

Terms and Conditions

Welcome to the Revolut Australia 2023 Revolut Australia Grocery Cashback 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 will run for a total of seven (7) days, starting on the day you become an Eligible Customer and continuing for 6 days after that point (the **"Promotion Period"**).

What is the Promotion?

The Promotion is the opportunity for Eligible Customers that top up their Revolut account with an amount equal to or greater than \$100 to earn 10% cashback on Eligible Transactions made at Qualifying Merchants during the Promotion Period.

The total cashback Eligible Customers can earn during the Promotion Period is capped at \$10.00. This means that even if the value of your Eligible Transactions exceeds \$100, the cashback award will remain capped at \$10.00.

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:

- 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.

What is an Eligible Transaction?

For the purpose of the Promotion, an **"Eligible Transaction"** is a physical or virtual Revolut Card transaction made at a Qualifying Merchant during the Promotion Period.

For the avoidance of doubt, a Revolut Card transaction means you use your Revolut physical or virtual card to purchase genuine goods and/or services from a Qualifying Merchant by entering the details of your Revolut physical or virtual card into their payment processing system. The purchase of gift cards or vouchers are examples of transactions which do not qualify as Eligible Transactions.

What is a Qualifying Merchant?

For the purpose of the Promotion, a "**Qualifying Merchant**" is a merchant whose merchant category code ("**MCC**") is designated as:

- MCC 5131 (being piece goods, notions, and other dry goods);
- MCC 5411 (being grocery stores and supermarkets);
- MCC 5422 (being freezer and locker meat provisioners);
- MCC 5441 (being candy, nut, and confectionery stores)
- MCC 5451 (being dairy product stores);
- MCC 5462 (being bakeries); and
- MCC 5499 (being miscellaneous food stores, including convenience stores and specialty markets).

Revolut is not responsible for designating MCCs and has no control over the same. You acknowledge and agree that we are not responsible for providing you with any advice on whether a purchase made is/will be with a Qualifying Merchant and/or regarding MCC codes.

How do I earn the cashback?

In order to start earning cashback, Eligible Customers must first top-up their Revolut account with an amount equal to or greater than \$100. Once you top-up your Revolut account with \$100, Eligible Transactions made during the Promotion Period will earn 10% cashback up to the \$10 cashback cap.

When will I receive my cashback?

Revolut will credit the cashback 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 a Revolut Card transaction is subsequently reversed or declined at any time (either during or after the Promotion Period) then that payment will not be counted towards the cashback total (please note that we may debit any cashback you have already received from your Revolut account).

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

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

The Promotion cashback 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.