

RevPoints Program

Purpose

This document (the "Terms and Conditions") defines how the RevPoints Loyalty Program of Revolut Bank, S.A., Multiple Banking Institution ("Revolut") operates, which consists of the awarding and redemption of points called "RevPoints" associated with the products and services offered through the Revolut App. These Terms and Conditions should be read and interpreted in conjunction with the Revolut Account agreements and, where applicable, with the agreements for associated products under which your RevPoints are awarded or used.

1. Definitions

"Earning Options"	Means the different ways to earn RevPoints, which will be available in the Revolut App.
"Redeeming Options"	Means the different alternatives for redeeming, disposing of and/or using RevPoints in accordance with these Terms and Conditions.
"Revolut App"	This is the mobile application that Revolut makes available to you for both iOS and Android devices. Through this application, you can register and use the Mobile Banking service, Revolut Account, and any other product or service that Revolut makes available to you.
"Benefits"	This is the Benefit acquired through the RevPoints Usage Alternatives that we show you in the Revolut App, which may include, but are not limited to: miles, third-party gift cards, and other alternatives, on the understanding that any RevPoints Usage Alternative will be subject to availability through your Revolut App.
"Revolut Account"	This is the bank deposit account you have opened with Revolut.
"Customer" or "you"	This is the person who joins the Revolut Program by giving their consent via their Revolut App.

"Challenges"	These are the special and occasional conditions that Revolut will make available to you within your Revolut App for earning RevPoints.
"Website"	This is the Revolut website located at the following site: https://www.revolut.com/es-MX/
"Revolut Plan"	This means the benefits plan associated with your Revolut Account, which will be available on the Website and/or Revolut App, as requested by you.
"Program"	Means this loyalty program through which you have the Earning Options and Redemption Options in accordance with these Terms and Conditions.
"Points" or "RevPoints"	These are the points you earn for using your Revolut Account and which are available within the Revolut App and can be used in accordance with these Terms and Conditions.
"Support"	Means the customer service available in the Revolut App in the Help Section.
"UNE"	This is Revolut's Specialized Unit, which aims to respond to your Queries, Complaints, and Clarifications.

2. Description of RevPoints

By subscribing to the RevPoints Program, which is a loyalty program that allows you to receive and accumulate RevPoints through the available Earning Options and use or redeem them in accordance with the Usage Options set out in these Terms and Conditions. RevPoints cannot be used as legal tender and may only be used in accordance with these Terms and Conditions. RevPoints have no monetary value outside the Revolut ecosystem and are not subject to the protection of the Federal Deposit Insurance Corporation.

3. Eligibility

In order to enroll in the RevPoints program, you must have a Revolut Account.

4. Activation, Acceptance, and Cancellation

To activate the RevPoints program, you must register via your Revolut app. By registering for the Program, you agree to and accept these Terms and Conditions.

You can terminate the Program by contacting customer service at any time. If you do so, you will lose your RevPoints balance. You can avoid this by redeeming your RevPoints before requesting termination of the Program. Termination will take effect once the representative confirms that the termination was successful.

5. Earning Options

You can accumulate RevPoints in the following ways:

1. Performing actions that will be available in the Revolut App to earn RevPoints
2. For purchases made with your cards associated with your Revolut Account, as applicable
3. Through any other means that we allow and make available to you in the Revolut App, which may include generating RevPoints through other products issued by Revolut, on the understanding that the terms and conditions and validity and/or termination specific to Earning Alternatives will be available to you within the Revolut App and, where applicable, in the respective account statement.

Depending on the Revolut Plan you have signed up for, as a special benefit you can earn more RevPoints, which will be communicated via the Website and in your Revolut App.

RevPoints will be earned on transactions that appear as complete and have not been canceled and/or claimed, and which have been ruled in your favor.

If the Earning Alternative requires you to make a purchase of goods or services with your Revolut products, please note that certain transactions and types of merchants are not eligible to generate RevPoints; therefore, such purchases will not be considered and will not generate RevPoints. These include, but are not limited to:

1. Payment for financial, payment, or insurance services and/or products; money transfers, wallet top-ups, cryptocurrency purchases, brokerage activities, or any other liquid or cash-like transactions (including cash withdrawals and/or transfers).

2. Payments of taxes, fines, penalties, support, or other payments to or required by government or judicial entities (government transactions).
3. Transactions with certain excluded retailers based on their merchant category code, including those that sell cigars, tobacco, or similar products.
4. Purchases from lotteries, betting or gambling services, utility providers, charitable, political, or religious organizations, and educational institutions.
5. Payments related to specialized commercial services, such as real estate, postal services, rentals, housing, parking, garages, cleaning, concierge, maintenance, advertising, marketing, and unclassified business-to-business goods and services.

Purchases that have been returned or canceled and for which the goods have not been delivered will also not be eligible.

The number of RevPoints you earn for an Earning Alternative may vary and you will be informed of this via the Revolut App.

If an error is detected in Revolut's systems or to prevent fraud, Revolut may limit the number of RevPoints that can be earned and/or, where appropriate, correct the error to reflect your correct RevPoints. You will be informed of such situations via your Revolut App.

The RevPoints earned, applicable limits, Challenges, and promotions for earning RevPoints will be available and clearly displayed in your Revolut App before you confirm the activity.

However, at our discretion, we may change the limit or provide an additional bonus on an individual basis. Such situations will be reported through the Revolut App.

6. Modifications

These Terms and Conditions may be modified from time to time by Revolut, and the current version will always be available on the Revolut App and on the Website.

7. Validity and Consultation of RevPoints

RevPoints are valid for 3 years from the date they are awarded, which will be shown in your Revolut App. Once this period has expired, they will become invalid and cannot be used.

All information relating to your RevPoints, including their expiry date, can be viewed in the Revolut app.

8. Usage Options

RevPoints can be used and redeemed in the following ways:

1. Exchange your RevPoints for a Benefit. The value of the Benefit equivalent to the RevPoints will be available in the Revolut App.
2. Exchange RevPoints for other goods or services available on the Revolut App.
3. Use them in accordance with the alternatives provided by Revolut in the Revolut App.
4. Any other way that we allow and make available to you in your Revolut App.

When redeeming your RevPoints, any RevPoints you have purchased will be used first. Subsequently, any RevPoints you have earned in accordance with the Earning Options will be used, with priority given to those that are oldest (i.e., RevPoints that are about to expire), followed by the most recently earned RevPoints.

The Ways to Use your RevPoints may vary from time to time as we make available in the Revolut App, and we will send you notifications via your Revolut App regarding the Ways to Use and their duration. If any Usage Option is changed or canceled, Revolut will notify you of such change via your Revolut App; in any case, the current Benefits will be available at all times in your Revolut App.

Each Usage Alternative will have its own terms and conditions, which will be available for you to view at any time via your Revolut App. We will also use this medium to provide you with instructions on how to redeem your RevPoints.

In the event of default or non-compliance with your products that generate RevPoints in accordance with the Earning Alternatives, it is understood that if your Revolut Credit Card is an Earning Alternative, we may suspend and/or block the Usage Alternatives until you are once again up to date with your Revolut Credit Card payment obligations.

The Benefits are provided by a third party, therefore Revolut is not responsible for the specific terms and conditions of the Benefit or for the quality of the goods purchased as a result of the Benefit acquired through the Usage Alternatives.

RevPoints are not redeemable or refundable for cash, only under the Usage Alternatives available in your Revolut App.

If Revolut determines that you have abused or misused your RevPoints, it reserves the right to take any applicable action to recover the points or, where applicable, the cost of the goods redeemed with your RevPoints.

9. Value of RevPoints

The value of RevPoints will vary depending on the Benefit selected at the time of Use Alternatives. Therefore, the value of each point for redemption will be available on the Website and through the Revolut App.

10. Currency Rounding

You can activate the "Currency Rounding" option. This feature will round up any card transaction you make to the nearest multiple of 10 pesos.

For example, if your transaction is \$10.75 pesos, it will be rounded up to \$20.00 pesos. The difference (in this case, \$9.25 pesos) will be automatically exchanged for RevPoints.

Activating "Change Rounding" may give you access to additional RevPoints earning and redemption activities. This means that if you deactivate the option, the RevPoints earning and redemption activities available to you may be limited.

11. Claims and Inquiries

If you have any questions or complaints about your RevPoints, you can submit inquiries and complaints using the Complaints Form or through the UNE.

To initiate any of the above procedures, you must provide the following information via the claims form available in the Revolut App:

- Full name;
- Phone number and email address associated with your Revolut Account;
- Description of the problem; and
- Alternative solutions.

We will resolve the procedures within 30 business days of the date your request is filed.

Revolut also makes available to the User its specialized unit responsible for processing any of the Claims, Clarifications, Queries, and Complaints indicated in this Agreement, to which you can send an email toune@revolut.com at any time, any day. It should be noted that the UNE does not have a contact telephone number, as all its procedures and communications are carried out through the Revolut App and/or the email address mentioned in this paragraph.

It should be noted that you can always submit your Claims, Clarifications, Queries, and Complaints to the National Commission for the Protection and Defense of Financial Services Users ("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, postal code 03100, Benito Juárez, Mexico City, telephone numbers 800 999 8080 and 55 5340 0999, email:asesoria@condusef.gob.mx or consult the website www.condusef.gob.mx. Additionally, the Customer has the right at any time to express, before the Public Registry of Users ("REUS") of CONDUSEF, their refusal to receive advertising information about financial products and services via the internet, telephone, and/or in person.

12. Blocking and/or Suspension of Usage Alternatives

We may suspend and/or block the Usage Alternatives or reverse the RevPoints you have earned if we have sufficient grounds to believe that:

1. You have breached these Terms and Conditions, or the terms and conditions of your Revolut Account or other product offered by Revolut, or partners for obtaining the goods covered by the Usage Alternative.
2. You have canceled or reversed the conditions of the Alternatives for Obtaining.
3. You have acted fraudulently or abusively.
4. You have canceled your Revolut Account.
5. Your Revolut Account has been inactive for more than 12 months.
6. You have a delinquency on any of your Revolut products that serve as Alternatives for Obtaining Funds.
7. You have a negative balance in your Revolut account.
8. You have returned a purchase that resulted in RevPoints being earned, or you have requested clarification on the purchase and the ruling has gone against you.

We will notify you of this suspension via the Revolut App once we have completed our investigation and have sufficient evidence to prove the actions described above.

13. Fees

We do not charge any fees for using your RevPoints or the Program.

14. Authorization for us to process your personal data

You must keep your data up to date and notify Revolut of any changes to it via the Revolut App.

Revolut may retain and use the data and information it collects during the Registration and Contracting Process that you carry out in accordance with the Terms and Conditions of each Contract contained in this document, for the possible contracting of additional products and services. However, in order to comply with Applicable Regulations, Revolut may request additional or repetitive information from you, for which it will inform you of the reasons for such information request, and you agree to provide such information when requested. If you do not provide the requested information, Revolut shall not be liable for any obstacles in the provision of its services.

By virtue of your knowledge of the relevant Privacy Notice, Revolut undertakes to:

- a. Process your Personal Data only in accordance with your instructions;
- b. Refrain from processing Personal Data for purposes other than those instructed by you;
- c. Implement security measures in accordance with the Federal Law on Protection of Personal Data Held by Private Parties, its Regulations, and other applicable regulations;
- d. Maintain confidentiality with respect to the Personal Data processed; and
- e. Refrain from transferring your Personal Data unless you so determine or when required by the competent authority.

15. Transfer

You may not assign or transfer the rights and obligations acquired under these Terms and Conditions. However, you authorize Revolut to transfer or assign the rights and obligations acquired through this document or any of the contracts it documents, which will be notified by Revolut in accordance with applicable regulations.

16. Taxes

You authorize us to withhold from your Revolut Account any taxes applicable to the products you have activated in your Revolut App.

17. Intellectual Property

Revolut owns all intellectual property in our products (for example, the content of the Revolut App and our Website, our logo, and the designs of our Cards). You must not use our intellectual property as your own. You must also not reverse engineer any of our products (i.e., reproduce them after examining their construction or composition).

The Revolut App displays features and content from Google Maps, which includes intellectual property that does not belong to us. For this reason, additional terms of service apply. additional of Google Maps/Google Earth (maps.google.com/help/terms_maps.html) and the notice of privacy of Google

(www.google.com/policies/privacy/) to your use of the features and content of Google Maps.

18. Fortuitous event or force majeure

Neither party shall be obliged to fulfill its obligations when either of them is materially prevented from doing so due to a proven fortuitous event or force majeure.

19. Jurisdiction and Competence

This document shall be governed by and interpreted in accordance with the laws of the United Mexican States.

For the interpretation and enforcement of this document, the parties submit to the jurisdiction of the courts of Mexico City, waiving any jurisdiction that may correspond to them by reason of their present or future domicile.

20. Acceptance

You expressly authorize Revolut to:

- a.. Suspend, modify, cancel, or restrict Benefits, Usage Alternatives, Obtainment Alternatives, and/or promotions described in accordance with these Terms and Conditions.
- b. Record and retain in a consecutive file the electronic, digital, magnetic, or physical record of the Instructions, your communications with Revolut related to the products and services provided for in these Terms and Conditions, including voice recordings and/or written communications or communications sent by fax or email.
- c. In accordance with the Federal Law on Protection of Personal Data Held by Private Parties and the Privacy Notice made available to you by Revolut, to obtain, use, disclose, store, transfer, and share your personal, commercial, financial, and credit information, as well as the file containing such information and documentation, with each and every entity belonging to the Revolut Group nationally or internationally, as well as service providers related to these Terms and Conditions, you agree to the processing of the data and information provided for the purposes described in the Privacy Notice. Likewise, you have given your consent for the processing of your personal data prior to the execution of this document in accordance with the provisions of the aforementioned Law and its Regulations.
- d. Sharing your information with authorities and other financial entities, in accordance with the provisions of the Applicable Regulation, to prevent and detect acts, omissions, or operations that could favor, provide assistance, aid, or cooperation of any kind for the commission of crimes against Revolut's Customers or Revolut itself, or the crimes provided for in Articles 139, 139 Quater and 148 Bis of the Federal Criminal Code, or that could fall under the provisions of Article 400 bis of the same Code.

21. Consent

By accepting these Terms, you give your consent via the Revolut App by subscribing to the Program.