period.

This section of the Promotion Terms applies to both new and existing Revolut customers

You will be charged the annual subscription of the Revolut Metal plan if you participate in this Promotion, and the normal terms and conditions for your Metal subscription (see Premium and Metal Terms) will apply. We'll inform you of the discounted fee for your annual Metal subscription before you sign-up or upgrade. With this Promotion, you may only benefit from a discounted fee on the annual Metal subscription, and it will not be available if you opt to pay monthly. On the expiry of the Promotion, the normal fees will apply and we'll start charging for the full cost of your Metal subscription plan.

If you downgrade within 14 days

If you end or downgrade your Metal subscription within 14 days ("cooling off period"), we'll give you a full refund of the discounted fee you have paid for your subscription. However, if you have ordered a card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription plan within the cooling off period. Please refer to the Subscription plan fees page to see the fees associated with card delivery subject to your subscription plan.

If you downgrade after 14 days

Make sure you remember that our paid plans are all on 12 month terms. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Premium or Metal subscription" section of the Premium and Metal Terms for more information.

What else should I know?

- 1. 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. If we exercise this right we will try to give you advance notice on our website. 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.
- 2. Events beyond the control of Revolut may occur that render the continuation of the Promotion 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.
- 3. If you make a card purchase that qualifies for the promotion and subsequently return this purchase for a refund, then the purchase will not count towards the Promotion.
- 4. If you close your Revolut Account or your Account becomes suspended or restricted before any bonus is paid, then the bonus will be forfeited.
- 5. 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.

- 6. Revolut will not be liable for claims arising in respect of any failure or breach of duty for goods or services provided by third parties such as those participating in the Promotion.
- 7. These terms are published in English and any translation is a courtesy and office 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.
- 8. To the extent permitted by law, these Promotion 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.