

# Terms and Conditions

Welcome to the Revolut Australia x Student Beans Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**Revolut**", "**we**", "**our**" or "**us**") and The Beans Group trading as Student Beans (Company Number 5486885) ("**Student Beans**").

The terms and conditions of the Promotion are set out below. These terms and conditions 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 Section](#), as well as Student Bean's [Terms and Conditions](#).

## Promotion Period

The Promotion starts on 14 April 2023 12:00am GMT (10am AEST) and ends on 14 July 2023 11:59pm GMT (15 July 9:59am AEST) (the "**Promotion Period**").

## What is the Promotion?

The Promotion is an opportunity for Eligible Customers to receive \$15 cashback on their first two (2) Eligible Transactions (the "**Cashback Offer**"). Eligible Customers that make two (2) or more Eligible Transactions will be entitled to receive a total of \$30 cashback.

## Who is eligible to participate in 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:

- personally received communications from Student Beans inviting you to participate in the Promotion;
- clicked through Student Bean's Revolut referral link;
- entered their telephone number on the Revolut x Student Beans landing page;
- downloaded the Revolut app;
- applied for a new Revolut Standard, Premium or Metal account;
- passed Revolut 'Know Your Customer' checks and been onboarded; 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 a Revolut Card transaction that is:

- for an amount equal to or greater than \$30; and
- made during the Promotion Period.

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 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 Revolut Card transactions.

## How much cashback will I receive?

Eligible Customers that make one (1) Eligible Transaction, will be entitled to receive one \$15 cashback reward. If an Eligible Customer makes two (2) or more Eligible Transactions, they will be entitled to receive a total of \$30 cashback.

For the avoidance of doubt, the Cashback Offer is capped at \$30.

## When will I receive my cashback?

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

## 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 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 an Eligible Transaction is subsequently reversed or declined at any time (either during or after the Promotion Period) then that transaction is no longer considered an Eligible Transaction, and will not be counted towards the Cashback Offer (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 part of the Cashback Offer, 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 Cashback Offer 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.