

Terms and Conditions

Welcome to the Revolut NZ Waitlist Promotion (the "**Promotion**"), offered by Revolut Payments New Zealand Pty Ltd (ABN 89 645 171 651) ("**Revolut**", "**we**", or "**our**").

The terms and conditions of the Promotion are set out below (the "**Terms**"). These Terms apply in addition to the other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#) and [Fees and Charges Sections](#).

Promotion Period

The Promotion starts on 27 August 2024 09:00am NZST and ends on 17 September 2024 11:59pm NZST (the "**Promotion Period**").

What is this Promotion about?

Under this Promotion, Eligible Customers can receive a one-time award of NZD \$30 to try out the Revolut app and experience all the exciting features on offer!

Who is eligible for the Promotion?

In order to participate in the Promotion you must be an Eligible Customer of Revolut.

An "**Eligible Customer**" is defined as a customer that has been emailed a unique link from Revolut to apply for a new Revolut account, who:

- during the Promotion Period:

- clicked the link in the email provided to them;
- entered their details on the Promotion landing page;
- applied for a new Revolut account; and

- passed Revolut's 'Know Your Customer' checks and been onboarded successfully; and
- has not previously closed a Revolut account or had an account become suspended or restricted.

How do I earn the \$30?

In order to earn the \$30, you must be an Eligible Customer and must, during the Promotion Period:

1. sign up using the unique link provided and successfully create a Revolut Personal Account; and
2. complete a Qualifying Transaction (as defined below) within 7 days of signing up and being successfully onboarded.

In completing the above steps:

- you must click on the unique link for the Promotion to sign up. Signups completed through other methods will not be counted. If you are eligible, this link will be in the email sent to you directly;
- on sign-up you will need to provide your phone number. On the Revolut website, you will also be able to see the important details in relation to the Promotion, including these Terms and the Promotion Period;
- once you have provided your phone number, you will be directed to the sign-up flow for a Revolut Personal account. You will need to follow the steps for opening a Revolut Personal account and complete our Know Your Customer checks ("**KYC**");
- You will need to be onboarded successfully to Revolut. This means you will have to pass KYC with a registered address in New Zealand and there must be no restrictions on your account;
- once you pass your KYC, you will need to top up your account by bank transfer or by using a debit card that you have registered with us; and
- once you have topped up your account you will need to use your balance to make a virtual or physical Revolut card payment ("**Qualifying Transaction**") within 7 days of being onboarded. A Qualifying Transaction must be a genuine purchase (for

example, card transactions to payment service providers and money transfers will not count towards the required total transaction amount). Don't worry - you don't need a physical card to make payments: you can easily generate a virtual card in the app and use it for this purpose. And if you don't have enough balance for a particular transaction, you can make a further top up by bank transfer or debit card. Any transactions which are not genuine, are voided, refunded or otherwise fraudulent will not count as Qualifying Transactions.

When do I receive the \$30?

In most cases, the \$30 will be automatically credited to their new Revolut account following a Qualifying Transaction. However, in some limited cases, it may take up to 10 days after the transaction for the \$30 to appear in your Revolut account.

What other legal information should I know?

1. Revolut reserves the right to change, modify and/or supplement these Terms at any time during the Promotion Period. If we exercise this right in a way that is detrimental to you in your capacity as an Eligible Customer, we will notify you directly. In all other instances we will try to give advance notice on our website. Please contact Customer 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 awarding of the \$30 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. Revolut reserves the right to reverse any \$30 paid to an account during the Promotion Period if the \$30 is earned pursuant to a Qualifying Transaction which is later determined not to be a Qualifying Transaction, or is otherwise fraudulently earned or there is a breach of the Revolut [Personal Terms](#) or these Terms.
4. If you close your Revolut account or your account becomes suspended or restricted before you receive any top-up amount under this Promotion, then you will no longer be entitled to receive the \$30 and it will not be paid to you.
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. Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of New Zealand.