

Terms and Conditions

Welcome to the Revolut Australia April 2023 Apple and Google Pay 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 Period

The Promotion starts on 15 June 2023 9:00am AEST and ends on 30 June 2023 8:59am AEST (the "**Promotion Period**").

What is the Promotion?

The Promotion is the opportunity for Eligible Customers to earn 2% cashback on Apple and Google Pay transactions made using their Revolut Card.

The total cashback Eligible Customers can earn during the Promotion Period is capped at \$15.00. This means that even if the value of your Eligible Transactions your Revolut Card exceeds \$750.00, the cashback award will remain capped at \$15.00.

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, during the Promotion Period:

- personally received communications from Revolut inviting you 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.

How do I earn the cashback?

In order to start earning cashback, Eligible Customers must first make three (3) Eligible Transactions. Once you make three (3) Eligible Transactions, those transactions, along with all subsequent transactions during the period, will earn 2% cashback up to the \$15 cashback cap.

What is an Eligible Transaction?

For the purpose of the Promotion, an **“Eligible Transaction”** is a physical or virtual Revolut Card transaction made during the Promotion Period:

- in-store or online; and
- from an Apple Pay or Google Pay digital wallet.

For the avoidance of doubt, a Revolut Card transaction means you use your Revolut Card linked to either your Apple Pay or Google Pay digital wallet to purchase genuine goods and/or services from a third-party merchant. The transfers or exchange of funds, the purchase of cryptocurrencies or commodities, or the purchase of gift cards are examples of transactions which do not qualify as Eligible Transactions.

When will I receive my cashback?

Revolut will credit the cashback into your Revolut account within ten (10) business days after the end the Promotion Period.

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 payment will not be counted towards the cashback total (please note that we may debit any cashback you have already received from your Revolut account).

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.