

Terms and Conditions

Welcome to the February 2023 Revolut x QPay Promotion (the **"Promotion"**), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**"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 Revolut, including the [Personal Terms](#) and the [Fees and Charges Section](#), or QPay's own [Terms of Use](#).

Promotion Period

The Promotion starts on 6 February 2023, 12:00am GMT (6 February 2023 11:00am AEST) and ends on 6 April 2023 11:59pm GMT (7 April 2023 10:59am AEST) (**"Promotion Period"**).

What is the Promotion?

The Promotion allows Eligible Customers to:

1. receive \$10 cashback on their first three (3) Eligible Transactions made during the Promotion Period (the **"Cashback Offer"**); and
2. have their first three (3) months of Revolut Premium monthly subscription fees waived (the **"Premium Subscription Offer"**, collectively the **"Promotion Offers"**).

The maximum Cashback Offer you can receive over the course of the Promotion Period is capped at \$30.

Who is eligible to participate in the Promotion?

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

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

- personally received communications from QPay inviting you to participate in the Promotion,
- clicked through QPay's Revolut referral link;
- applied for a new Revolut Standard, Premium or Metal account;
- passed Revolut's 'Know Your Customer' checks and been successfully onboarded; 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 or international Revolut Card payment made during the Promotion Period for an amount equal to or greater than \$1.

For the avoidance of doubt, a Revolut Card payment means you use your Revolut physical or virtual card to purchase 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. Transfers of funds within the Revolut app, or the purchase of cryptocurrencies or commodities within the Revolut app, do not qualify as card payments.

How much cashback am I entitled to receive?

Under this Promotion, the Cashback Offer is capped at a maximum of \$30.

For example, if during the Promotion Period:

- an Eligible Customer completes three \$5 Eligible Transactions, they will be entitled to receive \$30 cashback.
- an Eligible Customer completes three \$10 Eligible Transactions, they will be entitled to receive \$30 cashback.
- an Eligible Customer completes four \$15 Eligible Transactions, they will only be entitled to receive \$30 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?

Revolut 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.

How do I claim my Premium Subscription Offer?

Eligible Customers will have two opportunities to claim the Premium Subscription Offer:

At Onboarding

Eligible Customers will be prompted to claim the Premium Subscription Offer at the time of onboarding.

After Onboarding

The Premium Subscription Offer will be visible under the "Suggested for You" banner within the Revolut app. To claim the Premium Subscription Offer, Eligible Customers must click on the Promotion tile and follow the instructions. Eligible Customers have within 72 hours of opening their new Revolut account to take advantage of the Premium Subscription Offer.

What happens if I cancel my paid subscription after claiming my Premium Subscription Offer?

You will have until the end of the Premium Subscription Offer to cancel your Revolut Premium subscription plan at no cost. However, we won't refund amounts already paid. This means that if you order a Revolut Card beyond the Premium plan card allowance you will not receive a refund.

Further, if you order a Premium Card as part of your Premium plan card allowance, and then cancel your paid subscription within 14 days of opening the new account, you will have to pay us back for the cost of the Premium Card and delivery.

After the Premium Subscription Offer ends, by default you will remain on the Revolut Premium subscription plan payable monthly unless you tell us otherwise, and normal billing rates apply. Revolut Premium subscription plans have a contract term of 12 months. You may cancel or downgrade the Revolut Premium subscription plan after the Premium Subscription Offer ends, but depending on the remaining subscription term, fees may apply.

Please refer to the [Personal Terms](#) and the [Fees and Charges Section](#) for further information on fees, charges and break costs associated with ending a paid subscription after the first month when your Premium Subscription Offer ends.

What else should I know?

Revolut 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 Revolut may occur that render the awarding of the Promotion Offers 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.

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 be eligible to earn cashback amount (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 the Cashback Offer 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.

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