What is this Promotion about?

As part of the Revolut x VOXI Promotion (the **"Promotion"**), Revolut is offering new customers and potential customers of VOXI in the United Kingdom (**"UK"**) the opportunity to sign up to Revolut for the first time and receive:

- 1. 2 months of the Premium subscription plan for free (the "Free Trial"); and
- 2. £20 (GBP) in the form of a cash reward that you can use for any physical or virtual Revolut card payments (the **"Cash Reward Offer"**). You will have access to £20 after you make an initial transaction of a minimum of £1 using your physical or virtual Revolut card.

In order to receive the Free Trial and the Cash Reward Offer you must sign up to Revolut through a unique link from VOXI between 12.01am BST on 8 June 2022 and 11.59pm BST on 31 August 2022 (the "Promotion Period"). You will also need to complete the steps listed in "What do I need to do to take part in the Promotion" before the end of the Promotion Period.

These terms (the **"Promotion Terms"**) set out the rules that apply to this Promotion and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

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

To be eligible for this Promotion you must:

- Live at a residential address in the UK:
- Be a new Revolut customer. This means that you must not currently hold a Revolut account
 or have held an account with Revolut in the past (whether this account was with Revolut Ltd
 or another Revolut company); and
- Either receive marketing directly from VOXI about this Promotion or see the Promotion marketed on VOXI's website and/or on their social media so you can follow the below steps to benefit from the Promotion. You will only receive an email from VOXI if you have already provided your personal data to VOXI and are happy for VOXI to send marketing to you.

You will also need to complete the following steps:

 Click on the unique link in the website banner/social media post/email you receive from VOXI - this link will redirect you to Revolut's website where you will need to provide your phone number. Once you have provided your phone number you will be directed to the signup flow for a Revolut Personal account and you will be offered the Free Trial;

- Follow the steps for opening a Revolut Personal account with a Premium plan and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period. If you already have a Revolut Personal account you won't be eligible for this Promotion;
- Be successfully onboarded to Revolut (this means you have to pass KYC) with a registered address in the UK with no restrictions on your account before the end of the Promotion Period.

You must complete the above steps by the end of the Promotion Period in order to receive the Free Trial and the Cash Reward Offer.

How do I start my Free Trial?

You can start your Free Trial and take part in the Promotion if you meet the eligibility criteria and have completed the steps outlined in "What do I need to do take part in this Promotion?". To start your Free Trial you will need to complete the steps to upgrade your Revolut Personal account to the Premium subscription plan within 72 hours of your Revolut Personal account being successfully opened, even if the 72 hour period expires after the end of the Promotion Period. This means your Revolut account must be successfully opened before the end of the Promotion Period but it doesn't matter if you don't upgrade to Premium until after the end of the Promotion Period: you'll still be able to start your Free Trial as long as you upgrade before the 72 hour cut-off.

Just so you know, the terms and conditions for your Premium subscription plan (see Plus, Premium and Metal Terms) will apply to you during your Free Trial. We will not charge you for the period of time included in your Free Trial. We'll tell you in the Promotion dashboard how long you'll receive your selected Premium subscription plan for free so you're aware before you sign up - you'll also be able to see this information in these Terms.

On the expiry of the Free Trial normal cancellation and billing rules will apply and we'll start taking payments for your subscription either monthly or yearly, depending on what you agreed to when you signed up for the paid plan. If you order a card during your Free Trial period and then cancel your Premium subscription plan before the end, or at the end, of your Free Trial period you will have to pay us back for the card. This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

As your Free Trial is for more than 14 days you have the right to cancel your selected subscription within the Free Trial (your "cooling off period") but after the Free Trial period ends normal cancellation rules will apply.

Make sure you remember that our paid plans are all on 12 month terms, whether you choose to pay monthly or pay annually. You can leave these paid plans early but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the Plus, Premium and Metal Terms for more information.

Ordering a Premium card

If you cancel your new subscription within the cooling off period but have ordered a Premium card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription within the cooling off period. Please refer to the **Premium fees page** to see the fees associated with card delivery.

How do I get my cash reward?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?", after you make your first virtual or physical Revolut card payment of a minimum of £1, you will receive £20 credited to your Revolut account (this will be your Cash Reward Offer). It doesn't matter whether your first Revolut card payment is with VOXI or another merchant: as long as you make your first card payment transaction before the end of the Promotion Period you'll receive £20 of cash reward (subject to these Promotion Terms). We'll credit your account with the relevant cash reward within 3 days of the initial transaction being completed.

What other legal information should I know?

- 1. For customers based in the UK, this Promotion is organised and offered by Revolut Ltd, a company whose registered office is at 7 Westferry Circus, London, E14 4HD;
- 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. We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply. Our paid plans have a 12 month term, whether you choose to pay monthly or pay annually, and your Free Trial period will not count towards the 12 month term. We will show you how long your Free Trial will last for in the Promotion dashboard in the Revolut app before you sign up and you'll also be able to see this information in these Terms. You cannot ask us to extend the Promotion if you miss it.
- 5. We reserve the right to reverse any cash reward you receive during the Promotion Period if the payment that earned the cash reward is refunded to you, you earned the cash reward fraudulently, if you breach the terms that apply to your Revolut account in order to get the

- cash reward or if we become aware that you were not compliant with these Promotion Terms. We will consider the reversal of any cash reward transaction to have been done with your consent and the payment to have been authorised by you.
- 6. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any cash reward, or between the time of qualifying for the cash reward and receiving the cash reward you were entitled to under this Promotion, you will lose your entitlement to that cash reward.
- 7. Events beyond the control of Revolut may also occur that render the awarding of a cash reward 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.
- 8. 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.
- 9. VOXI 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 VOXI you must manage your marketing preferences with VOXI directly as this is outside of Revolut's remit. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our privacy policy.
- 10. 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.
- 11. For customers of Revolut Ltd, to the extent permitted by law these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of England and Wales. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in England.