Terms & Conditions - Revolut Credit AutoPay 100 Promotion

What is this Promotion about?

As part of the Revolut Credit AutoPay Promotion (the "Promotion"), Revolut is offering a \$100 bonus (the "AutoPay Bonus") to select Revolut customers who set up Auto Pay for the first time to enable automatic recurring payments for such customers' installment loans issued by Cross River Bank (each, a "Loan") and complete two consecutive automatic recurring payments (each, an "Eligible Customer").

Under this Promotion, "AutoPay" is an authorization provided by a Customer that enables Revolut to automatically charge the Customer's external bank account on a recurring basis starting on a set date and in the amount of the Customer's monthly Loan payment. AutoPay must be successfully set up and enabled in the Revolut app by the Eligible Customer in order to redeem the Promotion.

These terms (the "Promotion Terms") set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Revolut account in order to redeem this Promotion.

Eligible Customers will see the Promotion displayed within the Revolut app or other advertising materials regarding the Promotion (collectively, the "Advertising Materials"). The Promotion will run for a specific amount of time, as specified in the Advertising Materials (the "Promotion Period"). Eligible Customers must set up AutoPay and successfully complete two consecutive automatic recurring payments in order to redeem this Promotion.

In order to receive the AutoPay Bonus, you must:

- 1. Receive Advertising Materials regarding the Promotion;
- 2. Follow the instructions to set up AutoPay for your Loan payments; and,
- 3. Successfully complete two (2) consecutive automatic recurring payments through AutoPay.

Eligible Customers will receive a \$100 USD credit to their Revolut account following the completion of two consecutive automatic payments through AutoPay.

Exclusions:

Revolut customers who have previously enrolled in AutoPay or who are currently enrolled in AutoPay may not redeem this Promotion. This Promotion is not available for Revolut Business accounts or Revolut Junior accounts.

How do I get my AutoPay Bonus?

If you meet the eligibility criteria and complete the steps outlined above before the end of the Promotion Period, you will be eligible to receive the AutoPay Bonus as a credit to your Revolut account.

We'll aim to credit the AutoPay Bonus to your account within thirty (30) business days from the date of your second successful AutoPay payment, subject to these Promotion Terms.

If you believe that you are owed an AutoPay Bonus that you have not received, please reach out to us via in-app chat and we will perform an investigation promptly. If it is determined that any AutoPay Bonus is owed to you, we will credit any amounts due to you as soon as possible.

Only one AutoPay Bonus per Eligible Customer. This Promotion cannot be combined with any other AutoPay promotions.

What other legal information should I know?

- 1. This Promotion is organized and offered by Revolut Technologies Inc.
- 2. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. Please contact 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.
- 3. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
- 4. Events beyond the control of Revolut may occur that render the awarding of the AutoPay Bonus 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.
- 5. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the AutoPay Bonus and receiving the AutoPay Bonus, then the AutoPay Bonus will be lost.
- 6. 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.
- 7. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our Privacy Policy.
- 8. 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.
- 9. Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a Cardholder Agreement. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC. Securities products are not insured by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested. The terms of this Promotion shall be governed by the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.