Revolut \$50 Welcome Bonus Terms & Conditions

What is the Promotion about?

This Promotion (the "Promotion") allows selected new Revolut retail customers who comply with these Terms and Conditions ("Terms") to earn a welcome reward of \$50 (the "Reward") when they sign up to Revolut using a link or code provided by an affiliated Revolut partner, like a YouTuber, Instagramer or podcaster (the "Partner").

You will only be paid the Reward if you meet the criteria in these Terms, so please keep reading to find out how the Promotion works.

This Promotion runs from April 7, 2022 until June 30, 2022. We call this the "Promotion Period". You must complete all the criteria during the Promotion Period. If you do not, you will not receive a Reward.

Who is eligible for the Promotion?

This Promotion is open to new Revolut retail customers who live in the United States. If you are currently a Revolut customer, or have been a customer or started the sign up process in the past, you are not a new customer and so are not eligible.

Business and Revolut Junior accounts are not eligible for this Promotion.

What do you need to do to earn the Reward?

To earn a Reward, you must sign up to Revolut using the link or code provided by the Partner, successfully complete and pass our onboarding process, order a Revolut card and make three qualifying card transactions (with a physical or virtual card). This means that:

- You must sign up to a Revolut retail (not business) account, for the first time. If you have previously had a Revolut account, or have previously started but not completed the account opening process, you will not earn a Reward.
- As mentioned above, you must also use the unique link or code provided by the Partner. If
 you do not use this valid link or code for example if you sign up using the normal account
 opening process on our website or app, or if you sign up using a link or code that is for
 another promotion or another country you will not earn a Reward.
- Successfully completing and passing our onboarding process means fully completing that
 process, providing the information we require, passing all our onboarding checks, and having
 your account opened by us. If you do not fully complete this process, or if you do not pass
 our checks, you will not earn a Reward.
- You must order a physical Revolut card and make three card purchases of at least \$5 each.
 The three qualifying card purchases can be made using a virtual or physical card. They must
 be genuine purchases (for example, card transactions to payment service providers and
 money transfers are not valid). Your first physical card is free on all plans but fees may
 apply for additional or replacement cards.

Qualifying Transactions exclude: ATM transactions, the purchase of money orders or other cash equivalents, gift cards, cash over portions of point-of-sale transactions, Peer-to-Peer (P2P) payments (such as Apple Pay Cash or Google Pay), currency exchange service providers, and loan payments or account funding made with your debit card are not eligible for this Reward. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments), gambling, cryptocurrency purchases, and securities transactions (including stock purchases) are not eligible for this Reward.

You will not be paid a Reward (or may have a Reward that has been previously paid reversed) if you reverse one of these steps after taking it. For example, if you order a physical card but cancel it before it arrives, or if you cancel/refund one of the three qualifying card purchases. Each Partner may only be able to refer customers in specific places. For example, a Partner in the United Kingdom may only be able to refer new customers from there. This means that if a Partner incorrectly provides you with or you otherwise access a code or link that is not valid in your country, you will not be able to earn a Reward.

What other legal information should I know?

- 1. We may, at our sole discretion, determine whether you have complied with these Terms, or suspend, terminate or change these Terms without notice.
- 2. These Terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings.
- 3. The Reward will be paid, and can only be paid, to your main Revolut account balance.
- 4. Rewards will be paid within 10 working days after the end of the Promotion Period.
- 5. To be eligible for a Reward, you must comply with these Terms and all other terms and conditions that apply to your Revolut account.
- 6. If we believe that you have engaged in any fraud or material abuse of this Promotion we may in our sole discretion take any actions we see fit in the circumstances.
- 7. Just so you know, the Partners for this Promotion are directly or indirectly engaged by us. They may be remunerated by us for promoting our services and for the number of people they successfully refer.
- 8. These Promotion Terms are an agreement between you and the Revolut entity which provides you with your account. If you have any questions or complaints about this Promotion, you should contact Revolut via the in-app chat or at complaints-us@revolut.com.
- 9. This Promotion is governed by New York laws and the courts of New York County have exclusive jurisdiction to hear any dispute related to the Promotion.
- 10. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our **Privacy Policy**.
- 11. Revolut USA Prepaid Visa® and Prepaid Mastercard® are issued by Metropolitan Commercial Bank pursuant to a license from Visa U.S.A. Inc. for Visa cards, and Mastercard International

for Mastercard cards, and may be used everywhere Visa or Mastercard are accepted. Banking services are provided by Metropolitan Commercial Bank, Member FDIC, and are subject to the terms of a Cardholder Agreement. "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a technology services provider and administrator of the card program. Travel insurance on Revolut's paid plans is provided by Chubb Group. Cryptocurrency services provided directly by Paxos Trust Company. Savings Vault services provided by Sutton Bank, Member FDIC. Securities products and services provided by Revolut Securities Inc., member FINRA/SIPC. Securities products are not insured by the FDIC or any federal government agency, are not bank deposits, are not obligations of or guaranteed by Metropolitan Commercial Bank and are subject to investment risks, including possible loss of the principal amount invested. The terms of this Promotion shall be governed by the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the applicable law and Arbitration Provision.