What is the promotion about?

As a courtesy of Visa, Revolut allows one lucky customer (who meets our eligibility requirements) and their plus one to attend the FIFA World Cup 2022[™] in Qatar to watch two football matches, on November 24th and 25th 2022 and receive 5* accommodation for 3 nights. We call this the FIFA World Cup 2022[™] Premium Promotion (the "**Promotion**"). These terms and conditions (the "**Promotion Terms**") govern the entire Promotion.

Who is eligible for the Promotion?

To be eligible for this Promotion, you must:

- have an "active" Personal account with either a Revolut Ltd, Revolut Bank UAB or its branch in France and be on the Standard plan;
- live in England, Scotland or Wales if you are a Revolut Ltd customer or in Austria, Belgium, Bulgaria, Estonia, Finland, France, Germany, Iceland, Latvia, Lithuania, Netherlands, Norway, Slovenia, Slovakia or Spain if you are a customer of Revolut Bank UAB or its branch in France (this means the address registered on your Revolut account must be in one of these markets); and
- have personally received an email or push notification or a message in your inbox regarding the Promotion or you have seen an in-app invitation from Revolut to participate in the Promotion.

To have an "**active account**," you must have a positive account balance, have completed our signup process, passed our Know Your Customer ("**KYC**") checks, and your account must not be suspended, closed or restricted in any way.

The Promotion will run from 00.00 UTC on 21 October 2022 to 11:59 UTC on 23 October 2022. We call this the "**Promotion Period**".

Anyone who is a Revolut Standard customer of a participating Revolut entity in a participating country is eligible for the Promotion.

How do I participate in this Promotion?

To take part in the Promotion, you must complete each of the steps below:

 Be a Revolut Ltd customer based in England, Scotland or Wales, or be a Revolut Bank UAB customer based in Austria, Belgium, Bulgaria, Estonia, Finland, France, Germany, Iceland, Latvia, Lithuania, Netherlands, Norway, Slovenia, Slovakia or Spain.

- 2. Either receive marketing directly from Revolut about this Promotion or see the Promotion marketed in the Revolut app to benefit from the Promotion (you will only receive a message in your inbox/an email/push notification Revolut if you have already provided your personal data to us and are happy for Revolut to send marketing to you).
- 3. Upgrade your current Standard subscription plan to Revolut's Premium Plan during the Promotion Period. By being eligible for this Promotion, you are also receiving three months of Revolut's Premium Subscription Plan for free (the "Free Trial"). You can find more information on the Free Trial offer below.

You must complete all of the steps above during the Promotion Period.

What is the Promotion Prize?

One eligible Revolut customer and their plus one will receive:

- A Hospitality Package from Visa which includes tickets for two FIFA World Cup 2022[™] matches (Portugal vs Ghana and USA vs England). More details on what's included in your Hospitality Package can be found below; and
- Return flights from your home address (this should be the address registered to your Revolut account) to Qatar.

Thanks to Visa, if you win, the following items will be paid for and covered as part of your Hospitality Package for you and your plus one:

- Accommodation in Qatar at a 5* hotel of our choice for three nights which includes complimentary breakfast;
- Travel arrangements from the Doha airport in Qatar where your plane arrives into to your accommodation while you are in Qatar and the return journey;
- Travel arrangements from your accommodation while you are in Qatar to the event venue and any return journey;
- Your tickets for the two FIFA World Cup 2022[™] matches with Pre-Match Hospitality (Portugal vs Ghana and USA vs England).
- Visa prepaid card(s), pre-loaded with a total value of \$300 USD that you and your plus one can use;
- \$400 USD worth of Visa and FIFA World Cup 2022[™] branded merchandise for you and your plus one as a courtesy of Visa;
- Access to Visa Everywhere Lounge and Visa Concierge, located at the hotel;
- Access to Visa's Event, Medical and Security support staff for the duration of your stay in Qatar.

This Promotion will only cover the costs of the above items. You and your plus one will be responsible for paying for any additional costs that arise as a result of your return journey to Qatar for the event. You will also be responsible for your return journey from the nearest airport to your home address. Your tickets for the two FIFA World Cup 2022[™] matches will include Pre-

Match Hospitality including some food and drink before the event but unless we tell you otherwise, you and your plus one will be responsible for the cost of all your meals during your time in Qatar. Your Hospitality Package provides you with prepaid Visa card(s) which you can use to cover any personal food and drink expenses. The maximum value that these Visa cards will hold is \$300 USD in total. Additionally, Visa's Hospitality Package does not include any ancillary services you may wish to use during your stay at the hotel, for example, any use of the phone in your hotel room, mini-bar, laundry services or spa etc. Neither Revolut nor Visa are responsible for checking and/or applying for any tourist visas on your and/or your plus one's behalf and are not responsible for any applicable taxes that may arise.

Winner Selection

At the end of the Promotion Period, Revolut will select one winner from the pool of eligible candidates that have upgraded their plan to Premium, and Revolut will get in touch with the person via a push notification and email.

If you have completed the steps under "**How do I participate in this Promotion?**", you will be counted in the prize draw for your entry. **Your entry will only be counted in the prize draw once**. The decisions as to the administration and operation of the Promotion, including the selection of the winner and their plus one, are final and binding. You would still be able to keep your three months of Free Trial even if you do not win the prize of this Promotion.

If you are the winner and you meet the eligibility requirements, we will reach out to you via a push notification and email. If you do not meet the eligibility requirements, we will be unable to award you with the prize and we will reach out to the customer who has been randomly selected as the second winner of this Promotion.

If you are successful and win, we will need some details from you and your plus one. We are going to share these details with Visa in order to organise your travel to and from Qatar, your accommodation while you are in Qatar including your Hospitality Package offered by Visa and your tickets for the FIFA World Cup 2022[™] football matches. We may also require you to comply with COVID-19 requirements. Details may include names, address, date of birth, and passport numbers and any other information needed to plan your experience such as dietary requirements. We will provide you with a **24-hour window** from the time we initially reach out to you to confirm your and your plus one's details and availability. If you do not respond within the 24-hour window, we will proceed with selecting another customer as the winner.

The winner will be chosen and announced within a maximum of 15 days after the end of the Promotion Period. If we confirm you are the winner but your Revolut account is closed before the prize is awarded and paid for, you will forfeit your prize.

Free Trial

In order to receive the Free Trial you must follow the steps to upgrade your Revolut account through the unique link we shared with you informing you of this Promotion. You do not need to

be selected as a winner of the Promotion Prize in order to access your Free Trial. Upgrading your current Standard subscription plan to Revolut's Premium Plan is one of the steps you need to take in order to participate in this Promotion. Please see the section "**How do I participate in this Promotion?**" for more information.

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 "**How do I participate 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 you are being offered within **72 hours of receiving in App push notification, even if the 72 hour period expires after the end of the Promotion Period**.

Just so you know, the terms and conditions for the subscription plan you are being offered as part of the Promotion (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. The duration of the Free Trial will be made known to you when you click on the unique link for the Promotion. You will also be able to see this information in the Promotion dashboard in your Revolut App. 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 subscription plan before the end or at the end of your Free Trial period, you will have to pay us back for the card (price of the card depends on the subscription plan to which you were upgraded). 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.

You have the right to cancel your subscription plan 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 Revolut card with your new subscription plan

If you cancel your new subscription plan within the cooling off period but have ordered a 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 plan within your cooling off period. Please refer to the Subscription plan fees page to see the fees associated with card delivery subject to your subscription plan.

How will you process my data?

If you choose to participate in this Promotion by completing the steps under the "**How do I participate in this Promotion?**" section of these Promotion Terms, we'll include you in a pool of entrants. If you are the winner of this Promotion, you acknowledge that we will share your and your plus one's details with Visa and associated third parties such as the airline, the hotel and other travel providers to perform our obligations under these Promotion Terms. If you are the winner and you are a Revolut Ltd customer, we will also publish your last name and the region where you live to comply with our obligations under advertising laws, unless you tell us in advance that you do not agree to this.

Please see our **Private Notice** for more details as to how we handle your data.

What other legal information should I know?

In addition, the following terms and conditions apply to the Promotion:

- By entering the Promotion you are deemed to have accepted and agreed to be bound by these Promotion Terms which are agreed between you and the Revolut company with which you signed up for your Revolut account. This will be Revolut Ltd if you are based in England, Scotland or Wales, or Revolut Bank UAB if you are based in Austria, Belgium, Bulgaria, Estonia, Finland, France, Germany, Iceland, Latvia, Lithuania, Netherlands, Norway, Slovenia, Slovakia or Spain.
- The Promotion is open to Revolut Retail customers who are at least 18 years old at the time of entry. The winner will be able to invite a plus one who must also be at least 18 years old at the time of entry. We can cancel the Promotion, or change these Promotion Terms, at any time without notice. Visa is not responsible for the administration of this Promotion.
- Any entries into the Promotion made outside of the Promotion Period (specified earlier in these Promotion Terms) will not be accepted.
- The prize is not negotiable, non-transferable and there is no cash alternative. In the event that you win, you and your plus one will not be in a position to re-sell (or seek to re-sell or transfer) your prize to anyone else or for any market value.
- In the event of the prize being unavailable, we reserve the right to substitute it for one of equal or greater value. Any substitution will be within our discretion and we will ensure that we notify you within a reasonable timeframe. If you are the winner and you do not accept the substitution you will lose your right to the prize and we will award the prize to the second winner.
- We agree to award the prize in line with these Promotion Terms. You agree to accept the prize as that is awarded to you and in line with these Promotion Terms.
- We have set a Promotion Period in these Promotion Terms. However, we can extend this period, or close it early, at any time without notice.
- The official version of these Promotion Terms is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.

- We agree to give you a Free Trial by not charging you for three months. 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 -annually, and your Free Trial period will not count towards the 12 month term. You cannot ask us to extend the Promotion if you miss it.
- This Promotion is not available to customers who are already subscribed to a Plus, Premium or Metal plan.
- If you are a customer of Revolut Ltd, the Promotion is governed by English law and the courts of England and Wales have exclusive jurisdiction to determine any dispute relating to it. If you are a customer of Revolut Bank UAB, the Promotion is governed by Lithuanian law and the courts of Lithuania have exclusive jurisdiction to determine any dispute relating to it.
- If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (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.
- Employees, officers, directors, members, managers, agents, and representatives and family members of such individuals (or people living in the same household whether related or not) of Revolut, or their corporate partners, parent companies, divisions, subsidiaries, and affiliates are not eligible to participate in the Promotion.
- Any personal data processed or controlled during the Promotion will be dealt with in line with Revolut's Privacy Policy that governs your particular account. Any data that may be passed on to Visa and other third parties under this Promotion will be processed in accordance with Visa's Privacy Policy.
- Revolut accepts no responsibility for entries not successfully completed due to a technical fault, technical malfunction, computer hardware or software failure, satellite, network or server failure of any kind.
- Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of the use of the Hospitality Package and Pre-Match Hospitality offered by Visa (which includes but is not limited to the airplane tickets and the FIFA World Cup 2022[™] tickets) by the winner and their plus one. Visa will not be liable for any postponement, cancellation or material change of the Promotion.