

# Terms and Conditions

Welcome to the Revolut Australia 2023 TopUp 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. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#), and the [Fees and Charges Section](#).

## Promotion Periods

The Promotion starts on 15 September 2023 9:00am AEST and ends on 1 November 2023 8:59am AEST (the “**Promotion Period**”).

## What is the Promotion?

The Promotion is an opportunity for Eligible Customers that add \$100 to their Revolut account via Australian bank transfer in both September and October 2023 to receive a one time \$10 cash award (the “**Award**”).

## Who is eligible to participate in the Promotion?

To participate in the 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 from Revolut inviting you to participate in the Promotion;
- passed Revolut ‘Know Your Customer’ checks and been onboarded;
- an active Revolut Standard, Premium or Metal account; and
- not previously closed a Revolut account or had an account become suspended or restricted.

## How do I earn the Award?

In order to earn the Award, Eligible Customers must top-up their Revolut account with an amount equal to or greater than **\$100 in both September and October 2023 (cumulatively, \$200) via an Australian bank transfer**. If the Eligible Customer fails to top-up their Revolut account with an amount equal to or greater than \$100 in either September and October 2023, they will no longer qualify to earn the Award.

For example, if an Eligible Customer tops-up their Revolut account via an Australian bank transfer with \$250 in September, and then tops-up their Revolut account via an Australian bank

transfer with only \$50 in October, they will not qualify to earn the Award. This is because the \$100 top-up requirement was not met in the month of October.

For the avoidance of doubt, if an Eligible Customer adds money to their Revolut account using a debit card or credit card registered with us or if an Eligible Customer adds money from a foreign bank account, that amount will not count towards the \$100. The top-ups need to be made by Australian bank transfers.

## When will I receive my Award?

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

## What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms and Conditions 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.

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

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

The Promotion Award is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

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