New Signup Cashback Campaign Terms

Terms and Conditions

Welcome to the New Signup Cashback Campaign (the "Campaign"), offered by REVOLUT TECHNOLOGIES JAPAN, Inc. ("Revolut", "we", "our" or "us").

The terms and conditions of the Campaign are set out below. These terms and conditions apply in addition to the other terms and conditions that apply to you as a customer of Revolut, including the Personal Terms and Fees page.

Campaign Periods

The campaign period (the "Campaign Period") will be notified to you via email sent by us (the "Email").

What is the Campaign?

The Campaign is the opportunity for Eligible Customers to earn "**Welcome Bonus**" when they make an Eligible Transaction. The amount of Welcome Bonus you can earn is set out in the Email.

Who is eligible to participate in the Campaign?

To participate in the Campaign, you must be an Eligible Customer of Revolut. An "**Eligible Customer**" is defined as a customer that has:

- personally received the Email from Revolut inviting them to participate in the Campaign;
- submitted an ID and passed Revolut 'Know Your Customer' checks;
- topped up at least 2,000 JPY to their account by debit or credit card, or by bank transfer;
- an active Revolut Standard, Premium or Metal account;
- an application for the issuance of a Revolut physical or virtual card has been made; and
- not previously closed a Revolut account or had an account become suspended or restricted.

What is an Eligible Transaction?

Below is the list of Eligible Transactions. No minimum amount is required.

Revolut Card transaction

For the purpose of the Campaign, a Revolut Card Transaction is a physical or virtual Revolut Card transaction.

For the avoidance of doubt, a Revolut Card transaction means you use your Revolut physical or virtual card to purchase genuine goods and/or services from a third-party merchant by entering the details of your Revolut physical or virtual card into their payment processing system. The purchase of precious metals are examples of transactions which do not qualify as Revolut Card transactions.

Revolut Card transactions must be genuine purchases – Payments to e-wallets, gambling, payment providers, financial services, prepaid cards, or gift cards aren't valid. Other transactions with businesses that we consider inappropriate in light of the purpose of the Campaign are also not eligible. Non qualifying Merchant is a merchant whose merchant category code designation is listed in Appendix below.

Currency exchange

For information on fees related to currency exchange, please see the Fees page. Purchase of commodities is not included in currency exchanges.

Outbound transfer

Outbound transfers to other people locally or internationally, both transfers directly to your friends on the Revolut app and bank transfers are eligible. For information on fees for making transfers, please see the Fees page.

When will I receive my Welcome Bonus?

Revolut will credit the Welcome Bonus into your Revolut account by the time set out in the Email.

What other legal information should I know?

- 1. If your identity verification process is not approved or still under review at the end of the Campaign Period, you will not be eligible. If your identity verification attempt is rejected, you can still be eligible if you re-submit and pass your identity verification process by the end of the Campaign Period.
- 2. You will only get one reward even when you make multiple transactions.
- 3. We may, at our sole discretion, suspend, terminate or change the Campaign or change these terms and conditions in whole or in part without prior notice.
- 4. Events beyond the control of or not attributable to Revolut may occur that render the awarding of the Welcome Bonus 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.
- 5. If you close your Revolut account or your account becomes suspended or closed before you receive the Welcome Bonus under the Campaign, then you will no longer be entitled to receive the Welcome Bonus and it will not be paid to you.
- 6. If you conduct fraudulent or malicious activities in respect of the Campaign or you breach these terms and conditions or other terms and conditions applicable to your Revolut account, or if we reasonably suspect either of the above, we may, at our sole discretion, take appropriate action (including restricting or closing your account or voiding your rewards).
- 7. Your contractual status, rights or obligations under these Terms and Conditions may not be assigned to a third party.
- 8. These terms and conditions are originally published in Japanese and this English translation is prepared for reference purposes only. The Japanese language version of these terms shall prevail.
- 9. These terms and conditions shall be governed by the laws of Japan. Any disputes arising out of or in connection with these terms and conditions shall be subject to exclusive agreed jurisdiction of the first instance of the Tokyo District Court.

Appendix - Non qualifying MCC Designations

For the purpose of the Campaign, a Non Qualifying Merchant is a merchant whose merchant category code ("MCC") is designated as one of the following:

Excluded merchant types:

- Financial services, payment services, or any other liquid or cash-like services. (6012, 4829, 6540, 6050, 6051)
- Cigar and tobacco purchases. (5993)
- Tax, fines, penalties, support payments, or other payments to or required by a government or judicial entity. (9311, 9223, 9211, 9222, 9399, 9405)
- Lotteries or gambling.(7800, 7995, 6211)
- Utilities.(4900)
- Charitable, religious and educational organisations. (8651, 8661, 8398)
- Insurance (6300, 5960)
- Other transactions with businesses that we consider inappropriate in light of the purpose of the Campaign