

# Terms and Conditions

Welcome to the Revolut Australia Shopping Season 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 6 November 2023 10:00am AEDT and ends on 12 November 2023 9:59am AEDT (the "**Promotion Period**").

## What is the Promotion?

The Promotion is the opportunity for Eligible Customers to have the international transfer fee waived (the "**Fee Waiver**") on their first first Eligible Transfer to the Philippines.

For the avoidance of doubt, the Fee Waiver will apply only to the currency specific international transfer fee as set out in the Currency Transfer Fees Pages. Depending on your Revolut subscription plan, international transfers may be subject to additional fees, such as those incurred for FX made above the fair usage limit, exchanges made "outside of exchange market hours", or otherwise as permitted under the [Fees and Charges Section](#).

## 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'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.

## What is an Eligible Transfer?

For the purpose of the Promotion, an "**Eligible Transfer**" is defined as a transfer made:

- during the Promotion Period;
- to a bank account in the Philippines;
- of any fiat currency offered by Revolut.

To better understand which fiat currencies you can transfer using Revolut, please refer to the Currency Transfer Fees Pages within our [Fees and Charges Section](#).

## When will I receive my Fee Waiver?

The Fee Waiver will be automatically applied to your first Eligible Transfer. This means that Eligible Customers will see a \$0 transfer fee in the Revolut app when executing the Eligible Transfer.

## 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.

This Promotion cannot be combined with any other promotions. 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.

Events beyond the control of Revolut may occur that render the awarding of the Fee Waivers as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

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 retrospectively charge the waived international transfer fee.

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