

Spend & Earn Cashback Campaign Terms

Welcome to the New Signup Cashback Campaign (the “**Campaign**”), offered by REVOLUT TECHNOLOGIES JAPAN, Inc. (“**Revolut**”, “**we**”, “**our**” or “**us**”).

The terms and conditions of the Campaign are set out below. These terms and conditions apply in addition to the base Terms & Conditions including the [Personal Terms](#) and [Fees page](#).

What is the Campaign?

The Campaign is only open to those who have received an email invitation to this campaign from us (the “**Email**”). A customer who fulfils the following conditions can earn (i) 5% cashback on their payment (purchases) (the “**Cashback**”) [**First and second phase**] and (ii) earn JPY 200 when a customer adds funds via bank transfer (the “**Bank Topup Reward**”) [**First phase**]. The Cashback earned will be capped according to your plan.

Campaign Periods

You will be notified of the Email (the “**Campaign Period**”).

Who is eligible to participate in the Campaign?

[Common to First and Second phase]

To participate in the Campaign, you must be an Eligible Customer of Revolut. An “**Eligible Customer**” is defined as a customer that has:

- Personally received the Email from Revolut inviting them to participate in the Campaign,
- Submitted an ID and passed Revolut ‘Know Your Customer’ checks
- An active Revolut Standard, Premium or Metal account
- No previously held accounts, nor a history of account restriction or suspension

What do I need to be eligible for the Campaign?

[First phase]

Cashback

You will be eligible for the Cashback if you (i) add money via bank transfer or card (debit, prepaid or credit), and (ii) pay using your Revolut card during the Campaign Period.

Bank Topup Reward

You will be eligible for the Bank Topup Reward if you add money to your Revolut account via bank transfer during the Campaign Period

[Second phase]

Cashback

You will be eligible for the second phase of the Cashback if you pay with your Revolut card through a digital payment service (Google Pay, PayPal, 楽天ペイ, Rakuten Pay) during the Campaign Period.

Even if you have registered your Revolut card with a digital payment service, you are not eligible for the Cashback if you have not selected your Revolut card as your payment method when

making a payment.

[Common to first and second phase]

Cashback

Payments made through external payment services such as Google Pay and PayPay etc. at both physical merchants and online merchants are valid

Card payments must be genuine purchases – Payments to e-wallets, gambling, payment providers, financial services, prepaid cards, or gift cards aren't valid. Other transactions with businesses that we consider inappropriate in light of the purpose of the Campaign are also not eligible. "Non qualifying Merchant" is a merchant whose merchant category code ("**MCC**") designation is listed in Appendix below.

How much can I earn?

Cashback

The amount of cashback you can receive depends on the plan of your Revolut account, as follows:

[Common between first and second phase]

Plan	Cashback rate	Maximum cashback amount
Standard	5%	JPY 500
Premium	5%	JPY 1,000
Metal	5%	JPY 1,500

Please note: The maximum cashback amount applies per person.

Bank Topup Reward

- JPY 200 (once per person)

What else do I need to know?

- No pre-entry or top up is required for this Campaign.
- To calculate the total amount of transactions conducted, the specified currencies will be converted to JPY based on the closing FX rate of the previous day.
- Those eligible for the Cashback and Bank Topup Reward will be granted to their Revolut accounts in Japanese Yen by the date specified in the Email.
- The rights to receive the Cashback and Bank Topup Reward are valid only for the entrant. Rights can't be transferred.

What other legal information should I know?

1. We may, at our sole discretion, suspend, terminate or change the Campaign or change these terms in whole or in part without prior notice.
2. These terms and conditions are originally published in Japanese and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version, and only the Japanese version can be used in legal proceedings.
3. To be eligible for the Campaign reward, you must comply with these terms and conditions and all other terms and conditions applicable to your Revolut account.

4. If you conduct fraudulent or malicious activities in respect of the Campaign or you breach these terms and conditions or other terms and conditions applicable to your Revolut account, or if we reasonably suspect either of the above, we may, at our sole discretion, take appropriate action (including restricting or closing your account or voiding your rewards).
5. These terms and conditions constitute a contract between you and REVOLUT TECHNOLOGIES JAPAN, Inc. Please contact us for any questions or concerns you may have.
6. These terms and conditions are governed by Japanese law. Any dispute arising out of or in connection with these terms is subject to exclusive agreed jurisdiction of the first instance of the Tokyo District Court.

Appendix - Non qualifying MCC Designations

For the purpose of the Campaign, a **"Non Qualifying Merchant"** is a merchant whose merchant category code ("**MCC**") is designated as one of the following:

Excluded merchant types:

- Financial services, payment services, or any other liquid or cash-like services. (6012, 4829, 6540, 6050, 6051)
- Cigar and tobacco purchases. (5993)
- Tax, fines, penalties, support payments, or other payments to or required by a government or judicial entity. (9311, 9223, 9211, 9222, 9399, 9405)
- Lotteries or gambling.(7800, 7995, 6211)
- Utilities.(4900)
- Charitable, religious and educational organisations. (8651, 8661, 8398)
- Insurance (6300, 5960)
- Other transactions with businesses that we consider inappropriate in light of the purpose of the Campaign