

# Terms & Conditions - Revolut Direct Deposit Bonus Promotion

What is this Promotion about?

As part of the Revolut Direct Deposit Bonus Promotion (the "Promotion"), Revolut is offering a \$100 bonus, paid over four (4) installments of \$25 each (cumulatively, the "Direct Deposit Bonus") to select Revolut customers who sign up for the Promotion and set up direct deposit on their account within the Revolut app for the first time (each, an "Eligible Customer").

Under this Promotion, a "Direct Deposit" is an ACH deposit payment issued by the Eligible Customer's employer, payroll provider, or benefits provider, to the Eligible Customer's Revolut account. Direct Deposit must be successfully set up and enabled in the Revolut app by the Eligible Customer in order to redeem the Promotion.

These terms (the "Promotion Terms") set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Revolut account in order to redeem this Promotion.

Eligible Customers will see the Promotion displayed within Revolut app or other advertising materials regarding the Promotion (collectively, the "Advertising Materials"). The Promotion will run for a specific amount of time, as specified in the Advertising Materials (the "Promotion Period"). Eligible Customers must set up and successfully receive at least one qualifying Direct Deposit of \$500 USD or more, prior to the end of the Promotion Period, in order to redeem this Promotion.

**In order to receive the Direct Deposit Bonus, you must:**

- 1. Receive Advertising Materials regarding the Promotion and select the Promotion within the Revolut app;**
- 2. Follow the instructions to set up Direct Deposit to your Revolut account (either manually or via Revolut's direct deposit partner, Atomic) before the end of the Promotion Period set forth in the Advertising Materials; and,**
- 3. Allow up to four (4) consecutive Direct Deposit payments to be issued to your Revolut account.**

Eligible Customers will receive a \$25 USD credit to their Revolut account following each successful Direct Deposit payment of \$500 USD or more. A maximum of four (4) \$25 payments will be issued, so long as the Eligible Customer's Direct Deposit remains active, until the \$100 Direct Deposit Bonus total is reached.

**Exclusions:**

ACH credits and/or deposits that are not from an eligible employer, payroll, or benefits provider. All other types of deposits, including but not limited to check deposits, cash deposits, Peer-to-Peer (P2P) payments (such as Venmo, PayPal, Apple Pay Cash, or Google Pay), merchant transactions, gambling, cryptocurrency, securities transactions, and bank ACH transfers not from employers, do not qualify for this Promotion and will not earn Direct Deposit Bonus. Revolut customers who have previously enrolled in Direct Deposit or who are currently enrolled in Direct Deposit may not redeem this Promotion. This Promotion is not available for Revolut

Business accounts or Revolut Junior accounts.

## What do I need to do to take part in the Promotion?

To be eligible for this Promotion, you must:

- Be 18 years or older and a resident of the United States (with a valid US residential address);
- Be an Eligible Customer with your account in good standing throughout the Promotion Period;
- Set up and receive your first Direct Deposit within your Revolut app prior to the end of the Promotion Period; and,
- Successfully receive Direct Deposit payments to your Revolut account from an eligible source.

You will not receive the Direct Deposit Bonus (or may have a Direct Deposit Bonus that has been previously paid reversed) if you reverse one of these steps after taking it, violate these Promotion Terms, or the terms that apply to your Revolut account. For example, if you immediately close your Revolut account, deactivate, cancel, or otherwise cease to receive your Direct Deposit payments.

## What terms apply to my Revolut Account?

You may choose to sign up for any of Revolut's prepaid card plans, which are each subject to the Revolut [Cardholder Terms](#). If you elect a paid subscription plan, make sure you remember that our paid plans are all on 12-month terms whether you choose to pay monthly or annually. You can leave these paid plans early, but fees may apply if you do. See the "Fees for downgrading your Plus, Premium or Metal subscription" section of the [Plus, Premium and Metal Terms](#) for more information.

## How do I get my Direct Deposit Bonus?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?" before the end of the Promotion Period, you will be eligible to receive the Direct Deposit Bonus, which is up to \$100 USD credited to Revolut account in installments of \$25 for each successful Direct Deposit.

**We'll aim to credit each \$25 installment of the Direct Deposit Bonus to your account within thirty (30) days from the date of each successful Direct Deposit payment, until the maximum of \$100 Direct Deposit Bonus has been reached, subject to these Promotion Terms.**

If you believe that you are owed a Direct Deposit Bonus installment that you have not received, please reach out to us via in-app chat and we will perform an investigation promptly. If it is determined that any Direct Deposit Bonus is owed to you, we will credit any amounts due to you as soon as possible.

If you cease to receive Direct Deposits to your Revolut account before the total Direct Deposit Bonus has been reached, you will not be entitled to any additional Direct Deposit Bonus installments.

**Only one Direct Deposit Bonus per Eligible Customer. This Promotion cannot be combined with any other Direct Deposit promotions.**

## What other legal information should I know?

1. This Promotion is organized and offered by Revolut Technologies Inc.
2. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. Please contact Support if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of this early suspension or termination.
3. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
4. We reserve the right to reverse any Direct Deposit Bonus you receive during the Promotion Period if the payment that earned the Direct Deposit Bonus is refunded to you, you earned the Direct Deposit Bonus fraudulently, if you breach the terms that apply to your Revolut account in order to get the Direct Deposit Bonus, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Direct Deposit Bonus transaction to have been done with your consent and the payment to have been authorized by you.
5. Events beyond the control of Revolut may occur that render the awarding of the Direct Deposit Bonus as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
6. If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the Direct Deposit Bonus and receiving the Direct Deposit Bonus, then the Direct Deposit Bonus will be lost.
7. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.
8. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our [Privacy Policy](#).
9. These terms are published in English and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
10. 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 Apex Crypto LLC NMLS ID 1828849. 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.