

Revolut In-app Incentives

What are the Incentives about?

Revolut Ltd is offering existing Revolut Personal customers in **the United Kingdom** (the **"UK"**) and **EEA countries (except Liechtenstein, Malta and Cyprus)** (**"Eligible Countries"**) incentives (**"Incentives"**) within the Revolut app (the **"app"**) with the opportunity to earn rewards for completing a series of offers. The Incentives will include a range of rewards such as a certain amount of cashback on each eligible purchase or a cash reward offer (each a **"Reward"**). These Incentive terms (the **"Incentive Terms"**) set out the rules that apply to our Incentives, and you must comply with these Incentive Terms and also the terms that apply to your Revolut Personal account at all times when using Incentives.

The steps you need to carry out for each Incentive and what Reward you'll be offered if you successfully complete the steps will vary from Incentive to Incentive, and may also vary across the Eligible Countries. You will find more specific information for each Incentive available in your market in the the app.

How can I take part?

You will have access to your Reward after you complete the necessary steps for the relevant Incentive within the time period displayed in the app. Please note that if any Incentives require you to complete a transaction, they must be:

- made with your virtual or physical Revolut card or via Apple Pay, Google Pay, Fitbit Pay, or Garmin Pay; and
- **genuine** purchases (for example, card payments to payment services providers or financial institutions are not genuine).

Please note that some transactions might have a minimum spend requirement. Where this applies, we'll show you what the minimum spend requirement is for the Incentive In the app.

How do I get my Reward?

Rewards will be in the form of cashback on each eligible purchase or a fixed sum of money, depending on which Eligible Country you are based in. We will credit the Reward to your main balance in your Revolut Personal account. Where you are entitled to a Reward, you will receive it instantaneously after you complete the relevant Incentive steps set out in the app.

What other legal information should I know?

1. For customers based in the UK, these Incentives are organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD;

2. For customers based in Eligible Countries in the EEA these Incentives are organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania;
3. We may suspend or end any Incentive earlier than the end date specified in each Incentive in the app if, in our reasonable opinion, the Incentives are being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or incentive-wide basis.
4. We can cancel Incentives or change these Incentive Terms at any time without notice.
5. We reserve the right to reverse any Reward you receive in relation to an Incentive if (i) the payment that earned you the Reward is refunded or reversed, (ii) we become aware that you earned the Reward fraudulently; and/or (iii) you breach these Incentive Terms or the terms that apply to your Revolut Personal account in order to get the Reward.
6. We will consider the reversal of any Reward to have been done with your consent and the payment to have been authorised by you.
7. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with any Reward or between the time of qualifying for the Reward and receiving the Reward that you were entitled to under these Incentives, you will lose your entitlement to that Reward.
8. Events beyond the control of Revolut may also occur that make it impossible for us to awarding the Reward. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
9. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of these Incentives (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.
10. These Incentive Terms are published in English and any translation is a courtesy and an unofficial translation only. Participants of the Incentives cannot derive any rights from the translated version. The English language version of these Incentive 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 Incentive 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 Incentive Terms shall exclusively be submitted to and dealt with by the competent court in England.
12. For customers of Revolut Bank UAB, to the extent permitted by law, these Incentive Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live. Any disputes arising out of or in connection with these Incentive Terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Lithuania (or in the courts of any EU Member State where you reside).

