

Terms and Conditions

Welcome to the Revolut Australia Q2 2023 New Users First Transaction Cashback Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**Revolut**", "**we**", "**our**" or "**us**").

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

Promotion Periods

The Promotion starts on 26 May 2023 10:00am AEST and ends on 24 June 2023 9:59am AEST (the "**Promotion Period**").

What is the Promotion?

The Promotion is an opportunity for Eligible Customers to earn a one time \$5 cashback award after completing their first Eligible Transaction.

Who is eligible to participate in the Promotion?

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

- personally received communications from Revolut inviting them to participate in the Promotion;
- passed Revolut 'Know Your Customer' checks and been onboarded;
- an active Revolut Standard, Premium or Metal account; and
- not previously closed a Revolut account or had an account become suspended or restricted.

What is an Eligible Transaction?

For the purpose of the Promotion, an "**Eligible Transaction**" is defined as any of the below transaction types:

- Physical or virtual Revolut Card transaction;
- Domestic or international transfer of funds using your Revolut account to either: a) an external bank account or b) to another Revolut user;
- Exchanging funds within your Revolut account from one currency to another (e.g. exchanging AUD to USD); or
- Purchase of stocks (including ETFs), cryptocurrencies or commodities.

After receiving the invitation from Revolut to participate in the Promotion, Eligible Customers will have 7 days to make an Eligible Transaction, even if the 7 days ends after the end of the Promotion Period. If you have not made an Eligible Transaction within 7 days after receiving the communication, you will no longer be able to participate in the Promotion.

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 a gift card is an example of a transaction which does not qualify as a Revolut Card transaction.

When will I receive my cashback?

Revolut will credit the cashback to your Revolut Account within ten (10) business days after the end of the calendar month in which the Eligible Transaction was made.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms and Conditions 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.

If a Revolut Card transaction is subsequently reversed or declined at any time (either during or after the Promotion Period) then that transaction will not be considered an Eligible Transaction.

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback and it will not be paid to you.

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.

The Promotion cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria.