

Revolut Australia Referral Promotion Terms

Terms and Conditions

Welcome to the Revolut Australia Referral Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion 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](#).

Promotion Period

The Promotion starts on the day you receive the In-App Referral Invite, and ends on the date set out in the In-App Referral Invite (the "**Promotion Period**").

If not otherwise specified, the end date displayed in the In-App Referral Invite is GMT. This means that the Promotion Period will end at the AEST/AEDT equivalent to what is displayed in the In-App Referral Invite.

What is the Promotion about?

Referral Promotions are an opportunity for Eligible Customers to earn different types of Rewards (each, a "**Reward**") based on the completion of Referral Steps by that Eligible Referral (in each case, the "**Steps**"). The Rewards available will vary depending on the type of Promotion, as outlined below.

The maximum number of Eligible Referrals an Eligible Customer can refer as part of this Promotion is set out in the referral section of the Revolut App (the "**In-App Referral Invite**"). The In-App Referral Invite will also set out the relevant Steps and the amount of the relevant Reward, which is unique to you.

1. Fixed Referral Rewards

For a Fixed Referral, Eligible Customers will have an opportunity to earn a fixed monetary Reward for each Eligible Referral that completes all of the Steps shown in the In-App Referral Invite.

If all Steps are not completed, a Reward will not be earned.

2. Tiered Referral Rewards

For a Tiered Referral, Eligible Customers will have an opportunity to earn a Reward for each available Step (as shown in the In-App Referral Invite) completed by an Eligible Referral.

Each available Step has its own Reward and not all Steps need to be completed by the Eligible Referral for a Reward to be earned.

3. Savings Referral Rewards

For a Savings Referral, Eligible Customers will have an opportunity to earn a Reward ("**Base Reward**") for each Eligible Referral that completes the base Steps set out in the In-App Referral Invite ("**Base Steps**").

Once the Base Steps are completed by the Eligible Referral, Eligible Customers will then have an opportunity to earn an additional Reward (the "**Additional Reward**") for each Eligible Referral that completes the additional Steps set out in the In-App Referral Invite ("**Additional Steps**"). The Additional Steps will not be available until the Base Steps have been completed.

Who can make referrals?

In order to make a referral as part of this Promotion, you must be an Eligible Customer of Revolut. An "**Eligible Customer**" is defined as a customer that has, during the Promotion Period:

- personally received communications (e.g. email or In-App Referral Invite) from Revolut inviting you to participate in the Promotion;
- passed Revolut's 'Know Your Customer' checks and been onboarded;
- an active Revolut account; and
- not previously closed a Revolut account or had an account become suspended or restricted.

For the avoidance of doubt, if you have not received an email directly from us, you will not be considered an Eligible Customer.

How do I make a referral?

To make a referral, open the In-app Referral Invite and tap the "Invite friends" button. You can refer anyone from any country where the Revolut app and Revolut Card are available.

After clicking the “Invite friends” button, a draft message containing your unique referral link will appear. You’ll be able to customise the draft message before sending it out.

Who is eligible to be referred to Revolut?

An “**Eligible Referral**” is defined as a new customer that has, during the Promotion Period:

- clicked the unique referral link sent to them from an Eligible Customer;
- downloaded the Revolut app;
- applied for a new Revolut account;
- passed Revolut ‘Know Your Customer’ checks and been onboarded; and
- not previously closed a Revolut account or had an account become suspended or restricted.

What does the Eligible Referral need to do for you to earn the Reward / Base Reward?

Steps / Base Steps

An Eligible Referral must complete the following “**Referral Steps**” in order for the Eligible Customer to receive the Reward:

- order a physical Revolut Card;
- top-up their Revolut account from an external source;
- complete the Steps / Base Steps set out in the In-App Referral Invite section of the app; and
- make a set number of Eligible Transactions within the specified period after opening the new Revolut account.

Additional Steps

An Eligible Referral must complete the following additional Steps before the end of the Promotion Period, in order for the Eligible Customer to receive the Additional Reward:

- open a Savings Account with Revolut; and
- deposit a minimum amount (as listed in the in-app referral) in their Savings Account.

For the sake of clarity, the top-up must not be a transfer from another Revolut account. The top-up must be made using an external source of funds, such as a bank card, bank transfer, Apple Pay or Google Pay.

The number of Eligible Transactions an Eligible Referral must make in order to complete the Referral Steps will be set out in the In-App Referral Invite.

If an Eligible Referral reverses or declines any of the Eligible Transactions at any time (either during or after the Promotion Period) or cancels their Revolut Card before it arrives, then the Eligible Customer will no longer be entitled to a Reward with respect to that particular Eligible Referral.

What is an Eligible Transaction?

For the purpose of the Promotion, an “**Eligible Transaction**” is a Revolut Card transaction:

- for an amount equal to or greater than the minimum transaction requirement set out in the In-App Referral Invite;
- for the genuine purchase of goods and/or services from a third-party merchant;
- made online, in person at a physical location, or a combination of both online and in person at a physical location, based on the requirements set out in the In-App Referral Invite; and
- made during the Promotion Period.

Examples of transactions which are not genuine include:

- transfers of funds within the Revolut app;
- the purchase of cryptocurrencies or commodities within the Revolut app;
- money transfer services;
- cash or quasi-cash (e.g. Gift Cards, Money Orders);
- gambling;
- investments.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms at any time during the Promotion Period. If we exercise this right in a way that is detrimental to you in your capacity as an Eligible Customer, we will notify you directly. In all other instances we will try to give advance notice on our website. Please contact Customer

Support if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.

For the avoidance of doubt, this Promotion is a one-sided campaign, where only the Eligible Customer (not the Eligible Referral) benefits from the Reward.

If you close your Revolut account or your account becomes suspended or restricted before you receive any Reward under this Promotion, then you will no longer be entitled to receive any such Reward and it will not be paid to you.

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

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