General Partner Promotion Terms - New Customer Paid Plan Trial

What is this Promotion about?

As part of the Revolut x Partner Plan Trial Promotion (the "Promotion"), Revolut is offering new Revolut customers in the United States the opportunity to sign up to Revolut for the first time (each a "New Revolut Customer") and receive access to a paid Revolut subscription plan (a "Paid Plan"), free from the monthly Paid Plan fee, for a limited time (the "Plan Trial"). In order to receive the Plan Trial you must sign up to Revolut through a unique link from the Partner that has promoted the Plan Trial (each, as applicable, a "Partner"). The Promotion will be clearly set out in the Partner's app and/or on the Partner's website and/or on their social media, as well as on the Revolut page when you click on the unique link for 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"). The Advertising Materials will additionally set forth the Plan Trial that can be earned by a New Revolut Customer after successfully signing up through the Advertising Materials.

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. This Promotion cannot be activated until the New Revolut Customer signs up and successfully completes our Know Your Customer ("KYC") checks prior to the end of the Promotion Period.

This Promotion is not valid for Revolut <18 Accounts or Revolut Business Accounts.

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

To be eligible for the Promotion, you must:

- Be 18 years or older and a resident of the United States (with a valid US residential address);
 and,
- Be a New Revolut Customer;
- Either receive marketing directly from the Partner about this Promotion or see the Promotion marketed in the Advertising Materials; and,
- Follow the below steps to benefit from the Promotion (you will only receive an email/SMS/push notification from the Partner if you have already provided your personal data to the Partner and have consented to the Partner to sending marketing to you).

You will also need to complete the following steps:

- Click on the unique link for the Promotion found in the Advertising Materials this link will redirect you to Revolut's website where you will need to provide your phone number.
- On the Revolut website you will be able to see important details of this Promotion including
 these Promotion Terms, the Promotion Period as well as the details of the Plan Trial including
 the paid subscription plan you are offered as part of the Promotion and its duration. Once
 you have provided your phone number, you will be directed to the sign up flow for a Revolut

Personal account and will be offered the Plan Trial, free from the monthly fee for a certain period of time (which will be set forth in the Revolut app, as well as the Advertising Materials);

- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period; and,
- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in an eligible market) with no restrictions on your account before the end of the Promotion Period.

Upgrade your Revolut Personal account to the paid subscription plan you are being offered as part of the Plan Trial within 72 hours of your Revolut Personal account being successfully opened.

Remember: this Promotion is for New Revolut Customers only. If you already have a Revolut Personal account you won't be eligible for this Promotion.

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the Plan Trial.

What terms apply to my new 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.

Ordering a card

You can order a card directly in the app. In some cases, you may have to pay a card delivery fee. Please refer to the **Fees page** to see the fees associated with card delivery for each Revolut plan.

How do I start my Plan Trial?

You can start your Plan Trial and take part in the Promotion if you meet the eligibility criteria and have completed the steps outlined in "What do I need to do to take part in the Promotion?". To start your Plan Trial, you will need to complete the steps to upgrade your Revolut Personal account to the subscription plan you are being offered as part of the Plan Trial within 72 hours of your Revolut Personal account being successfully opened, even if the 72 hour period expires after the end of the Promotion Period. Details of the paid subscription plan will be made available to you on the Revolut website before you sign up for a Revolut Personal account. This means your Revolut Personal account must be successfully opened before the end of the Promotion Period but it doesn't matter if you don't upgrade to the relevant paid subscription plan until after the end of the Promotion Period; you'll still be able to start your Plan Trial as long as you upgrade before the 72 hour cut off.

Just so you know, the terms and conditions for the paid subscription plan you are being offered as part of the Promotion (see Plus, Premium and Metal Terms) will apply to you during your Plan Trial. We will not charge you a monthly Paid Plan subscription fee for the period of time included in your Plan Trial. The duration of the Plan Trial will be made known to you when you click on the unique link for the Promotion. You will also be able to see this information in the

Promotion dashboard in your Revolut App, as well as in the Advertising Materials. On the expiry of the Plan Trial, normal cancellation and billing rules will apply and we'll start taking payments for your Paid Plan subscription either monthly or yearly depending on what you agreed to when you signed up for the Paid Plan Trial. If you order a card during your Plan Trial period and then cancel your subscription plan before the end or at the end of your Plan Trial period, you will have to pay us back for the card (price of the card depends on the paid subscription plan to which you were upgraded). For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

You may access all of the paid plan features during the Plan Trial even if you do not order a physical Paid Plan card (such as the Revolut Metal or Premium card). If you are not sure that you would like to continue using the Paid Plan you selected, we suggest that you use a virtual card during the trial period, until you are sure that you want to keep the Paid Plan. If you order a Paid Plan card during the Plan Trial, you may keep the Paid Plan card even after the trial ends, however, fees may apply.

You have the right to cancel your Paid Plan subscription within the Plan Trial (your "cooling off period") but after the Plan Trial period ends, normal cancellation rules will apply.

Make sure you remember that our paid plans are all on 12 month terms whether you choose to pay-monthly or pay-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.

Ordering a Revolut card with your new subscription plan

If you cancel your new subscription plan within the cooling off period but have ordered a card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription plan within your cooling off period. Please refer to the Subscription plan fees page to see the fees associated with card delivery subject to your subscription plan.

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 agree to give you a Plan Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Plan Trial). After your Plan Trial period ends, billing and cancellation rules will apply.
- 4. Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Plan Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Plan Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Plan Trial will last for in the Plan Trial Promotion dashboard in the Revolut app before you sign up. You cannot ask us to invite you to the Promotion if you weren't selected or ask us to extend it if you miss it.
- 5. We can cancel this Promotion, or change these Promotion Terms at any time without notice.

- 6. We reserve the right to remove you from the Promotion, if you breach the terms that apply to your Revolut account, or if we become aware you were not compliant with these Promotion Terms.
- 7. Events beyond the control of Revolut may occur that render 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.
- 8. If you close your Revolut account or your account becomes suspended or restricted, the Plan Trial will be lost.
- 9. 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.
- 10. Revolut will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from Revolut you may manage your marketing preferences in the Revolut mobile application. Revolut processes your personal data in compliance with our **Privacy Policy**.
- 11. 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.
- 12. 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.