

Terms and Conditions

Welcome to the Revolut Australia Business Referrals 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**") and are binding on the Business we maintain the Business Account for. When an Authorised Team Member is participating in this Promotion as a "**Referrer**", they are acting on behalf of the Business.

These Terms apply in addition to the other terms and conditions that apply to the Business Account, including the [Business Terms](#) and the [Business Fees and Charges Section](#).

Promotion Period

The Promotion starts on the day the In-App Referral Invite is received, 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?

This Promotion is an opportunity for selected Businesses or their Authorised Team Members to earn a one-time monetary reward for each Eligible Referral that completes the Referral Steps (the "**Reward**"). The amount of the Reward is unique and

will be set out in the referral section of the Revolut Business app (the "**In-App Referral Invite**").

The maximum number of Eligible Referrals that a Referrer can refer as part of this Promotion is set out in the In-App Referral Invite.

Who can make referrals?

In order to make a referral as part of this Promotion, the Referrer must be an Authorised Team Member of an Eligible Business of Revolut. An "**Eligible Business**" is defined as a Business that has, during the Promotion Period:

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

For the avoidance of doubt, if the Business has not received an In-App Referral Invite directly from us, it will not be considered an Eligible Business.

How to make a referral?

To make a referral, open the In-App Referral Invite and tap the "Refer a Business" button.

After clicking the "Refer a Business" button, a draft message containing a unique referral link will appear. The Referrer will be able to customise the draft message before sending it out.

When referring a business, each Referrer agrees that:

- they will not (attempt to) mislead anyone in connection with the Promotion or referrals;
- they alone are the sender of each message they send;
- they will only send a message to an individual (that works for a business) that they actually know and who they have obtained consent to send it to;
- they will not send a message to an individual (that works for a business) who has not consented to receiving such referrals or messages; and
- will remain compliant with all applicable laws.

Who is eligible to be referred to Revolut?

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

- clicked the unique referral link sent to them from a Referrer;
- downloaded the Revolut app;
- applied for a new Revolut Business account on the Grow, Scale or Enterprise Business Plans;
- passed Revolut ‘Know Your Customer’ checks and been onboarded; and
- not previously closed a Revolut Business account or had a Business account become suspended or restricted.

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

An Eligible Referral must complete the following “**Referral Steps**”:

- order a physical Revolut Card;
- top-up their Revolut account from an external source; and
- make a set number of Eligible Transactions within the specified period after opening the new Revolut 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 domestic or international bank transfer.

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;
- money transfer services;
- cash or quasi-cash (e.g. Gift Cards, Money Orders);
- gambling;
- investments.

What is the Reward and how is it rewarded?

The amount of the Reward will be set out in the In-App Referral Invite. By default, a Reward will be paid to the Business Account unless a Referrer opts to have the Reward paid to their Revolut Personal Account.

The Referrer can nominate a Personal Account in the referral section of the Revolut Business app by searching for the Revtag associated with the relevant Personal Account. A Referrer is only able to nominate a Personal Account for their own Reward(s) to be paid into. Each Referrer will only see whether they have nominated a Personal Account and will not be able to see this for other Referrers.

The Business acknowledges that they are comfortable with the Reward being paid out to a nominated Revolut Personal Account.

Each Referrer, when nominating a Revolut Personal Account for payment of the Reward, must ensure that they nominate the correct Revolut Personal Account for the Reward to be paid into. We will not be responsible if the Reward is paid to a different payee than the Referrer intended.

When an Eligible Referral completes the Referral Steps, and the Referrer becomes eligible for the Reward, we will notify the Referrer via a push notification in the Revolut Business app and via email to their registered email.

Each Reward will be paid directly either to the Eligible Business's Business Account, or the Referrer's Revolut Personal Account nominated by the Referrer (if applicable), within 10 working 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 at any time during the Promotion Period. If we exercise this right in a way that is detrimental in your capacity as an Eligible Business, we will notify the Business 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 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 Business or Referrer (not the Eligible Referral) benefits from the Reward.

If the Eligible Business's Business Account or Referrer's Revolut Personal Account is closed or becomes suspended or restricted or the Referrer is no longer an Authorised Team Member of the Business before the Reward is received under this Promotion, then the Business or Referrer will no longer be entitled to receive any such Reward and it will not be paid.

If we have reasonable grounds to believe that the Business, Referrer or a business referred by the Business or Referrer 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.