Terms & Conditions - Discounted International Transfers for Premium & Metal Customers

What is this Promotion about?

As part of the Revolut Discounted International Transfer Promotion (the "Promotion"), Revolut is offering International Transfers and Non-USD Domestic Transfers (each an "International Transfer") at a discounted rate (the "Discount") to Premium and Metal Plan customers (each, an "Eligible Customer").

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.

Under this Promotion, an "International Transfer" is defined in the Revolut Retail Cardholder Agreement. Be sure to review the Cardholder Agreement complete details regarding International Transfers and any applicable limitations.

Eligible Customers will have access to the Discounts under this Promotion unless the Promotion is changed by Revolut at its sole discretion.

Revolut Plan	Discount
Standard Plan	0% - Standard Plans do not qualify for this Promotion.
Premium Plan	20% Discount on International Transfers completed while the Promotion is active
Metal Plan	40% Discount on International Transfers completed while the Promotion is active

The following Discounts apply, depending on your Revoult Plan:

The applicable Discount shown above will apply only to the International Transfer fee. International Transfers may still be be subject to Revolut's Standard Exchange Rates at the time the payment for the transfer occurs, and may be subject to additional fees depending on currency conversion, FX fair usage, rare currency, exchanges made "outside of foreign exchange market hours", and/or as otherwise permitted by the Revolut Cardholder Agreement. Any applicable fees will be displayed in the Revolut mobile application before you agree to

complete the International Transfer.

Remember: to qualify for the Discount, you must have an active Premium or Metal Plan and the International Transfer must be made while the Promotion is active.

This Promotion is not available for Revolut Standard accounts, Revolut Business accounts, or Revolut <18 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); and,
- Be an Eligible Customer with your Premium or Metal account in good standing.

If this Promotion is discontinued by Revolut, any International Transfers will no longer qualify for the Discount.

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 Discount?

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?", you will be eligible to receive the Discount on International Transactions, as set forth above.

The Discount will be subtracted from the International Transfer fee and is automatically applied, subject to these Promotion Terms.

If you believe that you are owed a Discount 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 Discount is owed to you, we will credit any amounts due to you as soon as possible.

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 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. Cancellation and/or changes may occur on a transaction-specific, user-specific, planspecific, global, and/or any other basis.
- 4. We reserve the right to reverse any Discount you receive if the payment that earned the Discount is refunded to you, you earned the Discount fraudulently, if you breach the terms that apply to your Revolut account in order to get the Discount, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Discount 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 Discounts 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.
- If you close your Revolut account or your account becomes suspended or restricted between the time of qualifying for the Discount and receiving the Discount, then the Discount will be forfeited.
- 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.