

What is the Promotion about?

As part of the Revolut x Moneysmart Singapore Pte Ltd Travel Insurance April Giveaway Promotion (the "**Promotion**"), Revolut Technologies Singapore Pte Ltd ("**Revolut**") is offering eligible users in Singapore the opportunity to obtain:

- a S\$15 Cash Reward that we will credit into your Revolut account that you can use for any physical or virtual Revolut card payments (the "**S\$15 Cash Reward**"); and
- a free trial of our paid premium subscription plan for 3 months (the "**Free Trial**"),
- together, the "**Guaranteed Rewards**".

You will be able to qualify for the Guaranteed Rewards after you:

- purchase an eligible travel insurance policy through MoneySmart Singapore Pte Ltd ("**MoneySmart**");
- submit the MoneySmart Claim Form;
- check the Revolut Marketing consent form;
- sign up for a Revolut Account through the unique Revolut sign up link provided by MoneySmart via email;
- top up your Revolut Account; and
- make a transaction of at least S\$0.01 during the Promotion Period.

In addition, if you are either the **8th or 88th person** to sign up for a Revolut Account **each week**, you will win an additional S\$100 cash reward ("**S\$100 Cash Reward**") on top of the Guaranteed Rewards. There will only be two (2) eligible winners each week for the S\$100 Cash reward.

The Promotion will run from 1st April 2025 Singapore Time (SGT) 00:00 till 30th April 2025 SGT 23:59 (both dates inclusive), or such other period(s) as may be determined by MoneySmart and Revolut in their sole and absolute discretion (the "**Promotion Period**").

These terms and conditions (the "**Promotion Terms**") govern the Promotion. Users based in Singapore will be eligible for the Guaranteed Rewards and potentially the S\$100 Cash Reward, as long as they meet the eligibility criteria within the Promotion Period. 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 and the Guaranteed Rewards, you must:

- Meet the criteria of a “successful purchase” of an eligible travel insurance policy under MoneySmart exclusive campaigns during the Promotion Period (please refer to the respective MoneySmart Travel Insurance campaign [Terms & Conditions](#) for more information on what constitutes an eligible travel insurance policy);
- Live at a residential address in Singapore;
- Submit the MoneySmart claim form and check the Revolut marketing consent box in the MoneySmart claim form;
- Sign up for a Revolut Account by 30th April 2025, using the unique Revolut sign up link provided by MoneySmart via email which will redirect you to Revolut’s website where you will need to complete 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 Singapore) with no restrictions on your account before the end of the Promotion Period; and
- Top up your Revolut Account and use your balance to make a successful card transaction of at least S\$0.01 within 30 calendar days of signing up for the Revolut Account.

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the S\$15 Cash Reward, which you will receive within 3 calendar days of making the qualifying transaction of at least S\$0.01.

To be eligible for the additional S\$100 Cash Reward, in addition to all the steps above, you must also be the 8th or 88th person to sign up for the Revolut Account each week. The **8th and 88th “Successful Applicants”** to sign up for a **new Revolut Personal account** through the unique Revolut sign up link provided by MoneySmart. Please refer to the MoneySmart April Giveaway T&Cs for more information on how the 8th & 88th winners are determined.

How do I get my cash reward(s)?

If you meet the eligibility criteria and complete the steps outlined in “What do I need to do to take part in the Promotion?”, in order to get the cash reward(s):

1. You consent to receive the S\$15 Cash Reward via the registered email address you had provided when you signed up for a new Revolut account;
2. You consent to MoneySmart sending your details to Revolut only for the purpose of identification and delivery of the S\$15 Cash Reward;
3. If you are the 8th or 88th person to sign up for a Revolut Account per week and have won the S\$100 Cash Reward, Revolut will send a confirmation email about any S\$100 Cash Reward updates and you also consent to steps (i) & (ii) above in respect of such confirmation email;
4. You acknowledge that once submitted, the registered email address provided cannot be amended and Revolut will not be able to re-issue or refund any cash reward(s) already transferred to the relevant Revolut Account should the email address provided be in error.

If a winner of the S\$100 Cash Reward is disqualified for any reason including due to ineligibility or failing to comply with any of these Terms, then another winner will be selected instead.

How do I claim my 3 month Premium trial offer?

Eligible Customers will have two opportunities to claim the Premium trial offer:

At Onboarding: Eligible Customers will be prompted to claim the Premium trial offer at the time of onboarding.

After Onboarding: The Premium trial offer will be visible under the “Suggested for You” banner within the Revolut app. To claim the Premium trial offer, Eligible Customers must click on the Promotion banner and follow the instructions. Eligible Customers have within 72 hours of opening their new Revolut account to take advantage of the Premium trial offer.

What happens if I cancel my paid subscription after claiming my Premium trial offer?

You will have until the end of the Premium trial offer to cancel your Revolut Premium trial plan at no cost. However, we won't refund amounts already paid. This means that

if you order a Revolut Card beyond the Premium plan card allowance you will not receive a refund.

Further, if you order a Premium Card as part of your Premium plan card allowance, and then cancel your paid subscription within 14 days of opening the new account, you will have to pay us back for the cost of the Premium Card and delivery.

After the Premium trial offer ends, by default you will remain on the Revolut Premium plan payable monthly unless you tell us otherwise, and normal billing rates apply.

Revolut Premium trial plans have a contract term of 12 months. You may cancel or downgrade the Revolut Premium plan after the Premium trial offer ends, but depending on the remaining subscription term fees may apply.

Please refer to the [Personal Terms](#) and the [Fees and Charges Section](#) for further information on fees, charges and break costs associated with ending a paid subscription after the first month when your Premium trial offer ends.

Each of the Guaranteed Rewards and the S\$100 Cash Reward must be redeemed in accordance with the notification email from us, and any failure or delay collecting any of the foregoing may be deemed by Revolut in its sole discretion as a forfeiture of such reward.

Any S\$15 Cash Rewards and S\$100 Cash Rewards that remain unclaimed for 1 month from the dates of the monthly announcements of the corresponding winners of the S\$100 Cash Rewards will automatically be forfeited. You agree and acknowledge that each of the Guaranteed Rewards and the S\$100 Cash Rewards will be granted and/or administered at the sole discretion of Revolut Technologies Singapore Pte Ltd. No form of compensation will be made or provided to participants for such forfeiture.

What other legal information should I know?

1. For users resident in Singapore, the Promotion is organised and offered by Revolut, a company whose registered address is at 36 Robinson Road, #20-01 City House, Singapore 068877.
2. Revolut users can take part in the Promotions if they are a 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 rewarded 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 any of the cash rewards you may receive during the Promotion Period you earned the Cash reward(s) fraudulently, if you breach the terms that apply to your Revolut account in order to get the cash reward(s), or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cash reward(s) 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 reward(s) or between the time of qualifying for the cash reward(s) and receiving the cash reward(s) that you were entitled to under the Promotion, you will lose your entitlement to the cash reward(s).
7. Events beyond the control of Revolut may also occur that render the rewarding of the cash reward(s) 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. MoneySmart 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 MoneySmart, you must manage your marketing preferences with MoneySmart 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.

