Revolut x Dufry Promotion

What is this Promotion about?

Revolut is partnering with Dufry, a global travel retailer which operates duty-free and duty-paid shops (the "**Dufry shops**") in airports, to offer Dufry customers the opportunity to trial a Revolut subscription plan for free and receive a cash reward as long as this is their first time signing up to Revolut.

As part of the Revolut x Dufry Cash Reward and Metal Free Trial Promotion (the "**Promotion**"), Dufry customers (see clause 2 in "**What other legal information should I know?**" for more information) in the United Kingdom can sign up to Revolut for the first time and receive:

- a £30 cash reward in the form of a top-up that you can use for any physical or virtual Revolut card payments (the "Cash Reward"); and
- a three month trial of a Revolut Metal subscription plan (the "Free Trial").

The Promotion will run from **00:00** on the **30th of May 2023** until **00:00** on the **30th of May 2024** (the "**Promotion Period**").

Users based in the United Kingdom will be eligible for the Promotion as long as they meet the eligibility criteria within the Promotion Period. The Promotion Terms set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the Personal Terms that apply to your Revolut Personal account at all times when participating in the Promotion.

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

To receive the Cash Reward and the Free Trial you must live at a residential address in the United Kingdom, and you must sign up for a Revolut Personal account by either:

- scanning a Revolut x Dufry QR code which will direct you to the Revolut x Dufry landing page (these QR codes will be present in Dufry's duty-free and duty-paid shops in select airports including on printed leaflets, and they may also be digitally shared on Dufry's marketing materials for the Promotion including on Dufry's website and app); or
- by clicking on a unique link for the Promotion that takes you to the Revolut x Dufry landing page (this unique link may be shared in marketing material about the Promotion either in Dufry's app, on their website, social media and/or in their stores in select airports, or it may be sent to you in an email, SMS or push notification from Dufry but only if you have already provided your personal data to Dufry and are happy for Dufry to send marketing to you).

On the Revolut x Dufry landing page website, you will be able to see important details in relation to the Promotion including these Promotion Terms, the Promotion Period, and information about the Cash Reward and the Free Trial including the subscription plan that is being offered. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account and will be offered your Free Trial but you will first need to:

- complete the steps for opening a Revolut Personal account including 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); and
- 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 all of the above steps by the end of the Promotion Period in order to receive the Cash Reward and the Free Trial. Just so you know, you can still receive the Cash Reward even if you choose not to use the Free Trial offer.

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 the Promotion?", the Cash Reward will be credited to your Revolut account. How do I start my Free Trial?

You can start your Free Trial if you meet the eligibility criteria and have completed all of the steps outlined in "What do I need to do to take part in the Promotion?". If you decide not to upgrade to Metal, you will remain on the Standard plan which does not have a subscription fee. You can also close your Revolut Personal account at any time (see the "How do I close my account?" section of the Personal Terms that apply to your account for more information) but you will still have to pay any charges you've run up (for example, if you've asked for an extra Revolut Card)).

If you are interested in starting your Free Trial, you can upgrade to Metal through the app. The duration of your Free Trial (three months) will be made known to you when you click on the unique link for the Promotion as well as in the Promotion dashboard in the app. During this time, you will not be required to pay any Metal plan subscription fees but you'll still have to pay any other fees you run up for using our services - you can find the Metal plan Fees page here. You'll be able to read information about the Metal subscription plan before you upgrade and there's also information about the plan on our website. You will need to upgrade your Revolut Personal account to Metal 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. To make use of your Free Trial, your Revolut Personal account must be successfully opened before the end of the Promotion Period but it doesn't matter if you don't upgrade to the relevant subscription plan 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 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. 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 and billing rules will apply. The normal cancellation and billing rules are set out in the "Fees for downgrading your Plus, Premium or Metal subscription" section of the Plus, Premium and Metal Terms.

On the expiry of the Free Trial, 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 of your

Free Trial period, you will have to pay us back for the card delivery fee and £40 for the Metal card itself if you order a Metal card (you only get one free Metal card as part of your Metal subscription). 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. Just so you know, if you are given a physical Revolut x Dufry card in a Dufry store as part of this Promotion, and you make use of the Free Trial but cancel before the cooling-off period ends, you will not be charged a fee for that card as the in-store provided promotion card is free.

You can end your Metal subscription at any time after the Free Trial but fees may apply if you do as set out in the "Fees for downgrading your Plus, Premium or Metal subscription" section of the Plus, Premium and Metal Terms.

What other legal information should I know?

- For customers resident in the United Kingdom, the Promotion is organised and offered by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD.
- While this Promotion is offered to Dufry customers, it is not a requirement to purchase goods or services from Dufry's duty-free and duty-paid shops to take part in this Promotion.
 It is also not a requirement to sign up to become a Dufry customer to be eligible for this Promotion.
- The Promotion is only available to new Revolut Ltd Personal customers. If you have previously had a Revolut Personal account including with another Revolut group entity, you will also not be eligible.
- 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.
- We can cancel this Promotion, or change these Promotion Terms at any time. If we are going
 to change or cancel the Promotion before the Promotion Period ends, we'll try to let you
 know in advance through the Revolut app and/or email. Any changes to the Promotion
 Terms do not affect your rights, if you have already participated in the Promotion.
- You cannot ask us to extend the Promotion if you miss it.
- We reserve the right to reverse the Cash Reward 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 Personal account in order to get the Cash
 Reward, or if we become aware you were not compliant with these Promotion Terms. We will
 consider the reversal of any Cash Reward to have been done with your consent and the
 payment to have been authorised by you.
- If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit it with the Cash Reward or between the time of qualifying for the Cash Reward and receiving the Cash Reward that you were entitled to under this Promotion, you will lose your entitlement to the Cash Reward.
- Events beyond the control of Revolut may also occur that render the awarding of the 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.
- 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.
- The Red by Dufry Platinum offer as part of this broader campaign is provided by Dufry.
 Revolut has no responsibility for the Red by Dufry service or the Platinum offer. Please engage with Dufry for any questions you have about your ability to sign up or use Red by Dufry Platinum.
- Dufry 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
 the Partner you must manage your marketing preferences with the Partner 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 the privacy notice that applies to the Personal account which you can find here.
- These Promotion 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 Promotion Terms shall apply and
 prevail and be conclusive and binding. The English version shall be used in any legal
 proceedings.
- 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 if you are a Revolut Ltd customer. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court in England and Wales.