

What is the Promotion about?

We know businesses love our product. So we're rewarding you to share the love. This Promotion (the "**Promotion**") allows selected Revolut Business Accounts registered in Singapore to take part in the Promotion. This Promotion is open to selected Business Accounts and their users.

Who can take part in the Promotion?

We will select a Business Account to participate in this Promotion if the Business Account:

- has a **registered address in Singapore**;
- **is active** (i.e. not suspended, restricted or closed); and
- is not owned by a sole proprietor.

We maintain sole and absolute discretion in making this selection.

Revolut Technologies Singapore Pte Ltd ("We", "Us", "Our" or "Revolut") will then send an invitation to **Account Owners** (the person who has full access to the Business Account) and Authorised Users (anyone authorised by the Account Owner to make payments from the Business Account) of the selected Business Accounts to participate in this Promotion. The invite will be sent to their registered email ("**Email Invite**") or through the Business app (an "**In-app Invite**"). **An Account Owner or Authorised User is only eligible if they have been directly invited to participate.**

These terms and conditions ("the **Terms**") are binding on the company who we maintain the Business Account for (the "**Company**") and they set out the steps that must be completed to earn the referral reward ("**Reward**"). When an Account Owner or Authorised User is participating in this Promotion as a "**Referrer**", they are acting on behalf of the Company.

How to refer a business:

The Email Invite and/or In-app Invite will state how many businesses a Referrer can refer as part of the Promotion (a Reward will not be given for more than the maximum number of referrals), and it will include a unique referral link.

Each eligible Referrer can refer a business by either sharing the unique referral link in the Email Invite or In-app Invite, or by navigating to their profile within the Revolut Business platform, and clicking on "Refer a Business".

When referring a business, each Referrer agrees that:

- they will not (attempt to) mislead anyone in connection with the Promotion;
- 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 permission to send it to;
- they will not send a message to an individual (that works for a business) who has asked them not to send this sort of message;
- they will not "spam", mislead or attempt to mislead anyone with referrals; and
- will remain compliant with all applicable laws.

Once a Referrer has referred a business (the "**Referee**"), the Referee just needs to do the following:

- Sign up to a **Revolut Business account** using the unique referral link - this means completing the sign-up process and passing our onboarding checks. If the Referee fails our onboarding checks, the Referrer will not be eligible for a Reward.
- Order a physical card.
- Top up their new Business account from an external source (i.e. not a Revolut account).

Spend at least the amount specified in the Email Invite or In-app Invite (the "**Minimum Spend**") via physical or virtual card purchase - only genuine purchases for goods or services count. Transactions related to gambling, buying gift cards, exchanging currency or cryptocurrency, and money transfers do not qualify.

The Promotion will be available for a specific time frame, determined in the Email Invite and/or In-app Invite. We call this the "**Promotion Period**". Make sure to invite businesses to each open a Revolut Business Account as soon as possible, so there is enough time to complete all the necessary steps before the Promotion Period ends.

Each Referrer and Referee must meet all the criteria set out below for each referral during the Promotion Period. If the criteria is only partially met by either of these parties during the Promotion Period, the Referrer will not be entitled to a Reward.

Is my Referee eligible to participate in this Promotion?

A Referee is eligible provided that:

- they do not hold or have not previously held a Revolut Business Account with Revolut Technologies Singapore Pte Ltd; and
- they have a registered address in Singapore.

What is the Reward and how is it rewarded?

The amount of the Reward will be agreed in the Email Invite and/or In-app Invite, and it will be in the base currency of your Company's Revolut Business account. **By default, a Reward will be paid to the Company's 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 referrals part of the Business platform 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 - they cannot nominate a Personal Account so they can receive a Reward that they are not eligible for. Each Referrer will only see whether they have nominated a Personal Account - they will not be able to see this for other Referrers.

The Company 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, accepts that they must select the correct Revolut Personal Account - we will not be responsible if the Reward is paid to a different payee than the Referrer intended if we have paid the Reward to the account nominated by the Referrer.

When a Referee completes the required steps, and the Referrer becomes eligible for the Reward, we will notify the Referrer via a push notification in the Revolut Business platform and via email to their registered email.

Each Reward will be paid directly either to the Company's Revolut Business Account, or to the Revolut Personal Account nominated by the Referrer if one has been nominated, within 10 working days after the end of the Promotion Period.

What other legal information should I know?

1. We can suspend, extend, end or cancel this Promotion or change these terms at any time. If we suspend or end this Promotion, we will remove these terms from our website. If we change these terms, we will make the updated terms available on our website. Any change to these terms (including the suspension or termination of the Promotion) does not affect your rights if you have already participated in the Promotion (unless required by any applicable law).
2. This Promotion is a one-sided campaign, where only your Company or a Referrer (not the Referee) can be awarded the Reward.
3. For a Reward to be paid out, the Company and the Referrer acting on behalf of the Company must comply with these Terms and all other terms and conditions that apply to the Business Account. If we believe that the Company or any Referrer participating in the Promotion engaged in any fraud or material abuse of this Promotion we may in our sole discretion take any actions we see fit in the circumstances (for example, it would be a material abuse of this Promotion to orchestrate a campaign to profiteer from this Promotion in a way that does not result in genuine and unique new sign-ups to Revolut Business, and we may close your Company's Business Account and any offending Referrer's Personal Account).
4. We reserve the right to not award a Reward if we become aware that:
 - a. the Company or the Referrer breached these Terms;
 - b. the Business Account or the nominated Personal Account for the specific Reward is inactive; and/or
 - c. the Referrer is no longer an Account Owner or an Authorised User and/or has lost access to the Business Account.
5. Events beyond the control of Revolut may occur that render the awarding of the 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. For more information about how Revolut handles customer personal data, please see our [Privacy Notice](#).
7. These Terms are published in English, and only the English version can be used in legal proceedings.
8. This Promotion is governed by Singapore law and the courts of Singapore have exclusive jurisdiction to determine any dispute relating to it.