

What is this Promotion about?

As part of the Revolut x Westfield Promotion (**"the Promotion"**), Revolut is offering Westfield visitors who live in the United Kingdom (**"the UK"**) the opportunity to sign up to Revolut for the first time and receive:

1. 3 months of the Revolut Premium subscription plan for free (the **"Free Trial"**); and
2. A **"Cash Reward Offer"** - £20 in the form of a cash reward that you can use for any physical or virtual Revolut card payments.

In order to receive the Free Trial and the Cash Reward Offer you must sign up to Revolut using a unique link that you receive from Westfield. You must sign up between 00.00 GMT on November 21, 2022 and 23.59 GMT on December 06, 2022 (the **"Promotion Period"**).

These terms (the **"Promotion Terms"**) set out the rules that apply to this Promotion. 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. Please read the Promotion Terms carefully and in full as they explain the steps you need to take to receive the Free Trial and the Cash Reward Offer.

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
- Not currently hold - or have held in the past - a Revolut Personal account;
- Receive marketing directly from Westfield about this Promotion or see the Promotion marketed on Westfield's website, social media or in Westfield Stratford City & Westfield London centres so you can follow the below steps to benefit from the Promotion. (You will only receive an email from Westfield if you have already provided your personal data to Westfield and are happy for Westfield to send marketing to you.)

You will also need to complete the following steps:

- Click on the unique link you have received from Westfield - this link will direct you to Revolut's website where you will need to provide your phone number. If you are signing up in a Westfield centre you will have to scan a designated QR code showcased in the centre: this will direct 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;
- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer (**"KYC"**) checks before the end of the Promotion Period;
- 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.

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 Premium subscription plan. You can do this when you first sign up to Revolut. If you didn't do it when you first signed up you will need to do it **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 the Premium 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 your Premium 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 in your Revolut App how long you'll receive your selected Premium 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 Premium subscription plan before the end or at the end of your Free Trial period, you will have to pay us back the card delivery fee. 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 Premium 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 Premium card

If you cancel your new subscription within the cooling off period but have ordered a Premium 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 within your cooling off period. Please refer to the [Premium fees page](#) to see the fees associated with card delivery.

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 this Promotion?”**, after you top-up your account balance and use it to make physical or virtual card transactions totalling £15 or more you will receive £20 credited to your Revolut account (this will be your Cash Reward Offer). Don't worry - you don't need a physical card to make the qualifying transactions: you can easily generate a virtual card in the app and use it for this purpose. Each qualifying transaction must be a genuine purchase (for example, card transactions to payment service providers and money transfers will not count). You will

need to complete the steps above within 60 days of opening your Revolut account and passing our KYC checks to receive the Cash Reward Offer

It doesn't matter whether your first Revolut card payment is with Westfield or another merchant. We'll credit your account with the relevant cash reward within 3 days of the initial transaction being completed.

What other legal information should I know?

1. This Promotion is organised 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 by not charging you for the relevant period (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 Promotion Terms. You cannot ask us to extend the Promotion if you miss it.
5. We reserve the right to reverse any cash reward you receive during the Promotion Period if the payment that earned the cash award is refunded to you, you earned the cash reward fraudulently, if you breach the terms that apply to your Revolut 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 transaction to have been done with your consent and the payment to have been authorised by you.
6. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any cash reward or between the time of qualifying for cash reward and receiving cash reward that you were entitled to under this Promotion, you will lose your entitlement to that cash reward.
7. 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.
8. 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.
9. Westfield 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

Westfield you must manage your marketing preferences with Westfield 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](#).

10. 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.
11. 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.