

What is the Campaign about?

This campaign allows customers of Revolut in Singapore to receive a one-time cashback of S\$5 (the "**Cashback**") on their Eligible Transaction (defined below) made using their Revolut account if certain requirements are met, as set out below (the "**Campaign**").

The Campaign is governed by these terms and conditions (the "**Terms**"). The Terms govern the relationship between each participant in the Campaign ("**you**") and Revolut Technologies Singapore Pte. Ltd. ("**Revolut**", "**we**," "**our**" or "**us**").

You will be deemed to be participating in the Campaign if you do not reach out to us via in-app chat to inform us that you do not wish to participate in the Campaign within five business days of receiving the email from us inviting you to participate in the Campaign.

Who is eligible to participate in the Campaign?

In order to participate in the Campaign, you must:

- be a user who has received email communications from Revolut inviting you to participate in the Campaign;
- have downloaded the Revolut app;
- have set up an account with Revolut, successfully onboarded, and not had your account suspended or restricted; and
- be currently legally residing in Singapore.

Employees and contractors of Revolut are not eligible to participate in the Campaign.

We will determine eligibility at our discretion, and may disqualify participants if we discover you have breached these Terms or any other terms that apply to your account.

How do I participate in the Campaign?

To be eligible to participate in the Campaign, you must have received an official email from Revolut inviting you to participate in the Campaign ("**Eligible Customer**"). Customers who have not received such emails are not eligible to participate even if they have made the required transactions.

You must also make a minimum S\$25 (in one single transaction or multiple transactions totalling to a minimum S\$25) worth of Eligible Transactions (defined below) through your Revolut account from 1 September 2023 to 30 September 2023.

An Eligible Transaction includes any of the following:

- Purchases made with your Revolut card (physical or virtual card transactions qualify);
- Cross-border remittances made using your Revolut Account;
- Buying stocks, cryptocurrencies and commodities using your Revolut Account (please be advised that capital may be at risk); and
- Overseas ATM withdrawals (please note that ATM withdrawals in Singapore are not allowed).

The Eligible Transaction must be genuine and must not be reversed or refunded. Your card purchases must be genuine purchases (for example, card transactions to payment service

providers, gambling, gift card or currency exchange service providers, and money transfers are not valid).

You must perform these actions yourself. You cannot allow third parties to use your Revolut card for an eligible transaction.

If we suspect you have not met these criteria, or breached these Terms, we may ask you for further information to help us make this assessment.

Duration of the Campaign

You may receive an email from Revolut inviting you to participate in this Campaign if you have made your first transaction through your Revolut account in July 2023. Upon receiving the email from Revolut, all Eligible Transactions have to be completed from 1 September 2023 to 30 September 2023 (the "**Campaign Period**") in order for you to qualify for the cashback.

How much cashback will I get?

An Eligible Customer can earn a maximum one-time cashback of S\$5 if they have made a minimum S\$25 of Eligible Transactions (in one single transaction or multiple transactions totalling to a minimum S\$25) through their Revolut account from 1 September 2023 to 30 September 2023. Participants who have been awarded the cashback will automatically have the cashback credited by Revolut into their Revolut Account within thirty (30) business days after the end of the Campaign Period.

What else should I know?

Your participation in the Campaign is subject to these Terms as well as the other terms and conditions that apply to your Revolut account.

We reserve the right to refuse participation, or to refuse to award any cashback to any participant in breach of these Terms or any applicable law.

You agree that if we (in our reasonable opinion) believe that you have breached these Terms or any other terms that apply to your account, you unequivocally authorise us to deduct from your account any cashback paid under the Promotion.

We may change these Terms, or change, suspend or stop the Campaign at our discretion at any time.

Participation in this Campaign is entirely at the risk of participants, and Revolut does not make any warranties in connection with the same to the furthest extent permitted by law.

Revolut shall not be liable for any loss (including, without limitation, indirect or consequential loss) in connection with the Campaign or any cashback, except any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).

We accept no responsibility for any tax or other liability that may arise as a result of the Campaign.

These Terms shall be governed and construed in accordance with the laws of Singapore. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the exclusive jurisdiction of the competent court in Singapore.

By participating in this Campaign you consent to Revolut's, collection, holding, storage use, processing, transfer, disclosure and/or reporting (directly or indirectly) of your personal data to relevant third parties (including any persons who are involved in operating, administering or promoting this Campaign on behalf of Revolut), including but not limited to for the purposes of

administering this Campaign, for contacting you regarding the same and for marketing purposes.

You can find more information about how we use your personal data in our Privacy Policy (available at www.revolut.com/en-SG/legal/privacy). Save for the above, personal data relating to Revolut customers are kept confidential and will otherwise not be given to any other person except with the consent of the Revolut customer or as permitted by the Personal Data Protection Act 2012 (and subsidiary legislation).