Welcome to the Revolut NZ Influencer Promotion (the "**Promotion**"), offered by Revolut Bank New Zealand Limited (NZBN 9429048733212) ("**Revolut**", "**we**", or "**our**"). The terms and conditions of the Promotion are set out below (the "**Terms**"). These Terms apply in addition to the other terms and conditions that apply to you as a personal customer of Revolut, including the Personal Terms and Fees and Charges Sections.

What is this Promotion?

As part of the Promotion, Revolut is offering new customers the opportunity to sign up to Revolut for the first time and receive a one-time cash award (the "**Offer**"). The Offer is to be used for any physical or virtual Revolut card payments. Please read carefully these Terms and the eligibility criteria set out below.
In order to receive the Offer you must sign up to Revolut through a unique link from the Partner that has promoted the Offer (the "**Partner**"). The Promotion will run for a specific period of time (the "**Promotion Period**"). The Promotion Period and the amount of the Offer will be clearly set out on the Revolut website page when you click on the unique link for the Promotion ("**Revolut Landing Page**"). It will also be set out on the Partner's website if the Partner operates this.
The eligibility criteria for the Offer is set out below in "**Who is eligible for the Promotion?**". If you are eligible you will need to complete the steps in "What do I need to do to take part in the Promotion?" before the end of the Promotion Period.

Who is eligible for the Promotion?

To be eligible for the Promotion, you must:

- Be a new Revolut Personal customer. If you are currently a Revolut customer, or have been a customer or started the sign-up process in the past, you are not a new customer and so are not eligible;
- Live at a residential address based in a country that Revolut operates in;
- Receive a unique link from the Partner about the Promotion; and
- Follow the steps specified in the section below ("**What do I need to do to take part in the Promotion?**").

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

To take part in the Promotion and receive the Offer you must complete all of the following steps during the Promotion Period:

- Click on the unique link for the Promotion. This link will be on the Partner's social media or website or will be contained in the email/SMS/push notification from the Partner;
- This link will redirect you to Revolut's Landing Page where you will need to provide your phone number. On the Revolut Landing Page, you will also be able to see the important details in relation to the Promotion, including the Promotion Terms, the Promotion Period and the amount of the Offer available to you;
- Once you have provided your phone number, you will be directed to the sign-up flow for a Revolut Personal account. You will need to follow the steps for opening a Revolut Personal account and complete our Know Your Customer checks ("**KYC**");
- You will need to be onboarded successfully to Revolut. This means you will have to pass KYC with a registered address in New Zealand and there must be no restrictions on your account;
- Once you pass your KYC, you will need to make your first Customer Top Up. Your first Customer Top Up can be made by bank transfer or by using a card that you have registered with us; and
- Once you have topped up your account you will need to use your balance to make one or more virtual or physical Revolut card payments. The required total value of the transactions will be specified on the Revolut Landing Page in NZD, or the local currency equivalent. Each transaction must be a genuine purchase to count towards this total amount (for example, card transactions to payment service providers, money transfers or the purchase or any crypto within the Revolut app will not count towards the required total transaction amount). Don't worry - you don't need a physical card to make payments: you can easily generate a virtual card in the app and use it for this purpose. And if you don't have enough balance for a particular transaction, you can make a further Customer Top Up by bank transfer or card registered with us.

When do I receive the Offer?

In most cases, the Offer will be automatically credited to your new Revolut account following a qualifying Revolut Card transaction being made. However, in some limited cases, it may take up to 10 days after the transaction for it to appear in your Revolut account.

What other legal information should I know?

1. We may suspend or end the Promotion before the end of the applicable Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may, at our discretion, end the Promotion for one Partner, multiple Partners or all Partners. Please contact support if you believe you qualify for a particular Offer in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
2. 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 give you notice through the Revolut website, Revolut Landing Page, app and/or by email. Any changes to the Promotion Terms do not affect your rights if you have already participated in the Promotion.
3. We reserve the right to reverse the Offer during or after the Promotion Period if the payment that earned the Offer is refunded to you, you earned the Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Offer, or if we become aware that you did not comply with these Promotion Terms. We will consider the reversal of any Offer to have been done with your consent and the payment to have been authorised by you.
4. If you close your Revolut account or we suspend or restrict your account before we were due to credit your account with the Offer or between the time of qualifying for the Offer and receiving the Offer that you were entitled to under this Promotion, you will lose your entitlement to the Offer.
5. Events beyond the control of Revolut may also occur that render the awarding of the Offer 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.
6. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as attempting to obtain an unfair advantage through deception) we may, in our sole discretion, take any actions we see fit in the circumstances.
7. The Partner 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 our Privacy Policy.

8. These Terms shall be exclusively governed by the laws of New Zealand. Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of New Zealand.