

# Social Media "24k gold" Card Competition

This competition is looking to reward Revolut users as part of the 2021 RevReview campaign. It will award "24k gold" Revolut cards to 22 users who will be randomly selected. Users must follow the steps described below. The competition will run for a period of **1 week**, from **23 December 2021, 00:01 GMT to 30 December 30 2021, 23:59 GMT**. Winners will be randomly selected.

## What do I need to do to qualify for entry in the competition?

1. Using the share button in the Revolut app when viewing your personalised story, download a photo of your personalised RevReview story or take a screenshot. Please note that you will only be eligible to receive personalised stories if you have made at least one peer-to-peer transactions in addition to other transactions in the last year.
2. Share your personalised image to Instagram feed or Instagram stories tagging Revolut on @revolutapp with the hashtag #RevReview.
3. In order to be eligible and have a valid entry, you must have a public profile (private profiles will not be considered valid entries).

In addition to the steps described above, users must submit a **valid entry** during the competition period in order to qualify. A valid entry is an entry that meets the Revolut Community Standards which you can access [here](#). Winners will be randomly selected after the end date of the competition, and the Revolut "24k gold" card will be sent to them to the address we hold on record (**free of charge**) usually within two weeks after the end of the promotion period.

## Winner Selection

At the end of the Promotion Period we'll randomly Winners will be selected from valid entries only. Revolut's decisions as to the administration and operation of the competition, including the selection of the winner, is final and binding. If you are a winner, we'll reach out to you via your social media account (the one you used to post the photo on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we identify you as a Revolut customer, we'll send you your card to the address we hold on record.

## What else should I know?

1. Revolut Ltd and Revolut Payments UAB customers can take part in this promotion if they are resident in an "eligible market". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Payments UAB is any market where it provides services to customers except for: **Cyprus, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal, Hungary, Poland, Denmark, Slovenia, Spain.**

2. We may suspend or end this promotion earlier than the end date we've mentioned above if, in our reasonable opinion, this promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice.
3. Events beyond the control of Revolut may occur that render the awarding of the promotion 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.
4. If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the Revolut gold card, then the reward will be lost. You may also not exchange the reward for monetary value.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
6. Revolut will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
7. These terms are published in English and any translation is a courtesy and office translation only - participants of the promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
8. To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Payments UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Payments UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania (or in the courts of any EU Member State where you reside).

## Revolut Pro Cashback Campaign

### Lithuania and Ireland

As part of the Revolut Pro Pilot, Revolut via **Revolut Payments UAB**, a company incorporated and licensed in the Republic of Lithuania with company number 304940980 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania is offering a higher percentage of cashback to Revolut Pro users based in Lithuania or Ireland who make physical or virtual card payments using their Revolut Pro card. This is called the Revolut Pro Pilot Cashback Promotion (the "**Promotion**"). Ordinarily, Revolut Pro users on Standard and Plus plans receive 0.1% cashback for purchases made using their Revolut Pro physical or virtual card with Revolut Pro users on Premium and Metal plans earning 0.2% and 0.5% respectively (this is set out in section 8 of the [Revolut Pro terms](#)).

From **00:01 EET on December 15th 2021** until **23:59 EET on April 1st 2022** (the "**Promotion Period**"), Revolut Pro users on all plans that sign up for Revolut Pro by **23:59 EET December 20th 2021** will receive 1% cashback for each physical card or virtual Revolut Pro card payment they make. After the Promotion Period, the cashback amount will return to the values set out in Section 8 of the [Revolut Pro terms](#).

These terms (the "**Promotion Terms**") set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account and the terms that apply to your Revolut Pro account at all times when participating in this Promotion.

## Am I eligible to take part in the Revolut Pro Cashback Promotion?

To be eligible for this Promotion, you must:

- Have successfully set up a Revolut Payments UAB Personal account with a registered address in Lithuania or Ireland and be an active user with no restrictions,
- Have already successfully been onboarded to Revolut Pro with no restrictions or sign up to Revolut Pro before **23:59 EET on December 20th 2021**,
- Have been invited to take part in the Revolut Pro Pilot prior to **23:59 EET on December 20th 2021**, and
- Have personally received an email from Revolut inviting you to participate in the Revolut Pro Pilot Cashback Promotion by **23:59 EET on December 20th 2021**.

All existing Revolut Pro customers and Revolut Pro customers who sign up to Revolut Pro before **23:59 EET on December 20th 2021** will be invited to take part in this promotion in compliance with our customer [Privacy Policy](#).

## What do I need to do to participate in the Revolut Pro Cashback Promotion?

- Satisfy the steps outlined under "*Am I eligible to take part in the Revolut Pro Cashback Promotion?*", and
- Make Revolut Pro physical or virtual card payments in any supported currency on your Revolut Pro card during the Promotion Period (these card payments must be successful for you to earn cashback - see point 3 of "*What else should I know?*" for more information).

## How much cashback will I qualify for?

During the Promotion Period, participants may receive 1% of cashback for each physical or virtual card payment made using their Revolut Pro card.

## What is the Promotion Period?

The Promotion Period is from **00:01 EET on December 15th 2021** until **23:59 EET on April 1st 2022**.

## How do I know if I've been awarded any cashback and how do I collect this?

On the first day of each month, Revolut will deposit the cashback amounts you earned for the previous month into your Revolut Pro account.

## What else should I know?

1. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice on our website. Please contact 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.
2. Events beyond the control of Revolut may occur that render the awarding of cashback as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
3. We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, or you broke the agreement in order to get the cashback. This is in line with the [Revolut Pro terms](#) that apply to your Revolut Pro account.
4. If you close your Revolut account or your Revolut Pro account, or either or both accounts become suspended or restricted between the time of qualifying for cashback and receiving cashback, then the cashback will be lost.
5. 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.
6. These Promotion Terms are published in English and any translation is a courtesy and office translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
7. To the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).

## Black Friday Credit Card Promotion: Interest Free Period

### What is this promotion about?

Revolut Bank UAB, located at Konstitucijos ave. 21B, LT-08130 Vilnius, Lithuania (the "**Revolut Bank**") is looking to reward customers who have applied for and concluded a Credit Limit Agreement. Customers who have applied for and concluded a Credit Limit Agreement with

Revolut Bank UAB within the Promotional Period will be eligible to spend with 0% interest for a maximum of 3 months (the **“Preferential Period Extension”**).

## Who is eligible for the Promotion?

The Promotion is open to **Lithuanian** citizens, eligible for applying for a credit card with Revolut Bank via their Revolut App, from the 23 of November 2021 and concluding a Credit Limit Agreement with Revolut Bank during the Promotional Period.

## How long will this Promotion last?

The Promotional Period is from the 23 of November 2021 to 30 September 2022. **We can cancel this Promotion, or change these terms and conditions, at any time without further notice.**

Customers who applied and concluded a Credit Limit Agreement within the Promotional Period retain the right to Preferential Period Extension even if the Promotion is cancelled.

## What do we mean by “Preferential Period Extension”?

By Preferential Period Extension we mean the period during which you spend with 0% interest for a maximum of 3 months from the account opening date, as long as you make at least the minimum payment each month.

The promotion applies only to purchases made using the credit card issued by Revolut Bank.

**The promotion does not apply to the ATM withdrawals and transfers which accrue interest from the day of transaction** (e. g. ATM withdrawals, payments to other Revolut or bank accounts).

## What happens when the “Preferential Period Extension” ends?

You will receive a grace period of one calendar month during which you must pay the statement balance in full by the due date. Once you pay this amount, you will receive a grace period next month. If you pay less than the amount the statement balance indicates, you will not receive a grace period for the following billing cycle (one billing cycle is equivalent to one month) and will get charged any interest that has been accrued.

## How long does my Preferential Period last?

Your Preferential Period starts on the date of conclusion of a Credit Limit Agreement and lasts for the following three billing cycles.

Remember that during the Promotional Period you should pay the minimum balance by the due date. If you do not make the minimum payment by the due date, the promotion will end, and your regular interest rate will be applied to your balance. You will also not receive a grace period for the following billing cycle.

## Legal bits and pieces

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (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.

These terms are published in English and any translation is a courtesy and office translation only - participants of the promotion cannot derive any rights from the translated version. The

English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

The laws of the Republic of Lithuania apply to these promotional terms and conditions. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Legal action under these terms and conditions can be brought in the courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).

## **Black Friday Credit Card Promotion: Cashback**

### **What is this promotion about?**

Revolut is looking to reward new and existing Revolut credit card holders, who meet conditions to be a participant of the promotion.

We can cancel this promotion or change these terms and conditions, at any time without notice.

**Please read these promotional terms and conditions carefully.**

### **Who is eligible for the promotion?**

This promotion is open to selected **Lithuanian** citizens, eligible for applying for a Credit Limit Agreement with Revolut Bank UAB from the 27th of September 2021 until 30th of September 2022 and concluding a Credit Limit Agreement with Revolut Bank UAB within this period.

### **Benefits that you gain when you are a participant of the promotion**

Under the promotion we make available an additional benefit for eligible customers called "cashback".

### **What is a cashback?**

When you make a purchase with your Revolut credit card, Revolut Payments UAB will credit your cashback balance with an amount of money equivalent to a percentage of your payment. We call this a cashback. The cashback amounts to the percentage of any payment with your Revolut credit card. The exact rate of your cashback is visible in the Revolut app in your credit card management screen. We may change the percentage of the cashback for any reason, including the country you make the payment in or the merchant you make the payment to. You will be informed about all changes of the percentage of the cashback by email or in the Revolut app.

There is a no cap on the maximum amount of cashback that can be earned.

Remember that the cashback refers only to completed purchases with Revolut credit card using the Credit Limit product provided by Revolut Bank UAB.

Cashback is earned on credit card purchases and rounded down to the nearest full amount.

Cashback will also be calculated on cleared or non-pending purchases only.

After the end of this promotion the cashback balance will remain active, until it is transferred to your Credit Limit balance, either manually by you using the "Collect" button in the Revolut mobile app or automatically disbursed by us on the 1st day of the following calendar month. If you decide to close your Revolut credit card account, you have two options: you can have your

cashback earned paid towards the outstanding Credit Limit balance and reduce the amount you need to repay to be able to close your account. If your outstanding is already zero, you can have your cashback paid towards your main Revolut account.

Your cashback balance will be stored by Revolut Payments UAB. The cashback that you earned can be viewed in the Revolut app in your credit card management screen or in your monthly Revolut account statement. By participating in this promotion, you acknowledge and agree that for the purpose of this promotion Revolut Payments UAB will share with Revolut Bank UAB data about your cashback balance.

Revolut Payments UAB will transfer your cashback balance to your Credit Limit balance on a monthly basis together with other payments under Credit Limit Agreement. Also, you can use the "collect" button in the Revolut app and then select the amount you want to collect to your Credit Limit balance, as long as the amount can be rounded to the nearest cent, cashback can be collected any time. Revolut Payments UAB will transfer collected cashback to the Credit Limit balance. By participating in this promotion, you agree and authorize Revolut Payments UAB to transfer accumulated cashback to your Credit limit balance under Credit Limit Agreement concluded with Revolut Bank UAB.

By participating in this promotion, you acknowledge and agree that cashback is provided by Revolut Payments UAB and that for the purpose of this promotion Revolut Bank UAB will share with Revolut Payments UAB data about your payment amounts, payment terms, transactions and other information necessary for Revolut Payments UAB to carry out this promotion.

Cashback cannot be used towards minimum payment (the minimum payment to be paid each month under the Credit Limit Agreement) to any outstanding Credit Limit balances. If you are in arrears, you can still earn cashback. However, you cannot redeem cashback from your cash back balance until you clear your arrear and are in good standing again.

### **Sometimes we recover the cashback from you if:**

- the payment that earned the cashback is refunded to you;
- you earned the cashback fraudulently; or
- you did not comply with these terms and conditions in order to get the cashback.

We will recover the amount of cashback by taking it out of your cashback balance. We will consider the recovery to be done with your consent and the payment to be authorised by you. If we cannot recover the amount of the cashback from your cashback balance, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our reasonable costs of doing so.

You can read more about how we can recover amounts that you owe us in the Section 28 of the Personal Terms.

### **Payments that won't earn a cashback**

Remember that the cash back refers only to completed purchases with your Revolut credit card, using the Credit Limit under the Credit Limit Agreement, so only when you buy things with Revolut credit card and use the Credit Limit. Cash back does not apply to the transfers, payments (other than purchase transactions) and ATM withdrawals.

We can't give you cashback when doing so would break any law or regulation. You will be informed about such cases in the Revolut app.

## Legal bits and pieces

These promotional terms and conditions come into force when you complete your first eligible purchase with your Revolut credit card as set above in these terms.

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (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.

These terms are published in English and any translation is a courtesy and office translation only - participants of the promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

The laws of the Republic of Lithuania apply to these promotional terms and conditions. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Legal action under these terms and conditions can be brought in the courts of the Republic of Lithuania (or in the courts of any EU Member State where you reside).

## Black Friday Loans Promotion

### What is this promotion about?

Revolut is looking to reward new and existing users who are eligible for a consumer credit and meet conditions of the Black Friday Loan Promotion (the "**Promotion**"). Revolut users who will be able to find a better loan offer (i.e. with lower APR (Annual percentage rate) compared to ours) will be rewarded with a free 3 months Metal subscription!

The promotion will run from **19 November 2021 to 31 December 2021** (the "Promotional period"), make sure you don't miss the deadline.

**Please read these promotional terms and conditions carefully.**

### Who is eligible for the Black Friday Loans Promotion?

The Promotion is open to Revolut Payments UAB and Revolut Bank UAB Standard users who have applied for a consumer credit and received the offer to conclude a consumer credit agreement with Revolut Bank UAB.

### How do I get my free Metal plan?

Getting your free Metal plan for 3 months is easy! First, you have to receive the offer during the Promotional period to conclude a consumer credit agreement with Revolut Bank UAB. Just so you know, you don't have to accept the offer and conclude the agreement, you just need to have the offer to be able to compare our offer with others. The offer from us has to be received within a 14 days period of time. If this time has passed and you haven't found a better offer - don't worry! You can apply and receive another offer in a few minutes (same rules as above apply).

Once you have our offer - you can start digging! A consumer credit offer received from another company has to be also received within the Promotional period and once you found a better offer, i.e. the offer with lower APR (Annual percentage rate) compared to ours - you have to send us a proof (e. g. a screenshot) via Revolut customer support chat.

Provided offer shall be comparable with the one for which you have applied and received from us (offer shall be given for a consumer credit, purpose based credits or leasing are not eligible). If your provided proof of the offer is acceptable and legitimate - the customer support agent will inform you and turn on the Metal plan for you for 3 subsequent months for free and your subscription will start from this point. Just keep in mind that after 3 months you will be downgraded to the Standard plan and if you want to enjoy all the benefits of Metal you will have to follow the standard procedure. You can find more information about a Metal plan [here](#).

## What other important legal information should I know?

The following terms and conditions apply to this Black Friday Loan Promotion. Some (but not all) of them are summarised above:

- This promotion is governed by these terms and conditions. We can cancel this promotion, or change these terms and conditions, at any time without notice.
- This promotion is for Revolut Payments UAB and Revolut Bank UAB **Standard plan** users only who are eligible to apply for a consumer credit.
- We agree to give you a 3 months of Metal plan for free by not charging you for the relevant period. After the period ends you will be downgraded to the Standard plan.
- You can benefit from this promotion only **once**. It means that we won't give you a Metal subscription for the offer which you have already provided or you have already provided an eligible offer and benefited from this promotion.
- This promotion is available in the territory of the Republic of Lithuania and only offers received in the Republic of Lithuania are eligible for this promotion.
- The official version of these terms and conditions is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.
- This promotion is governed by Lithuanian law and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.
- We will process your personal data in line with our [Privacy Policy](#).

## Personalised Card - social media competition

This competition is looking to award Revolut Ltd and Revolut Payments UAB users for the most creative personalised card design. It will award **£100 (or currency equivalent)** to 50 users who order a personalised Revolut card and post it on Instagram following the steps below. The competition will run for a period of 2 weeks, from **5 November 2021, 00:01 GMT** to **19 November**

**2021, 23:59 GMT.** Winner selection will be based on the most original and creative design ideas submitted.

## What do I need to do to qualify for entry in the competition?

1. Follow us and like the picture on Instagram
2. Share a photo of your personalised Revolut card on Instagram or Instagram stories tagging Revolut on @revolutapp
3. Share your Revtag in the comment on Revolut's post to let us know that you have followed the steps above and tag 3 friends

In addition to the steps described above, users must submit a valid entry during the competition period in order to qualify. A valid entry is an entry that meets our personalised card guidelines (eg. no use of profane language, no materials that may infringe someone's IP rights etc.) as well as the Revolut Community Standards which you can access [here](#). For further guidance on the personalised card product, please refer to the relevant section of the app. Winners will be selected after the end date of the competition, and payment of the awards will be made directly to their Revolut account usually within one week.

## Winner Selection

At the end of the Promotion Period we'll select from valid entries the card which, in our opinion, is the most creative. Revolut's decisions as to the administration and operation of the competition, including the selection of the winner, is final and binding. If we pick your card, we'll reach out to you via your social media account (the one you used to post the photo on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we identify you as a Revolut customer, we'll award you with your cash prize to your main Revolut account balance in the currency that your account is denominated in.

## What else should I know?

- Revolut Ltd and Revolut Payments UAB customers can take part in this promotion if they are resident in an "eligible market". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Payments UAB is any market where it provides services to customers except for: Cyprus, Italy, Latvia, Luxembourg, Liechtenstein, Malta, Portugal and Spain.
- We may suspend or end this promotion earlier than the end date we've mentioned above if, in our reasonable opinion, this promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice.
- Events beyond the control of Revolut may occur that render the awarding of the promotion 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 close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying submission and winning the £100 (or currency equivalent) reward amount, then the £100 (or currency equivalent) reward will be lost.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (such as for example infringement of Intellectual Property rights) we may in our sole discretion take any actions we see fit in the circumstances.
- Revolut Ltd will not be liable for claims arising in respect of any failure or breach of duty for services provided by third parties such as social media platform providers etc.
- These terms are published in English and any translation is a courtesy and office translation only - participants of the promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
- To the extent permitted by law, these Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, and by the laws of Lithuania if you are a Revolut Payments UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England and Wales if it relates to a Revolut Ltd customer complaint, and if it relates to a Revolut Payments UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.

## **Preferential Period Extension - Lithuania**

### **What is this promotion about?**

Revolut Bank UAB (the “**Revolut Bank**”) is looking to reward customers who have applied for and concluded a Credit Limit Agreement. Customers who have applied for and concluded a Credit Limit Agreement with Revolut Bank UAB within the Promotional Period will be eligible to spend with 0% interest for a maximum of 3 months (the “**Preferential Period Extension**”).

### **Who is eligible for the Promotion?**

The Promotion is open to Lithuanian citizens, eligible for applying for a credit card with Revolut Bank UAB via their Revolut App, from the 1st of July 2021 and concluding a Credit Limit Agreement with Revolut Bank during the Promotional Period.

### **How long will this Promotion last?**

The Promotional Period is from the 1st of July 2021. We can cancel this Promotion, or change these terms and conditions, at any time without further notice. Customers who applied and concluded a Credit Limit Agreement within the Promotional Period retain the right to Preferential Period Extension even if the Promotion is cancelled.

### **What do we mean by “Preferential Period Extension”?**

By Preferential Period Extension we mean the period during which you spend with 0% interest for a maximum of 3 months, as long as you make at least the minimum payment each month. The promotion applies only to purchases made using the credit card issued by Revolut Bank. The promotion does not apply to the ATM withdrawals and transfers which accrue interest from the day of transaction.

## **What happens when the “Preferential Period Extension” ends?**

You will receive a grace period of one calendar month during which you must pay the statement balance in full by the due date. Once you pay this amount, you will receive a grace period next month. If you pay less than the amount the statement balance indicates, you will not receive a grace period for the following billing cycle.

## **How long does my Preferential Period last?**

Your Preferential Period starts on the date of conclusion of a Credit Limit Agreement and lasts for the following three billing cycles.

Remember that during the Promotional Period you should pay the minimum balance by the due date. If you do not make the minimum payment by the due date, the promotion will end, and your regular interest rate will be applied to your balance. You will also not receive a grace period for the following billing cycle.

## **Legal notice**

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this promotion (for example, attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we saw fit in the circumstances.

These terms are published in English and any translation is a courtesy and office translation only - participants of the promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

This promotion is governed by Lithuanian laws and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.

## **Free Trial of any paid plan for selected standard users**

### **What is this promotion about?**

We are inviting **selected Revolut Ltd and Revolut Payments UAB Standard customers** to try one of our paid Personal subscription plans (Plus, Premium or Metal; “**Paid Plan**”) for free for a period of time as agreed by us (“**Free Trial Promotion**”). Selected customers will be able to access this Free Trial Promotion by clicking through the relevant screens in the Free Trial Promotion dashboard in their Revolut app.

### **Who is eligible for the Free Trial Promotion?**

The Free Trial Promotion is open to selected Revolut Ltd and Revolut Payment UAB customers on a Standard plan who have passed our Know Your Customer requirements and have been successfully onboarded as Revolut customers. Customers who are selected will be shown the Free Trial Promotion dashboard in their Revolut app.

This Free Trial Promotion runs for a period of time at Revolut's discretion (the "**Promotion Period**").

## How do I start my Free Trial?

Starting your Free Trial is easy. As long as you've been selected and are able to see the Free Trial Promotion dashboard in your Revolut app, all you need to do is sign up to a Paid Plan during the Promotion Period and meet the criteria set out in these terms and conditions.

Just so you know, the terms and conditions for your selected Paid Plan (e.g. the terms and conditions that apply to Metal if you choose to trial Metal) will apply to you during your Free Trial. We will not charge you for the period of time included in your Free Trial. We'll tell you in the Free Trial Promotion dashboard how long you'll receive your selected Paid Plan for free, whether it's for a month or shorter or longer than that so you're aware before you sign up. After your Free Trial ends, by default you will remain on your selected Paid Plan unless you tell us otherwise, and normal billing (whether monthly or annually) will apply.

If you order a card during your Free Trial period and then cancel your Paid Plan before the end or at the end of your Free Trial period, you will have to pay us back for the card. This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

If your Free Trial is for less than 14 days (including weekdays and weekend days), then you'll have 14 days from the day your Free Trial starts to cancel your subscription (we call this the "cooling off period") but after that point normal cancellation rules will apply. If your Free Trial is for more than 14 days, then you have the right to cancel your selected subscription within the Free Trial (your "cooling off period") but after the Free Trial period ends, normal cancellation rules will apply. Make sure you remember that our Paid Plans are all on 12 month terms whether you choose to pay-monthly or pay-annually. You can leave these Paid Plans early, but fees may apply if you do. See [cancelling your plan](#) for more information.

### **Ordering a Metal card**

If you cancel your new subscription within the cooling off period but have ordered a Metal or Premium card, you'll have to pay us back for the card delivery fee. If the card you ordered was a Metal card, you'll also have to pay us for the Metal card itself. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Metal fees page](#) to see the cost of the Metal card in your market, and fees associated with card delivery.

### **Ordering a Premium card**

If you cancel your new subscription within the cooling off period but have ordered a Premium or Standard card, you'll also have to pay us back for the card delivery fee. You may also have to

pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Premium fees page](#) to see the fees associated with card delivery.

### **Ordering a Plus card**

If you cancel your new subscription within the cooling off period but have ordered a Plus or Standard card, you'll also have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within your cooling off period. Please refer to the [Plus fees page](#) to see the fees associated with card delivery.

## **What other legal information should I know?**

The following terms and conditions apply to this Free Trial Promotion. Some (but not all) of them are summarised above:

- This promotion is governed by these terms and conditions. We can cancel this promotion, or change these terms and conditions, at any time without notice.
- This promotion is for selected Revolut Ltd and Revolut Payments UAB customers only. You must be able to see the Free Trial Promotion dashboard in your Revolut app to be eligible. If you cannot see this dashboard in your app, you are not eligible.
- We will select Revolut Ltd and Revolut Payments UAB customers who have passed Know Your Customer requirements and who are in the process of being onboarded as Revolut customers who we think may be interested in trying out one of our Paid Plans. We will process your personal data in line with our [Privacy Policy](#). We will invite selected customers to take part in a Free Trial in the Revolut app.
- We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply.
- Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Free Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Free Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Free Trial will last for in the Free Trial Promotion dashboard in the Revolut app before you sign up. You cannot ask us to invite you to the promotion if you weren't selected or ask us to extend it if you miss it.
- The official version of these terms and conditions is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.

### **Regarding this promotion:**

If you are a customer of Revolut Ltd, this promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it.

If you are a customer of Revolut Payments UAB, this promotion is governed by Lithuanian law and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.

## Revolut Pride Customer Cash Prize Promo T&Cs

To celebrate Pride Month, Revolut is launching a cash prize promo ("**Revolut Pride Cash Prize Promo**"). Revolut Ltd, Revolut Payments UAB, and Revolut Technologies Inc. customers will be invited to post a creative photograph of their Revolut rainbow card on their social media profile (on Instagram or Twitter) to promote the card and raise awareness of Pride Month.

If you already have a Revolut rainbow card, you can submit a photograph of that card. If you don't have a Revolut rainbow card yet, or you want another one, you'll be able to order a Revolut rainbow card in the app once you've made one donation transaction worth at least £1 (or currency equivalent) to **ILGA-Europe** through the Revolut app for Revolut Ltd and Revolut Payments UAB customers. The donation needs to be at least £1 (or currency equivalent) to allow you to order a Revolut rainbow card - two transactions totalling £1 will not allow you to place an order. ILGA-Europe is an independent, international non-governmental organisation that advocates for human rights and equality for Lesbian, Gay, Bi-sexual, Transgender and Intersex people in Europe and Central Asia. You can read more about what they do [here](#). For each Revolut rainbow card ordered as part of the Revolut Pride Cash Prize Promotion, we'll donate €1 to ILGA-Europe, up to a total of £5,000. For Revolut Technologies Inc customers in the U.S., you can give a minimum of \$5 to OutRight within the Revolut app to get your very own rainbow card.

The Revolut Pride Cash Prize Promotion will be run as one promotion for Revolut Ltd, Revolut Technologies Inc, and Revolut Payments UAB customers. These terms and conditions govern the entire promotion. Customers of Revolut Ltd, Revolut Technologies Inc, Revolut Payments UAB who participate in the promo within the **Promotion Period** (this is defined below) will be eligible for a cash prize, *as long as they meet the eligibility criteria (please read below)*.

### Who can take part in the Revolut Pride Cash Prize Promotion?

Revolut Ltd, Revolut Payments UAB, and Revolut Technologies Inc customers on Personal plans (this promotion does not apply to Business customers) can take part in this promotion if they have successfully completed onboarding as a customer (they've completed our Know Your Customer requirements) and are resident in an "**eligible market**". An eligible market for Revolut Ltd is England, Scotland or Wales. An eligible market for Revolut Technologies Inc is the United States. An eligible market for Revolut Payments UAB is any market where it provides services to customers **except for**:

- Cyprus
- Italy
- Latvia
- Luxembourg
- Liechtenstein

- Malta
- Portugal
- Spain

## What do I need to do to participate in the Revolut Cash Prize Promotion?

1. Click on the ILGA banner in the Revolut app and donate at least £1 to ILGA - as mentioned above, it must be made in one transaction (two transactions totalling £1 will not unlock the feature to order a Revolut rainbow card). In the U.S., donate at least \$5 in a single donation to OutRight within the Revolut app.
2. Once you've donated at least £1 to ILGA or \$5 to OutRight, you'll be invited to order a Revolut rainbow card in the app - order your card and have it shipped to your address (we'll match each Revolut rainbow card order with a £1 donation to ILGA, up to a total of £5,000). Just so you know, if you've ordered a Revolut rainbow card prior to the cash prize promotion period this year you won't be able to order another one and you won't see the ILGA banner in the app;
3. When you receive your Revolut rainbow card or if you already have a Revolut rainbow card, get creative and take a photograph of your card with a background of your choice (you might choose to photograph your rainbow card alongside a Pride flag or in a picturesque location). Your photograph needs to show a Revolut rainbow card to be eligible;
4. Post your photograph on Instagram or Twitter from your own account and tag @revolutapp and use the hashtag #Revolut #PayWithPride; and
5. Make sure you complete the above steps before the Promotion Period ends (see below).

## Winner Selection

At the end of the Promotion Period we'll select from eligible submissions the photo which, in our opinion, is the most creative. Revolut's decisions as to the administration and operation of the Revolut Pride Cash Prize Promotion, including the selection of the winner, is final and binding. If we pick your photograph, we'll reach out to you via your social media account (the one you used to post the photograph on Revolut's profile or page) to let you know you've been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer. Once we identify you as a Revolut customer, we'll award you with your cash prize to your main Revolut account balance in the currency that your account is denominated in.

## What is the Revolut Pride Cash Prize Promotion Period?

The promotion will run **from 00:00 on the 11th of June UK BST until 23:59 on the 15th of July UK BST (from 01:00 on the 11th of June CET until 00:59 on the 15th July CET, and from 7:00 AM EDT on June 11th until 11:59 PM EDT on July 15)**. Winners will be selected after the Promotion Period ends and we'll aim to reach out to the person whose photo we thought was the most creative

before World Pride Day on 12th August. We'll aim to announce the winner on **World Pride Day, 12th August** too.

## What will I receive if I win?

For more information on how we will select the winner, please read the "Winner Selection" section. There will be one winner. The winner will receive a fixed amount of £5,000 (or currency equivalent). If you win and your Revolut account is not denominated in Pounds Sterling then we'll credit your cash prize in the currency your account is denominated in and we'll use the FX rate that applies to the conversion on the date that we credit the amount.

Revolut will aim to deposit the cash prize amount into your Revolut account within two weeks following the announcement of the winner, but after verifying that the winner is a Revolut customer.

## How will you process my data?

We will invite customers to participate in the promotion on our Revolut social media profiles on Instagram and Twitter. If you choose to participate in this prize draw competition by posting a photograph on your social media account and tagging Revolut and are an eligible participant, we'll include you in a pool of entrants.

You acknowledge that by taking part in this cash prize promotion that we will process the photograph that you submit as well as the social media handle or your social media account name. You also acknowledge that we may use your photograph on our Revolut social media profiles on Instagram and Twitter to promote our rainbow cards and Pride Month even if you are not selected as the winner. If you are selected as the winner, we may also include your name alongside your photograph when confirming that the Revolut Pride Cash Prize Promotion has finished on our social media profiles on Instagram and Twitter.

## What else should I know?

1. The photograph, in its entirety, must be a single work of original material taken by you and it must have been taken no more than 1 year before the Promotion Period.
2. Your photo must be in a digital format and posted online on your social media profile, on Instagram or Twitter. We will not accept submissions in hard copy. The photograph does not need to be taken with a digital camera - scans of negatives, transparencies or photographic prints are also acceptable. All digital files must be 5 megabytes or smaller, and they must be in JPEG or JPG format.
3. The photograph must not contain obscene, provocative, defamatory, sexually explicit, politically sensitive or otherwise objectionable or inappropriate content.
4. By posting a photograph on your social media profile as part of the Revolut Pride Cash Prize Promotion, you acknowledge that the submitted photograph is an original work created solely by you, that the photograph does not infringe on the copyrights, trademarks, moral

rights, rights of privacy/publicity or intellectual property rights of any person or entity, and that no other party has any right, title, claim, or interest in the photograph, and you acknowledge that we (Revolut) are entitled to use your photograph for our own marketing campaigns related to the Revolut rainbow card and also in relation to Pride Month.

5. We may suspend or end the Revolut Pride Cash Prize Promotion before the Promotion Period ends if, in our reasonable opinion, the Revolut Pride Cash Prize Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual, entity (i.e. just for Revolut Ltd, Revolut Technologies Inc or just for Revolut Payments UAB), territory or on a promotion-wide basis. If we exercise this right we will try to give you advance notice on our website or in another way such as by confirming that the Revolut Pride Cash Prize Promotion is cancelled in a follow up post or comment on our social media profiles on Instagram and Twitter. Please contact in-app Support if you believe you qualify for a particular benefit in relation to the Revolut Pride Cash Prize Promotion that has not been awarded to you as a result of this early suspension or termination.
6. Events beyond the control of Revolut may occur that render the awarding of the promotion 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.
7. If you close your Revolut account or your account becomes suspended or restricted between the time that we announce you're the winner and receiving the cash prize amount, then your cash prize will be lost.
8. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Revolut Pride Cash Prize Promotion (such as for example attempting to obtain an unfair advantage through deception or posting an offensive photograph or content) we may in our sole discretion take any actions we see fit in the circumstances.
9. These terms are published in English and any translation is a courtesy and office translation only - participants of the Revolut Pride Cash Prize Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
10. To the extent permitted by law, these Revolut Pride Cash Prize Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer, by the laws of the State of New York if you are a Revolut Technologies Inc customer, and by the laws of Lithuania if you are a Revolut Payments UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England if it relates to a Revolut Ltd customer complaint, in the state or federal courts of the County of New York, New York if it relates to a Revolut Technologies Inc customer, and if it relates to a Revolut Payments UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.
11. This Promotion and Contest is not sponsored by Instagram or Twitter, which have their own Terms of Service and Privacy Policies.
12. This Promotion and Contest is not sponsored by Metropolitan Commercial Bank, Member FDIC.

## **Domestic In-store Cashback Promotion**

Revolut is looking to reward users who make seven Domestic In-store Purchases with their Revolut card via Google Pay or Apple Pay. Users who do so within the Promotion Period, will be eligible for 5.0% cashback on Domestic In-store Purchases for a month (known as the "**Cashback Period**").

## Who is eligible for the Domestic In-store Cashback Promotion?

To be eligible for the this promotion, you must

- Have downloaded the Revolut app;
- Have successfully set up an account with Revolut;
- Have an active account (not suspended or restricted); and
- Have personally received an email from Revolut inviting you to participate in the Domestic In-store Cashback Promotion.

Existing customers will be selected to take part in this promotion in compliance with our customer [Privacy Policy](#).

## What do I need to do to participate in the Domestic In-store Cashback Promotion?

1. Receive an email from us confirming that you are eligible for the promotion;
2. Add your Revolut Card to your Apple Pay or Google Pay wallet;
3. Make seven Domestic In-store Purchases with your Revolut card via Google Pay or Apple Pay within the Promotion Period, which is from 18th Mar 2021 to 31st Mar 2021 at 11:59pm (UK GMT).

For the avoidance of doubt, the invitation to participate in the Domestic In-store Cashback Promotion is personal. This means that only the recipient directly addressed by Revolut in such an invitation may participate in the Cashback Campaign using his/her own Revolut account and Revolut card.

## What are Domestic In-store Purchases?

Domestic In-store Purchases are:

1. In-store card payments;
2. The purchase is made in the United Kingdom.

In-store card payments are card payments where the user is In-storely present at the point of sale system.

## How much cashback will I qualify for?

Participants may receive 5.0% of cashback for up to £100 on Domestic In-store Purchases made during the Cashback Period.

## What is the duration of the Cashback Period?

The Cashback Period is from 18th Mar 2021 to 17th Apr 2021 11:59pm (UK GMT).

## How do I know if I've been awarded any cashback and how do I collect this?

Revolut will deposit the cashback amounts into your Revolut Account within ten (10) business days after the end of the Cashback Period.

## What else should I know?

1. We may suspend or end the Domestic In-store Cashback Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Domestic In-store Cashback Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice on our website. Please contact 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.
2. Events beyond the control of Revolut may occur that render the awarding of the promotion 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.
3. If you make a purchase that qualifies for the cash-back promotion and subsequently return this purchase for a refund, then the cash back promotion will be lost.
4. If you close your Revolut Account or your Account becomes suspended or restricted between the time of the qualifying Domestic In-store Purchase and receiving the Cashback amount, then the cashback promotion will be lost.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Domestic In-store Cashback Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we saw fit in the circumstances.
6. Revolut Ltd will not be liable for claims arising in respect of any failure or breach of duty for goods or services provided by third parties such as those participating in the Promotion.
7. These terms are published in English and any translation is a courtesy and office translation only - participants of the Domestic in-store Cashback Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
8. To the extent permitted by law, these Domestic in-store Cashback Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.

# Grocery Cashback Promotion - EU

Revolut is looking to reward users who upgrade their plan to Plus, Premium or Metal. Users who upgrade their plan within the Promotion Period, will be eligible for up to 20% cashback on grocery spend with Selected Brands for the next two months.

## How much cashback will I qualify for?

The amount of cashback that participants may receive depends on which plan you upgrade to.

- Users who upgrade to Plus plan will be eligible for 5% cashback
- Users who upgrade to Premium plan will be eligible for 10% cashback
- Users who upgrade to Metal plan will be eligible for 20% cashback

## Which are the Selected Brands eligible for the Grocery Cashback Promotion?

The Selected Brands varies by the country in which you hold your primary account.

### **Country where Users' primary account is based in & selected brands:**

- Romania

Megaimage, Lidl, Kaufland, Carrefour, and Auchan,

- Poland

Lidl, Biedronka, Auchan, Carrefour, Kaufland, and Zabka

- Fran

Carrefour, Lidl, Franprix, Auchan, and Intermarche

- Spain

Mercadona, Lidl, and Aldi

- Portugal

Continente, Lidl, Pingo Doce, Aldi, and Auchan

- Italy

Lidl, Carrefour, Co-Op, Conad, and Esselunga

## Is there a cap on the cashback?

The cashback cap varies by the country in which you hold your primary account.

### **Country where Users' primary account is based in:**

## Cashback cap

- Romania

The cashback is only applicable for up to RON375 / RON375 / RON460 of grocery spend per month with Selected Brands for users who upgrade to Plus / Premium / Metal respectively

- Poland

The cashback is only applicable for up to 375 zł / 375 zł / 425 zł of grocery spend per month with Selected Brands for users who upgrade to Plus / Premium / Metal respectively

- France, Spain, Portugal, and Italy

The cashback is only applicable for up to €75.00 / €100.00 / €120.00 of grocery spend per month with Selected Brands for users who upgrade to Plus / Premium / Metal respectively

## Who is eligible for the Grocery Cashback Promotion?

To be eligible for the this promotion, you must:

- Have downloaded the Revolut app;
- Have successfully set up an account with Revolut;
- Have an active account (not suspended or restricted); and
- Have personally received an email from Revolut inviting you to participate in the Paid Plan Campaign.

Existing customers will be selected to take part in this promotion in compliance with our customer [Privacy Policy](#).

## What do I need to do to participate in the Paid Plan Promotion?

- Receive an email from us confirming that you are eligible for the promotion;
- Upgrade your plan to Plus, Premium or Metal; and
- Upgrade of the plan must be within the Promotion Period, which is from 18th Mar 2021 to 24th Mar 2021 at 11:59pm (UK GMT).

For the avoidance of doubt, the invitation to participate in the Grocery Cashback Promotion is personal. This means that only the recipient directly addressed by Revolut in such an invitation may participate in the Cashback Campaign using his/her own Revolut account and Revolut card.

## What is the duration of the Grocery Cashback Promotion?

The Grocery Cashback Promotion is split into two (2) tranches of separate (and independent) participating periods, namely:

- From 18th March 2021 to 17th April 2021 (the "**March Campaign**"); and
- From 18th April 2021 to 17th May 2021 (the "**April Campaign**"), (each a "**Campaign Period**").

## How do I know if I've been awarded any cashback and how do I collect this?

Revolut will deposit the cashback amounts into your Revolut Account within ten (10) business days after the end of each Campaign Period.

## What else should I know?

1. We may suspend or end the Grocery Cashback Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Grocery Cashback Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. If we exercise this right we will try to give you advance notice on our website. Please contact 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.
2. Events beyond the control of Revolut may occur that render the awarding of the promotion 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.
3. If you make a purchase in one of the participating Brands for a qualifying amount and subsequently that amount is re-credited to your Account by way of a refund or any other type of credit, then the cashback promotion will be lost.
4. If you close your Revolut account or withdraw from the agreement to upgrade your Revolut Plan between the time of the qualifying purchase and receiving the promotional cashback amount, then you will forfeit the right to receive the promotion.
5. 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 saw fit in the circumstances.
6. Revolut Ltd will not be liable for claims arising in respect of any failure or breach of duty for goods or services provided by third parties such as those participating in the Promotion.
7. These terms are published in English and any translation is a courtesy and office translation only - participants of the Grocery Cashback Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
8. To the extent permitted by law, these Grocery Cashback Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.

## Revolut Shopper Cash Prize Promo T&Cs

Revolut is launching "**Revolut Shopper**", a new internet browser extension that allows customers to securely shop online and find attractive deals at checkout. Revolut Shopper collates discount

codes for online retailers and provides customers with the opportunity to save money on their e-commerce purchases paid with Revolut virtual cards. Customers can browse their favourite retailers' websites, select goods for their online basket and see what discounts may apply before they confirm their payment. If a discount is available, it'll be automatically applied to the customer's final transaction amount.

These terms and conditions govern a number of different promotions, each a "Revolut Shopper Cash Prize Promotion", brought to you by Revolut Ltd and Revolut Payments UAB. **Customers of Revolut Ltd who are based in England, Scotland and Wales, and customers of Revolut Payments UAB based in select markets** who download and install Revolut Shopper on their Chrome browser within the **Promotion Period** will be eligible for the cash prizes, as long as they meet the eligibility criteria.

## Who can take part in the Revolut Shopper Cash Prize Promotion?

To be eligible for this promotion, you must have:

- downloaded the Revolut app,
- successfully set up an account with Revolut,
- an active account (not suspended or restricted),
- the Revolut Shopper extension downloaded to your Chrome browser on your computer or laptop throughout the promotion period,
- successfully made an online purchase with a participating online retailer and paid for that purchase using your Revolut virtual card, and
- personally received an email from Revolut inviting you to participate in the Revolut Shopper Cash Prize Promotion (but don't worry, if you successfully completed the above two steps before you received the email, any previous online payments will count).

**\*Note\***: Online purchases made using Revolut physical cards do not qualify for this promotion.

## Which online retailers can I make online payments with as part of the Revolut Shopper Cash Prize promotion?

To be eligible for this promotion, you must have successfully made an online purchase with a participating online retailer within seven days after installing the extension. Once you've installed Revolut Shopper, you'll see the "R" icon on 5000+ of the most frequently-used shopping websites. An online retailer is a participating retailer if the Revolut Shopper extension functions on their website.

## What do I need to do to participate in the Revolut Shopper Cash Prize Promotion?

1. Receive an email from Revolut addressed to you confirming that you are eligible for the Revolut Shopper Cash Prize promotion
2. Download Revolut Shopper from the Google Chrome Web Store, and install it to your Chrome browser on your computer/laptop
3. Once you have logged in to the Revolut Shopper extension, go online shopping as usual
4. While at the checkout page of a participating online retailer website through your computer/laptop, click on the Revolut icon that appears on the top right side of your

Chrome browser and follow the instructions to autofill your Revolut virtual card details and use the promo codes or cashback deals if applicable.

## Prize drawing

Revolut's decision as to the administration and operation of each Revolut Shopper Cash Prize Promotion, including drawings and the selection of the potential winners are final and binding. At the beginning of each week, Revolut will randomly select winners who each made an eligible transaction during the previous week for the prize draw:

**In the UK (England, Scotland and Wales only):** Revolut will select 3 eligible customers who are Revolut Ltd customers based in these markets.

**In Ireland:** Revolut will select 1 eligible Revolut Payments UAB customer based in this market.

**In France:** Revolut will select 2 eligible Revolut Payments UAB customers who are based in this market.

**In Germany:** Revolut will select 2 eligible Revolut Payments UAB customers who are based in this market.

A transaction is deemed eligible if it was successfully made in line with the instructions in the Revolut Shopper extension, which ask you to autofill your Revolut virtual card details in the extension and use the promo codes or cashback deals if applicable. Each eligible transaction made on a weekday or weekend is one entry into that particular week's prize draw; there will be four prize draw weeks during the Promotion Period (see "What is the Revolut Shopper Cash Prize Promotion Period" for more information). Each customer can only win once during the Promotion Period.

## What is the Revolut Shopper Cash Prize Promotion Period?

The promotion will run for four weeks from 2nd August 2021 to 29th August 2021. There will be four prize draw weeks during this Promotion Period, and Revolut will randomly select winners for each of those prize draw weeks at the start of each subsequent week.

1. If you are a Revolut Ltd customer based in England, Scotland or Wales, it will run from 2nd August 2021 12:00am to 29th August 2021 at 11:59pm (UK BST),
2. If you are a Revolut Payments UAB customer based in France, it will run from 2nd August 2021 12:00am to 29th August 2021 at 11:59pm (CEST)
3. If you are a Revolut Payments UAB customer based in Germany, it will run from 2nd August 2021 12:00am to 29th August 2021 at 11:59pm (CEST)
4. If you are a Revolut Payments UAB customer based in Ireland, it will run from 2nd August 2021 12:00am to 29th August 2021 at 11:59pm (Irish Standard Time GMT+1 )

For the avoidance of doubt, the invitation to participate in the Revolut Shopper Cash Prize Promotion is personal. This means that only the recipient of the Revolut Shopper Cash Prize Promotion invitation email may participate in the Revolut Shopper Cash Prize Promotion using their own Revolut account and Revolut virtual card.

## What will I receive if I win?

For more information on how we will select our winners, please read the “Prize drawing” section. If you are a winner, you will receive a fixed amount of:

- £500 as a cash prize if you are a Revolut Ltd England, Scotland or Wales based winner;
- €600 as a cash prize if you are a Revolut Payments UAB winner based in France;
- €600 as a cash prize if you are a Revolut Payments UAB winner based in Germany; or
- €600 as a cash prize if you are a Revolut Payments UAB winner based in Ireland.

If you are chosen as a winner, Revolut will deposit the cash prize amount into your Revolut account at the end of the same week we declare you as a winner.

## How will you process my data?

We will email customers to invite them to participate in the Revolut Shopper Cash Prize Promotion. Existing Revolut Ltd and Revolut Payments UAB customers will be selected to take part in this promotion in compliance with our customer Privacy Policy. If you receive an email from us inviting you to take part, we will process your name, email address and transaction history information (namely your Revolut virtual card payments) in order to determine whether you have made an in-scope online purchase after you downloaded and installed the Revolut Shopper browser extension during the Promotion Period.

If you meet the criteria to receive a cash prize from the Revolut Shopper Cash Prize Promotion, we will include you in a pool of eligible participants to select our winners from. We will run four prize draws during the Promotion Period. At the start of the second week of the Promotion Period, winners will be selected from a pool of customers who meet the eligibility criteria for the previous week (please read the “Prize draw” section of these terms to understand how we select winners), and we will credit the winners’ Revolut accounts with their cash prize at the end of the same week. Winners from the second week of the Promotion Period will be selected at the start of the third week and we will credit those winners’ Revolut accounts with their cash prize at the end of the same week. The same approach will apply to those customers participating in the remaining two weeks of the Promotion Period.

## What else should I know?

1. We may suspend or end the Revolut Shopper Cash Prize Promotion earlier than the end date we’ve mentioned above if, in our reasonable opinion, the Revolut Shopper Cash Prize Promotion is being abused or may negatively affect Revolut’s goodwill or reputation. We may do this on an individual, entity (i.e. just for Revolut Ltd or just for Revolut Payments UAB), territory or on a promotion-wide basis. If we exercise this right we will try to give you advance notice on our website. Please contact 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.
2. Events beyond the control of Revolut may occur that render the awarding of the promotion 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.
3. If you make a purchase that qualifies for the cash prize promotion and subsequently return this purchase for a refund between the time of the qualifying virtual card payment and

receiving the cash prize, then the cash prize promotion will be lost.

4. If you close your Revolut account or your account becomes suspended or restricted between the time of the qualifying virtual card payment and receiving the cash prize amount, then the cash prize promotion will be lost.
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Revolut Shopper Cash Prize 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.
6. Revolut will not be liable for claims arising in respect of any failure or breach of duty for goods or services provided by third parties such as those participating in the Promotion.
7. Revolut also encourages you to consider your personal financial circumstances and needs before participating in the promotion.
8. These terms are published in English and any translation is a courtesy and office translation only - participants of the Revolut Shopper Cash Prize Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
9. To the extent permitted by law, these Revolut Shopper Cash Prize Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales if you are a Revolut Ltd customer and by the laws of Lithuania where you are a Revolut Payments UAB customer. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England if it relates to a Revolut Ltd customer complaint and if it relates to a Revolut Payments UAB customer complaint, any dispute that arises will be dealt with by the competent court in Lithuania.

## Feedback

We're launching Revolut Shopper so we can help our customers save money when they shop at their favourite online retailers. Our browser extension is a new product feature and we're keen to hear about your experience using it. We'd welcome your feedback - please get in touch with Customer Support in the Revolut app.

## Light Up the Fight Experience Terms

### What is the promotion about?

The **Light Up the Fight Experience** promotion (the "**Promotion**") allows one lucky Revolut customer (who meets our eligibility requirements) and their plus one the chance to attend fight week in London to watch Anthony Joshua's fight with Usyk, on **September 25th 2021** and to meet Anthony Joshua in real life for a "meet and greet". These terms and conditions (the "**Terms**") govern the entire Promotion.

## Who is eligible for the Promotion?

Anyone who is a Revolut customer of a participating Revolut entity in a participating country is eligible for the Promotion.

An eligible Revolut customer is someone who lives in a participating country (please read the paragraph below for more information), has completed our signup process, passed our onboarding checks, and has not had their account suspended, closed or restricted, and has ordered a AJ Glow-in-the-dark card known as the **"AJ Glow" card**. If you are not already a Revolut customer, you can sign up as a customer (it is free to sign up to our Standard plan), and order an AJ Glow card to become eligible. Read our [FAQ page](#) if you want to understand more about how to order your AJ Glow card. Just so you're aware, a delivery fee may apply for your AJ Glow card; we'll show you what delivery fee applies (if any) before you order your card in the Revolut app.

**Revolut Ltd customers** based in **England, Scotland and Wales** as well as **Revolut Payments UAB customers** based in, **Belgium, Bulgaria, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Netherlands, Norway, Poland, Slovenia, Romania, Slovakia, Sweden and Ireland** are **eligible to take part in the Promotion**.

For our eligible Revolut Ltd customers, this Promotion will run from **09:00 on Thursday the 12th of August BST** until **21:00 on Thursday the 19th of August BST**. For our eligible Revolut Payments UAB customers, the Promotion will run from **10:00 on Thursday the 12th of August CET** until **22:00 on Thursday the 19th of August**. We call this the **"Promotion Period"**.

## How do I participate in this Promotion?

To take part in the Promotion, you must complete each of the steps below:

- Be a Revolut Ltd customer based in England, Scotland or Wales, or be a Revolut Payments UAB customer based in Belgium, Bulgaria, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, the Netherlands, Norway, Poland, Slovenia, Romania, Slovakia, or Sweden.
- Own an AJ Glow card.
- Follow both the **@anthonyjoshua** and **@revolutapp** official accounts on Instagram from your personal Instagram account (the Instagram account must belong to you and it must not be a business run Instagram account).
- Anthony Joshua will post once or twice about Light Up the Fight Experience from his @anthonyjoshua official Instagram account between the 12th and 19th of August. Anthony Joshua will state that the post is a paid partnership with Revolut (@revolutapp).
- Like one of the posts on @anthonyjoshua's account on Instagram about this Promotion from your personal Instagram account.
- **Comment on one of the posts telling us why you would like to attend Anthony Joshua's fight during fight week. The most creative response will win (subject to these terms).** You must post the comment from your personal Instagram account.

- When you comment on one of the posts, tag someone who you want to sit ringside with (you need to tag them by including their Instagram handle in your creative response).

You must complete the steps above during the Promotion Period.

This Promotion is in no way sponsored, endorsed or administered by Instagram. The Promotion will be run from Anthony Joshua's official Instagram account which you can find by searching for "@anthonyjoshua" on Instagram.

## What's the Promotion prize?

One eligible Revolut customer and their plus one can:

- Attend the fight between Anthony Joshua and Usyk on September 25th, 2021; and
- Meet and greet Anthony Joshua during fight week.

If you win, Revolut will pay for the following items for you and your plus one:

- Your return journey from the nearest airport or train station to your home address (this should be the address registered to your Revolut account) to London;
- Accommodation in London at a hotel or accommodation provider of our choice for two nights;
- Any travel expenses so you can travel from the London airport or train station where your plane or train arrives into to your accommodation while you are in London and the return journey;
- Any travel expenses so you can travel from your accommodation while you are in London to the event venue and to the meet and greet, and any return journey;
- Any expenses associated with mandatory Covid-19 tests or "fit-to-fly" certificates required by either the country where you live or the United Kingdom so that you can attend the event and return to your country of residence;
- Any expenses associated with mandatory Covid-19 tests required by the event venue; and
- Your floor seats VIP tickets.

Revolut will only cover the costs of the above items. You and your plus one will be responsible for paying for any additional costs that arise as a result of your return journey to London for the event. Your VIP tickets at the fight week event will allow you to have some food and drink at the event but unless we tell you otherwise, you will both be responsible for covering the cost of your meals during your time in London.

## Winner Selection

At the end of the Promotion Period, Revolut and/or Anthony Joshua will select the most creative response on the Anthony Joshua Light Up the Fight Experience Instagram post, and Revolut will get in touch with the person who submitted it to confirm if they are eligible to win (please read "**Who is eligible for the Promotion?**" above for more information).

If you have completed the steps under “**How do participate in this Promotion?**”, you will be counted in the prize draw once for your entry (we will store your Instagram handle and your response including the date and time it was made along with other participants’ Instagram handles and their responses and response dates and times). Your entry will only be counted in the prize draw once. If you choose to complete these steps more than once by posting on a Light Up the Fight Experience post on Anthony Joshua’s Instagram account more than once or you choose to post on more than one post, we will still only include your Instagram handle in the prize draw once.

If you post the same answer as another Revolut customer who has already posted, and if we think that answer is “creative” and a winning answer, we will pick the customer who posted that answer first before you. The decisions as to the administration and operation of the Promotion, including the selection of the winner and their plus one, are final and binding.

If we think your response is a potential winner, we’ll reach out to you via your personal Instagram account (the one you used to post the response on Anthony Joshua’s official instagram account) to let you know you’ve been successful and to ask for the email address associated with your Revolut account so we can identify you as a Revolut customer and confirm that you meet the eligibility requirements (please read “**Who is eligible for the Promotion?**” above for more information). We will contact you through Revolut’s official Instagram account (@revolutapp). If you do not meet the eligibility requirements, we will be unable to award you with the prize and we will reach out to the customer whose response we thought was the second most creative.

If you are successful and win, we will need some details from you and your plus one so we can organise your travel to and from London, your accommodation while you are in London and your tickets for the event as well as the “meet and greet”. These details will include your names, address, date of birth, and passport numbers (if needed for travel) and any other information needed to plan your experience such as dietary requirements. We will provide you with a 48 hour window from the time we initially reach out to you to confirm your and your plus one’s details and availability. If you do not respond within the 48hour window, we will proceed with selecting another customer as the winner.

The winner will be chosen and announced within a maximum of 15 days after the end of the Promotional Period. If we confirm you are the winner but your Revolut account is closed before the prize is awarded and paid for, you will forfeit your prize.

## How will you process my data?

If you choose to participate in this Promotion by completing the steps under the “**How do I participate in this Promotion?**” section of these terms, we’ll include you in a pool of entrants. As mentioned above in the “**Winner Selection**” section of these terms, Revolut will process entrants’ Instagram handles and the content of their response including the date and time of the post, the reason why they want to attend Anthony Joshua’s fight during fight week, and the Instagram handle of the person they want to watch the fight with. Revolut will select the most creative response from the pool of entrants and will direct message that customer through their Instagram account. By taking part in the Promotion, you acknowledge that we will process your personal data in this way.

As part of the Promotion, Revolut will film and take photographs of the winner and their plus one attending the Anthony Joshua fight and the “meet and greet” with Anthony Joshua. If you are declared a winner, and you are available to attend fight week, you and your plus one will be asked to agree to Revolut filming and taking photographs of you both at the Anthony Joshua fight and attending the “meet and greet”. You will both be asked to agree to Revolut processing any footage and photographs of you both so that Revolut and the Anthony Joshua team can use the material for marketing purposes on the Revolut and Anthony Joshua Instagram accounts. You will both be asked to consent to the use of the footage and photographs in Instagram posts on the @revolutapp and @anthonyjoshua official Instagram accounts. Revolut will process all personal data obtained through this Promotion in compliance with our [privacy policy](#).

## What other legal information should I know?

In addition, the following terms and conditions apply to the Promotion:

- By entering the Promotion you are deemed to have accepted and agreed to be bound by these Terms and Conditions which are agreed between you and the Revolut company with which you signed up for your Revolut account. This will be Revolut Ltd if you are based in England, Scotland or Wales, or Revolut Payments UAB if you are based in Belgium, Bulgaria, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, the Netherlands, Norway, Poland, Slovenia, Romania, Slovakia, or Sweden.
- The Promotion is open to Revolut Retail customers who are at least 18 years of age at the time of entry. The winner will be able to invite a plus one who must also be at least 18 years of age at the time of entry. We can cancel the Promotion, or change these Terms and Conditions, at any time without notice.
- Any entries into the Promotion made outside of the Promotion Period (specified earlier in these Terms) will not be accepted.
- The prize is non-transferable and there is no cash alternative. In the event that you win, you and your plus one will not be in a position to re-sell (or seek to re-sell or transfer) your prize to anyone else or for any market value.
- We agree to award the prize in line with these Terms.
- We have set a Promotion Period in these Terms. However, we can extend this period, or close it early, at any time without notice.
- The official version of these Terms is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.
- If you are a customer of Revolut Ltd, the Promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it. If you are a customer of Revolut Payments UAB, the Promotion is governed by Lithuanian law and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.

- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this giveaway (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.
- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in the Promotion.
- Any personal data processed or controlled during the Promotion will be dealt with in line with [Revolut's Privacy Policy](#) that governs your particular account. You can view Instagram's privacy policy [here](#).
- Revolut accepts no responsibility for entries not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.