

Spring Raffle and Cashback Campaign - Minna Bank x Revolut Spring tie-up campaign

What is the campaign about?

Spring Raffle and Cashback Campaign (the "**Campaign**") offers customers who make a card payment (purchase) with their Revolut card during the Campaign Period and fulfil the following relevant conditions the opportunity (i) to become eligible to be entered in the raffle, where there is a chance to win JPY 10,000 (the "**Raffle**") and (ii) to receive 1% cashback (the "**Cashback**") on eligible card purchases on a first-come, first-served basis.

What is the campaign period?

The Campaign runs from 1 March 2024 at 0:00 to 31 March 2024 at 23:59 (JST) (the "**Campaign Period**"). However, as described below, this Cashback is on a first-come, first-served basis and will end when the total cashback amount is reached.

What do I need to be eligible for the Campaign?

You can be entered in the Campaign if you make a card payment (purchase) with a minimum total of JPY 10,000 (Consumption tax included) using Revolut card during the Campaign Period. Please note that card payments applicable for the Raffle and the Cashback are those made in physical merchants and online merchants. For Android users, card payments made via Google Pay also count.

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.

Number of winners and amount of prize can I get?

JPY 10,000 each for 100 winners.

What are the odds of the Raffle?

The chances of winning depend on the amount of money spent on your card and how you top up the Revolut account, as follows.

- Spending JPY 10,000 or more, but less than JPY 50,000 (Consumption tax included), will increase odds by x1
- Spending JPY 50,000 or more (Consumption tax included) will increase odds by x2
- If the total top up amount from Minna Bank account to your Revolut account is more than JPY 10,000, it will be doubled against the respective odds of the two above

How much Cashback can I get?

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

Plan	Cashback rate	Maximum cashback amount
Standard	1%	JPY 1,500
Premium	1%	JPY 2,000
Metal	1%	JPY 2,500

Please note: The maximum cashback amount applies per person.

In addition, the Cashback for this Campaign is capped at a total amount of JPY 9 million. The Cashback is on a first-come, first-served basis and will end once such total is reached. If the Campaign for this Cashback ends before the end of the Campaign Period due to such a total amount being reached, you will be informed accordingly.

What else do I need to know?

- No pre-entry or top up is required for this Campaign.
- Non-JPY payments will be converted to JPY based on our prescribed foreign exchange rate for that day.
- The winners of the Raffle and those eligible for the Cashback will be granted the prize amount and the Cashback to their Revolut accounts in Japanese Yen by the end of June 2024.
- The rights to receive the prize of the Raffle and the Cashback are valid only for the entrant.
- Winners' names and addresses won't be disclosed.

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 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 a reward of the Campaign, you must comply with these terms 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 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 making your rewards void) we see fit in the circumstances.
5. These terms constitute a contract between you and Revolut Technologies Japan, Inc.. Please contact us for any questions or concerns you may have.
6. These terms are governed by Japanese law. Any dispute arising out of or in connection with these terms are 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