

Terms and Conditions

Welcome to the Revolut Australia existing customer's Zero Loan establishment fee Promotion November 2024 (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd ABN 21 634 823 180, Australian Credit Licensee No. 517589 ("**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the Personal Terms, the Fees and Charges Section.

Promotion Periods

The Promotion starts at 12:01am on 19 November 2024 AEST and ends on 16 December 2024 11:59pm AEST (the "**Promotion Period**").

What is the Promotion?

The Promotion is an opportunity for Eligible Customers to have their establishment fees waived when they apply for a Revolut Personal Loan during the Promotion Period

Who is eligible to participate in the Promotion?

To participate in the Promotion, you must be an Eligible Customer of Revolut.

An "**Eligible Customer**" is defined as a customer who:

- has passed Revolut's 'Know Your Customer' checks and been onboarded;
- has an open and active Revolut Account at the time the Promotion Period commenced; and

- received an in-app or email communication from us in relation to the Promotion.

How do I get the establishment fees waived?

In order to have the loan establishment fees waived, Eligible Customers must successfully apply for a Revolut Personal Loan within the Promotional Period which is thereafter approved and funded.

The approval and funding date may fall outside of the Promotional Period.

When will the establishment fees be waived?

Revolut will apply \$0 establishment fees when presenting the quote. No establishment fees will be charged when the loan is funded.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these terms at any time. If we exercise this right in a way that is detrimental to you in your capacity as an Eligible Customer, we will notify you directly. In all other instances we will try to give advance notice on our website. Please contact Customer 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.

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.

Revolut is under no obligation to approve any application for a Revolut Personal Loan. Applications are considered individually and are subject to eligibility criteria. The Revolut Personal Loan product is subject to fees and other terms.

If your application for a Revolut Personal Loan expires, you may not be able to take advantage of this Promotion.

Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria, Australia.