

Mid-Year SG Cards Campaign

The 2024 Mid-Year Cashback Campaign (the "**Campaign**") allows customers of Revolut Technologies Singapore Pte Ltd ("**Revolut**", "**we**", "**us**", "**our**") in Singapore to receive cashback (the "**Cashback**") on eligible spending during the Campaign Period if certain requirements as set out below in the section "Who is eligible to participate in the Campaign?" are met. The exact Cashback amount and minimum spend requirements applicable to you will be stated in the email inviting you to participate in the Campaign.

The Campaign will start at 00:00 (GMT) on the day you receive an email inviting you to participate in the Campaign and shall end at 23:59 (GMT) on the end date **as stated in the email** inviting you to participate in the Campaign (the "**Campaign Period**"). The Campaign can be extended or shortened by us in our sole and absolute discretion at any time.

The Campaign is governed by these terms and conditions (the "**Terms**"). The Terms also govern the relationship between each participant in the Campaign ("**you**") and us.

You will be deemed to be participating in the Campaign if you do not reach out to us via in-app chat to inform us that you do not wish to participate in the Campaign within three (3) business days of either receiving a Cashback or receiving the email from us notifying you of your Cashback (whichever earlier).

Who is eligible to participate in the Campaign?

In order to participate in the Campaign, you must:

- have personally received an email from us inviting you to participate in the Campaign;
- have set up an active account with Revolut in Singapore, successfully onboarded, and not had your account suspended or restricted; and
- be currently legally residing in Singapore.

Employees and contractors of Revolut are not eligible to participate in the Campaign.

We will determine eligibility at our sole and absolute discretion, and may disqualify participants in our sole and absolute discretion if we discover you have breached these Terms or any other terms that apply to your account.

How do I participate in the Campaign?

To participate in the Campaign, you must hit the minimum spend criteria as stated in the email you received, using your Revolut card (physical or virtual card) during the Campaign Period ("**Eligible Spending**") in either a single transaction or over multiple transactions.

The Eligible Spending must be a genuine transaction(s) and must not be reversed or refunded. Payments equivalent to exchange/purchase with electronic money or other cash equivalents or cash substitutes, such as payments to e-wallets, prepaid cards, gift cards, etc., and use for financial services, are not eligible under this campaign. Additionally, any transactions we consider inappropriate in our sole and absolute discretion are also not covered. For details, please refer to the list provided in the appendix below.

You must perform these actions yourself. You cannot allow third parties to use your Revolut account/ card to make the Spending.

If we suspect you have not met these criteria, or breached these Terms, we may ask you for further information to help us make this assessment.

We will contact all participants who have been awarded any cashback by email and deposit the cashback amount into their Revolut Account within thirty (30) business days after the end of the Campaign Period.

How much Cashback will I get?

The amount of cashback that you will receive will be stated in the email received regarding this campaign.

If you earn a cashback, we will deposit the cashback into your Revolut Account within thirty (30) business days after the end of the Campaign Period.

Appendix - Ineligible transactions

The categories and member store category codes (commonly known as "MCC") of shopping (payment) destinations that are not eligible for this campaign are as follows.

- Financial services, payment services, and other highly liquid or cash-like services (6012, 4829, 6540, 6050, 6051, 6529, 6530, 6534)
- Taxes, fines, penalties, support payments, and other payments to or requested by administrative or judicial bodies (9311, 9223, 9211, 9222, 9399, 9405)
- Cigars and tobacco (5993)
- Lottery or gambling (7800, 7995, 6211)
- Charities, religious organisations, and educational institutions (8651, 8661, 8398)
- Utility charges (4900)
- Insurance institution (6300, 5960)

What else should I know?

1. Your participation in the Campaign is subject to these Terms as well as the other terms and conditions that apply to your Revolut account.
2. We reserve the right to refuse participation, or to refuse to award any cashback to any participant in breach of these Terms or any applicable law.
3. You agree that if we (in our reasonable opinion) believe that you have breached these Terms or any other terms that apply to your account, you unequivocally authorise us to deduct from your account any cashback paid under the Campaign.
4. We may change these Terms, or change, suspend or stop the Campaign at our sole and absolute discretion at any time.
5. Participation in this Campaign is entirely at the risk of participants, and Revolut does not make any warranties in connection with the same to the furthest extent permitted by law.
6. Revolut shall not be liable for any loss (including, without limitation, indirect or consequential loss) in connection with the Campaign or any cashback, except any liability that cannot be

excluded by law (in which case that liability is limited to the minimum allowable by law).

7. We accept no responsibility for any tax or other liability that may arise as a result of the Campaign.
8. These Terms shall be governed 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 exclusive jurisdiction of the competent court in Singapore.
9. By participating in this Campaign you consent to Revolut's, collection, holding, storage use, processing, transfer, disclosure and/or reporting (directly or indirectly) of your personal data to relevant third parties (including any persons who are involved in operating, administering or promoting this Campaign on behalf of Revolut), including but not limited to for the purposes of administering this Campaign, for contacting you regarding the same and for marketing purposes.
10. You can find more information about how we use your personal data in our Privacy Policy (available at www.revolut.com/en-SG/legal/privacy). Save for the above, personal data relating to Revolut customers are kept confidential and will otherwise not be given to any other person except with the consent of the Revolut customer or as permitted by the Personal Data Protection Act 2012 (and subsidiary legislation).