

What is the Promotion about?

As part of the Revolut x Moneysmart Singapore Pte Ltd Travel Insurance December Giveaway Promotion (the "**Promotion**"), Revolut Technologies Singapore Pte Ltd ("**Revolut**") is offering eligible users in Singapore the opportunity to obtain a S\$30 cash award that we will credit in your account and that you can use for any physical or virtual Revolut card payments (the "**S\$30 Cash Award**"). You will be able to qualify for the S\$30 Cash Award after you purchase an eligible travel insurance policy through MoneySmart Singapore Pte Ltd ("**MoneySmart**") and you 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 minimum transaction of 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 award ("**S\$100 Cash Award**") on top of the S\$30 Cash Award. There will only be two (2) eligible winners each week for the S\$100 Cash Award.

The Promotion will run from 1st December 2024 Singapore Time (SGT) 00:00 till 31st December 2024 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 S\$30 Cash Award and potentially the S\$100 Cash Award, 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 S\$30 Cash Award, 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 MoneySmart Terms & Conditions for 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 31st December 2024, 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 Retail Account and complete our Know Your Customer ("**KYC**") checks before the end of the Promotion Period. If you already have a Revolut Retail 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\$30 Cash Award, 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 Award, 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 account (you must not have previously held any Revolut account in order to be considered to sign up for a new Revolut Account) through the unique Revolut sign up link provided by MoneySmart** will be determined by both MoneySmart and Revolut. Please refer to the MoneySmart December Giveaway T&Cs for more information on how the 8th & 88th winners are determined.

How do I get my cash award(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 award(s):

- You consent to receive the S\$30 Cash Award via the registered email address you had provided when you signed up for a new Revolut account;
- You consent to MoneySmart sending your details to Revolut only for the purpose of identification and delivery of the S\$30 Cash Award;
- If you are additionally the 8th or 88th person to sign up for a Revolut Account per week and have won the S\$100 Cash Award, Revolut will send a confirmation email **after the selection of the Winner** about any S\$100 Cash Award updates and you also consent to steps (i) & (ii) above; and

- 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 award(s) already transferred to the relevant Revolut Account should the email address provided be in error.

If a winner of the S\$100 Cash Award 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.

The S\$30 Cash Award and S\$100 Cash Award must be redeemed in accordance with the notification email from us, and any failure or delay collecting the S\$30 Cash Award and S\$100 Cash Award shall be deemed a forfeiture of the S\$30 Cash Award and S\$100 Cash Award.

All S\$30 Cash Awards and S\$100 Cash Awards that are unclaimed for 1 month from the date of announcement of winners, for any reason, will automatically be forfeited. All unclaimed S\$30 Cash Awards and S\$100 Cash Awards will be dealt with 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 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712.
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 awarded 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 awards you may receive during the Promotion Period you earned the Cash award(s) fraudulently, if you breach the terms that apply to your Revolut account in order to get the cash award(s), or if we become aware you were not compliant with these Promotion Terms. We will

consider the reversal of any cash award(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 award(s) or between the time of qualifying for the cash award(s) and receiving the cash award(s) that you were entitled to under the Promotion, you will lose your entitlement to the cash award(s).
7. Events beyond the control of Revolut may also occur that render the awarding of the cash award(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.