

Revolut Business Cash Back Promotion

What is this Promotion about?

As part of the Revolut Business Cash Back Promotion (the "Promotion"), Revolut ("we", "us", or "our") may offer monthly cashback on Qualifying, to select new or existing Revolut Business customers (including all users or any users under the same Business account, "you" or "your") in the Revolut mobile application or in an email sent to the email address associated with the customer's Revolut account (collectively, the "Promotional Materials").

These terms (the "Promotion Terms") set out the rules that apply to this Promotion. Selected customers will automatically receive a monthly Cashback Bonus on Qualifying Purchases made with their physical or virtual card (the "Cashback Bonus"). To check if you are selected to receive the Cashback Bonus, customers can find the Cashback widget located on the home screen of the Revolut mobile application. This Promotion is not available for Revolut Retail accounts or Revolut<18 accounts. This Promotion is offered at Revolut's sole discretion and Revolut reserves the right to stop the Promotion at any time without notice. Purchases posted after the Promotion has ended are not eligible to earn Cashback Bonus.

What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must be a new or existing Business customer of Revolut, meaning you have successfully onboarded to Revolut Business customer and passed the Know Your Customer ("KYC") checks prior to the end of the Promotion.

You will also need to meet the following eligibility criteria:

- Be offered the Promotion via the Promotion Materials;
- Ensure you are using the latest version of the Revolut mobile application; and
- Use your physical or virtual Revolut card to make Qualifying Purchases during the Promotion.

This Promotion cannot be combined with any other active Revolut Cashback Promotions.

If selected for the Promotion, you must complete the steps outlined above in order to receive the Cashback Offer. Only those Qualifying Purchases made during the Promotion will be eligible for the Cashback Bonus.

What terms apply to my Revolut Business Account?

Revolut's Business accounts are each subject to the [Revolut Business Terms](#). If you elected a paid subscription plan, make sure you remember that our paid plans are all on 12-months terms whether you choose to pay monthly or annually. You can leave these paid plans early, but fees may apply if you do.

Ordering a card

You can order a card directly in the app. In some cases, you may have to pay a card delivery fee. Please refer to the [Business Fees Page](#) to see the fees associated with card delivery for each Revolut Business plan.

Virtual Cards

Virtual cards are available directly in the Revolut mobile application. Qualifying transactions made with Revolut virtual cards during the Promotional Period are eligible for the Cashback Bonus.

How do I get my cashback?

If you are selected for the Promotion and complete the steps outlined in "What do I need to do to take part in this Promotion?" While the Promotion is active, you will be able to receive the Cashback Bonus, which is monthly cashback on Qualifying Purchases made with your physical or virtual Revolut card until the end of the Promotion.

Cashback Bonus will be credited to the account once monthly, typically on the first calendar day of each month (the "Cashback Period"). If your Revolut Business account is closed, any Cashback Bonus amount that was accrued during the Cashback Period but not yet paid may be forfeited.

Cashback Bonus on Qualifying Purchases will be calculated at the individual transaction level and the resulting Cashback Bonus amounts (as applicable) will be rounded using the "round half to even" method. Under the "round half to even" method, Cashback Bonus will be rounded to the nearest cent, with values of 0.005 being rounded up or down to the nearest even number. For example, an amount of \$3.255 would be rounded up to \$3.26 and an amount of \$4.465 would be rounded down to \$4.46.

Revolut reserves the right, in our sole discretion, to determine the validity of Qualifying Purchases. If you make a Qualifying Purchase within the Cashback Period but it is reverted or refunded, you will not be entitled to the Cashback Bonus earned

from the purchase. If we've already credited your account with Cashback Bonus from a Qualifying Purchase that was reverted, refunded, or otherwise determined not to be a Qualifying Purchase, we will reverse the associated Cashback Bonus amount(s). You hereby consent to and authorize us to reverse any Cashback Bonus.

If you believe that you are owed an amount of Cashback Bonus that you have not received, please reach out to Revolut via in-app chat within sixty(60) calendar days after receiving your statement and we will perform an investigation promptly. If it is determined that any Cashback Bonus amount is owed to you, we will credit any amounts due to you.

Qualifying Purchases

The Cashback Bonus applies on Qualifying Purchases made on your physical or virtual Revolut card during the Promotion. A Qualifying Purchase is any purchase made using your physical or virtual Revolut card during the Promotion, subject to the below.

Qualifying Purchases may exclude, among other things at Revolut's discretion, and may change from time to time: ATM transactions, the purchase of money orders or other cash equivalents, gift cards, any cash back portions of point-of-sale transactions, Peer-to-Peer (P2P) payments (such as Apple Pay Cash or Google Pay), currency exchange service providers, utilities, schools and education services, certain insurance premiums, and loan payments or account funding made with your Revolut card are not eligible for Cashback Bonus. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments), cryptocurrency-related transactions, gambling, and securities transactions (including stock purchases) are not eligible for the Cashback Bonus.

What other legal information should I know?

1. This Promotion is organized by Revolut Technologies Inc.
2. We may suspend or end the Promotion at any time without notice. We may do this on an individual or Promotion-wide basis. Please contact us via in-app chat 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 the suspension or termination.
3. We can change these Promotion Terms at any time without notice.
4. We reserve the right to reverse any cashback you receive during the Promotion Period if the payment that earned the cashback is refunded, earned fraudulently, if you breach the terms that apply to your Revolut account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cashback transaction to have been done with your consent and the payment to have been authorized by you.

5. Events beyond the control of Revolut may occur that render the awarding of cashback 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.
6. If you close your Revolut Business account or your account becomes suspended or restricted between the time of qualifying for cashback and receiving cashback, then the cashback may be lost.
7. 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.
8. Revolut will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Revolut you may manage your marketing preferences in the Revolut mobile application. Revolut processes your personal data in compliance with our [Privacy Policy](#).
9. These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
10. Revolut is not a bank, banking services are provided by Lead Bank, Member FDIC. Fees may apply. The Revolut USA Prepaid Visa and Prepaid Mastercard are issued by Lead Bank pursuant to licensing by Visa® U.S.A. Inc. and Mastercard International for Mastercard cards. Your funds are FDIC insured up to \$250,000 through Lead Bank, Member FDIC. See revolut.com/en-us/ for more details. Revolut Technologies Inc. is a technology services provider and administrator of the card program. The terms of this Promotion shall be governed by the Revolut Business Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.