

What is this promotion about?

As part of this Incentives Promotion (the "**Promotion**"), Revolut is offering rewards (each, a "**Reward**") to selected users who complete specific tasks.

The Rewards available, and the tasks you need to complete, vary from customer to customer. The Reward and tasks which apply to you will be set out in the email we send to you inviting you to participate in the Promotion (your "**Invitation Email**") and will also be set out in the app. We may invite you to participate in more than one Promotion (each individual promotion is an "**Incentive**").

These terms and conditions (the "**Terms**") govern the Promotion. You must comply with these Terms and any other terms that apply to your Revolut personal account at all times.

When is the Promotion happening?

The Promotion will run on an ongoing basis until it is ended by us in accordance with these Terms.

Who is eligible for the Promotion?

To be eligible for this Promotion, you must meet all of the following criteria:

- You must live in the UK or EEA (except Liechtenstein, Malta and Cyprus).
- You must have an active Revolut personal account .
- You must have received an Invitation Email directly from us inviting you to participate in an Incentive.

If you do not meet all of these criteria you are not eligible for a Reward.

How do I earn my Reward?

To earn your Reward, you must:

- Meet all of the eligibility criteria above.
- Complete all the steps stated in your Invitation Email.
- Do both of these things before the Incentive end date stated in your Invitation Email.

If an Incentive requires you to make a purchase, it must be:

- Made with your virtual or physical Revolut card (including via Apple Pay, Google Pay, Fitbit Pay, or Garmin Pay).
- A genuine purchase of goods or services (for example, not cash like transactions, payment transfers, transfers to financial service providers, or subsequently reversed transactions).

What Reward will I receive?

The Reward you receive will be one of the following:

- A cashback of a certain amount of a purchase.
- A cash award of a fixed amount paid after a purchase or action.
- Any other reward specified by us.

The exact Reward you receive varies from Incentive to Incentive, and may be subject to minimum or maximum amounts. The exact Reward applicable to you will be set out in your Invitation Email.

Cashbacks will be accumulated across the period of the Incentive and paid at the Incentive end date stated in your Invitation Email. Cash awards will be paid instantly on the completion of the steps stated in your Invitation Email. All Rewards will be paid into your Revolut personal account in your base currency.

What other legal information should I know?

1. For customers based in the UK, this promotion is offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD;
2. For customers based in the EEA, this promotion is offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, Lithuania;
3. We may suspend or end this Promotion or any Incentive at any time (which may be earlier than the Incentive end date stated in your Invitation Email) if we consider the Promotion or Incentive is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or incentive-wide basis.
4. We change these Terms at any time without notice.
5. We may reverse any Reward you receive if:
6. the payment that earned you the Reward is refunded or reversed;
7. we become aware that you earned the Reward fraudulently; or
8. if you breach these Terms or the terms that apply to your Revolut Personal account in order to get the Reward.
9. We will consider the reversal of any Reward to have been done with your consent and the payment to have been authorised by you.
10. 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.
11. 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.
12. 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.

13. 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.
14. 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.
15. 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).