

What is this Promotion about?

As part of the Revolut x Wall St Meme's Inc Promotion ("the **Promotion**"), Revolut is offering customers and potential customers of Wall St Meme's Inc in the United Kingdom ("**UK**") the opportunity to sign up to Revolut for the first time and receive

- 1 month free subscription to the Metal plan (the "**Free Trial**"); and,
- a Revolut metal card, subject to these Promotion Terms (the "**Metal Card**").

In order to receive the Free Trial and Metal Card you must sign up to Revolut through a unique link from Wall St Meme's Inc between 11:00 BST on 26 September 2022 and 11:00 BST on 26 October 2022 (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; and
- Either receive marketing directly from Wall St Meme's Inc about this Promotion or see the Promotion marketed on Wall St Meme's Inc social media (their official instagram accounts are: @wallstbets and @wallstmemes and their twitter account is @wallstmemes). Revolut is not affiliated with any of these social media accounts.

You will also need to complete the following steps:

- Click on the unique link in marketing information you received from Wall St Meme's Inc - 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 sign up flow for a Revolut Personal account and will be offered the Free Trial and Metal Card;
- Follow the steps for opening a Revolut Personal account with a Metal 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; 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.
- In order to avoid cancellation fees, you need to make 3 Qualifying Transactions of at least £1.00. These must be genuine physical or virtual card transactions. Please see the section "**Qualifying Transactions**" below to understand what we mean by Qualifying Transactions and what we consider to be the exclusions.

You must complete the above steps by the end of the Promotion Period in order to receive the Free Trial and Metal Card.

Remember: If you already have a Revolut account, you won't be eligible for this Promotion.

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 to 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 Metal 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 Personal 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 Metal 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 Metal 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 Metal plan before the end or at the end of your Free Trial period, you will have to pay us back for the card. These costs will be waived if you make a minimum of 3 Qualifying Transactions during this time. 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.

If your Free Trial is for more than 14 days, then 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 Metal Card

If you cancel your new subscription within the cooling off period but have ordered a Metal Card, you'll have to pay us back for the card delivery fee unless you complete a minimum of 3 Qualifying Transactions during your Free Trial period. Please see the section **"Qualifying Transactions"** below for any exclusions. If the card you ordered was a Metal Card, you'll also have to pay us for the Metal Card itself. 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 your cooling off period. Please refer to the [Metal fees page](#) to see the cost of the Metal Card in your market, and fees associated with card delivery.

Qualifying Transactions

To avoid being charged cancellation and downgrade fees for your Metal Card, you must make 3 Qualifying Transactions, each of a minimum of £1.00, with your Revolut physical or virtual card during the Promotion Period.

Qualifying Transactions exclude: ATM transactions, the purchase of money orders or other cash equivalents, gift cards, cash over portions of point-of-sale transactions, Peer-to-Peer (P2P) payments (such as Apple Pay Cash or Google Pay), currency exchange service providers, and loan payments or account funding made with your debit card are not eligible for this Promotion. In addition, purchases made using third-party payment accounts (services such as PayPal™ who also provide P2P payments), gambling, cryptocurrency purchases, and securities transactions (including stock purchases) are not eligible for this Promotion.

If you make a Qualifying Transaction on your virtual or physical Revolut card within the Promotion Period but it is reverted or you seek a refund, the transaction will not count towards the total of 3 Qualifying Transactions needed, and you may be subject to cancellation and downgrade fees as set forth above.

Only one Free Trial and Metal Card per eligible New Revolut Customer. This Promotion cannot be combined with any other promotions.

What other legal information should I know?

1. For customers based in the United Kingdom, this Promotion is organized and offered by Revolut Ltd, a company whose registered address 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 and a Metal Card by not charging you for the relevant period and for your Metal Card (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 -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. 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.
6. Wall St Meme's Inc 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 Wall St Meme's Inc you must manage your marketing preferences with Wall St Meme's Inc 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](#).
7. 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.
8. This Promotion is in no way sponsored, endorsed or administered by Instagram or Twitter.
9. 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.