1. Introduction

As a customer of Revolut Payments New Zealand Pty Ltd (ABN 89 645 171 651) (Revolut, we, our or us), you may be eligible to order a personalised physical card (Personalised Card) or order special edition cards which may be available for a limited time only (Special Edition Cards).

The terms and conditions for Personalised Cards and Special Edition Cards are set out below (the Terms). These Terms apply in addition to the other terms and conditions that apply to you as a customer of Revolut, including the Personal Terms and the Fees and Charges Section.

2. What are Personalised Cards?

The card personalisation feature provides you with the opportunity to design and order one of a kind Personalised Cards by adding:

- Drawings;
- Badges (from a selection of pre-approved stickers); and
- Text

You can have up to 6 active physical cards linked to your Revolut account. Ordering one or more Personalised Card(s) within your physical card limit will not affect the functionality of your existing non-personalised cards.

This feature is subject to card stock availability.

3. Personalised Card Eligibility

The card personalisation feature is available to all Revolut users, however fees may apply (as set out below). Any card design with the word 'Customisable' shown within the Revolut app may be personalised.

4. Fees

The cost associated with ordering a Personalised Card will depend on a number of factors, including the number of existing physical cards you hold.

Please see the Fees and Charges Section for more information.

5. Ordering a Personalised Card

To order a Personalised Card:

- Go to the 'Cards' tab in the app;
- Tap 'Get card';

- Choose 'Physical Debit Card';
- Select a design that's customisable, as indicated by the banner above the design;
- · You will automatically be taken to the 'Create your design' screen; and
- Design and order your personalised card.

If you can't find the personalisation feature, make sure you have the latest version of the app installed.

6. Design Guidelines

Your personalisation must not contain any of the following:

- · Profanity, offensive racial/prejudicial material;
- · Nudity or content of a sexual nature;
- Political subject matter of any nature (flags, state symbols, etc);
- Copyrighted content, e.g. characters/cartoons;
- Branded or trademarked products/services/logos including abbreviations, acronyms and symbols of any nature;
- · Depiction of drugs, alcohol, tobacco, firearms, weapons, military equipment;
- Content which may be determined to be socially unacceptable or illegal;
- Solicitations, including telephone numbers or services of any nature, URLs;
- Depiction of or reproduction of any currency; or
- Any written content which is not in the English language.

If your card design has been rejected, the reason for rejection will be stated in the 'Cards' tab in the Revolut app. We reserve the right to not accept your card design for any reason. If you feel your card design has been rejected incorrectly, please resubmit your card design and we will review it again.

7. Personalisation Review Process

We aim to review each card design within 48 hours of submission. Each card design is reviewed manually by us before a decision is reached. This means during peak times, it may take longer for your card design to be reviewed. To make sure your card design is accepted as quickly as possible, please follow the design guidelines above.

Once your card design has been accepted, we'll notify you through the Revolut app.

8. What are Special Edition Cards?

Special Edition Cards are card designs which may be available for a limited time only.

You can have up to 6 active physical cards linked to your Revolut account. Ordering one or more Special Edition Cards within your physical card limit will not affect the functionality of your existing non-special edition cards.

This feature is subject to card stock availability.

If you can't find the Special Edition Card you want to order:

- Make sure you've got the latest version of the app installed
- Try changing the 'Material' tab to 'Plastic' and then select the Special Edition Card you want from the 'Colour' tab

9. Special Edition Card Eligibility and Fees

The eligibility and price associated with ordering a Special Edition Card will depend on a few things, such as the type of Special Edition Card. Please see the relevant Special Edition Card Promotion Page for more information.

Special Edition Card Promotion Pages can be found here.

10. Ordering a Special Edition Card

To order a Special Edition Card:

- Go to the 'Cards' tab in the app;
- Tap 'Get card';
- Choose 'Physical Debit Card' or 'Virtual Debit Card' (please see the relevant Special Edition Card Promotion Page to confirm card type); and
- Select the Special Edition Card you want and complete your order.

If you can't find the Special Edition Card you want, make sure you have the latest version of the app installed.

11. Other legal bits and pieces

Amending these Terms

Revolut reserves the right to change, modify and/or supplement these Terms, at its sole discretion at any time. For changes that we believe are not adverse to your interests we will tell you about the change no later than the day the change occurs. Otherwise, we'll provide you with 30 days notice through the app or by email before we make any change.

Lost or Stolen Cards

Please contact us through the Revolut app, as soon as possible, if your Personalised Card or Special Edition Card is lost or stolen, or if your Personalised Card, Special Edition Card or

security details could be used without your permission. Fees for replacing lost or stolen cards may apply, please refer to our Fees and Charges Section for more information.

Governing Law

These Personalised & Special Edition Card Terms are governed by the laws of the State of Victoria. Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of the State of Victoria, Australia.