

# Terms and Conditions

Welcome to the 2022 Revolut x QPay Cashback Promotion (the **"Promotion"**), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**"RPA"**, **"Revolut"**, **"we"**, **"our"** or **"us"**) and MySmock Pty Ltd trading as QPay (ACN 163 916 603) (**"QPay"**).

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 RPA, including the [Personal Terms](#) and the [Fees and Charges Section](#), or QPay's own [Terms of Use](#).

## Promotion Period

The Promotion starts on 27 July 2022, 12:00am GMT+1 (27 July 2022 9:00am AEST) and ends on 30 September 2022 11:59pm GMT+1 (1 October 2022 8:59am AEST) (**"Promotion Period"**).

## What is the Promotion?

The Promotion allows Eligible Customers to receive cashback on their *first five* (5) Eligible Transactions made at any McDonalds, Subway or Boost Juice stores (collectively, **"the Merchants"**) during the Promotion Period.

The maximum cashback you can earn on each Eligible Transaction is capped at \$5. The maximum cashback you can earn over the course of the Promotion Period is capped at \$25.

## Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must be an Eligible Customer of RPA and QPay.

An **"Eligible Customer"** is defined as a customer that, during the Promotion Period, has:

- an active QPay account;
- clicked through QPay's Revolut referral link;
- applied for a new Revolut Standard, Premium or Metal account using the same phone number linked to their QPay account;
- passed Revolut 'Know Your Customer' checks and been successfully onboarded;
- completed an Eligible Transaction; and
- not previously closed a Revolut account or had an account become suspended or restricted.

## What is an Eligible Transaction?

An **"Eligible Transaction"** is defined as a domestic Revolut card payment made during the Promotion Period directly with one of the Merchants. The card payment can be made from a

virtual or physical Revolut card.

For the avoidance of doubt, payments made to any third-party delivery or food ordering platforms are not Eligible Transactions.

## How much cashback am I entitled to receive?

Under this Promotion, Eligible Customers are entitled to receive cashback rewards for the *first five* (5) Eligible Transactions made during the Promotion Period, capped at a maximum of \$25 cashback.

For example, if during the Promotion Period:

- you complete five \$10 transactions at Subway (and none at McDonalds or Boost Juice), you will be entitled to receive \$25 cashback.
- you complete two \$15 transactions at McDonalds, two \$10 transactions at Subway and one \$3 transaction at Boost Juice, you will be entitled to receive \$23 cashback.
- you complete two \$15 transactions at McDonalds, two \$10 transactions at Subway, one \$3 transaction at Boost Juice, and one final \$12 transaction at Boost Juice, you will still only be entitled to receive \$23 cashback. This is because cashback was earned on the first five (5) Eligible Transactions, making the sixth transaction ineligible for cashback.

For Metal customers, cashback earned in this Promotion will be paid in addition to cashback earned as part of the Metal plan.

## When will I receive my cashback?

RPA will credit the cashback to your Revolut Account within **ten (10) business days** after the end of the calendar month in which an Eligible Transaction was made. An Eligible Customer may receive multiple cashback rewards, depending on when the Eligible Transactions occurred.

## What else should I know?

RPA reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Revolut Support if you believe you qualify for a particular benefit in relation to the promotion that has not been awarded to you.

Events beyond the control of RPA may occur that render the awarding of the cashback impossible. Accordingly, RPA will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

If you make an Eligible Transaction during the Promotion Period that is subsequently returned or refunded (or the payment is otherwise reversed or declined) at any time either during or after

the Promotion Period, then that transaction will not contribute towards the cashback amount under the Promotion (and we may debit any cashback you have already received in respect of such a purchase 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.

Upon signing-up to Revolut as a new customer you will only be eligible to participate in one referral promotion. The promotion you are eligible to participate in will depend on the referral method you use to sign-up. For the avoidance of doubt, once you have become a Revolut customer you will still be able to participate in other referral promotions available to existing customers.

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