

Terms & Conditions - Order a Card Promotion

What is this Promotion about?

As part of the Revolut Order a Physical Card Promotion (the "Promotion"), Revolut is offering select eligible customers who have not yet ordered a Revolut physical card to order their first physical card (the "Physical Card") and receive a USD bonus amount deposited to your Revolut account (the "Bonus").

Customers who receive the Promotion via the Revolut App or a promotional email (each and collectively the "Promotional Materials") are eligible to follow the steps described in the Promotional Materials to receive the Bonus.

You may be required to make Qualifying Purchase(s), which will be stated in the Promotional Materials you receive via email or push notification within the Revolut app. This Promotion is offered at Revolut's sole discretion and is not automatically available to you within the mobile application.

This Promotion is not available for Revolut Business accounts, Revolut <18 accounts, or Revolut Credit Card orders.

In order to qualify for the Promotion and receive the Bonus you must see the Promotion displayed within your Revolut mobile application, activate the Promotion by ordering a Physical Card prior to the end of the Promotion Period, and/or make Qualifying Purchases (if required) with your Physical Card during the Promotion Period after the Promotion has been activated.

Only those Qualifying Purchases made after you have activated the Promotion will be eligible to count toward the Bonus. Purchases that have been initiated after the end of the Promotion Period are not eligible to count toward the Promotion.

Selected customers are eligible to redeem the Bonus by following the directions set forth in the Promotional Materials by the deadline set out in the Promotional Materials (the "Promotion Period").

This Promotion may only be redeemed once per Revolut customer, and only by those Revolut customers who have never previously ordered a physical card. Renewals and reorders of cards do not qualify for 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.

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 a new or existing customer of Revolut, meaning you have successfully onboarded to Revolut and passed the Know Your Customer ("KYC") checks prior to the end of the Promotion Period; and
- Have not yet ordered your first physical Revolut prepaid card.

You will also need to meet the following eligibility criteria:

- Be offered the Promotion via the Promotional Materials (either in email or the Revolut mobile application);
- Activate the Promotion by ordering a Physical Card prior to the end of the Promotion Period, as is set forth in the Promotional Materials;
- Ensure you are using the latest version of the Revolut mobile application; and,
- Use your Revolut Physical Card to make Qualifying Purchases during the Promotion Period (if required), as described in the Promotional Materials.

Remember: if you are not offered the Promotion either within the Revolut mobile application or via email, you are not eligible to participate in the Promotion.

If offered the Promotion, you must complete the above steps outlined in the Promotional Materials in order to receive the Promotion Offer.

What terms apply to my Revolut Account?

Revolut's prepaid card plans are each subject to the Revolut [Cardholder Terms](#). If you elected 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.

Virtual Cards

Virtual cards are available directly in the Revolut mobile application. **Ordering a virtual card is not eligible for this Promotion. Transactions made with Revolut virtual cards during the Promotion Period are not eligible to count toward the Promotion.**

How do I get my Bonus?

If you meet the eligibility criteria and complete the steps outlined in the Promotional Materials, before the end of the Promotion Period, you will be able to redeem the Promotion, which is the USD Bonus stated in the Promotional Materials, deposited directly to your Revolut account. To earn the Bonus, you must order your Physical Card during the Promotion Period and follow the steps outlined in the Promotional Materials. **Remember: you do not qualify for this promotion if you have ever ordered a physical Revolut card before or if you did not receive any Promotional Materials about the Promotional Offer.**

If all steps described in the Promotional Materials are completed, you will receive the Bonus, which is the USD Bonus amount stated in the Promotional Materials, deposited directly to your Revolut account, in the manner stated in the Promotional Materials. We'll aim to credit the Bonus to your account within seven (7) days from the date you have completed the steps described in the Promotional Materials, but could take up to forty-five (45) days in certain circumstances at Revolut's discretion, subject to these Promotion Terms.

If you believe that you're owed a Bonus that you have not received, please reach out to us via in-app chat and we'll perform an investigation promptly. If it's determined that the Bonus is

owed to you, we'll credit any amounts due to you as soon as possible.

Qualifying Purchases

The Promotional Materials may require that you make a certain number of Qualifying Purchases in order to redeem the Bonus.

Qualifying Purchases are defined as those purchases made with your Physical Card, either at a point of sale system or online during the Promotion Period. A contactless payment (for example via Google Pay or Apple Pay) does not qualify to earn the Bonus. If you use your Physical Card to make a purchase online, you must enter the card details manually in order for it to be deemed a Qualifying Purchase.

Qualifying Purchases exclude: transactions that are less than \$5.00 USD, 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 cash back rewards. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments, cryptocurrency exchanges), gambling, cryptocurrency purchases, and securities transactions (including stock purchases) are not eligible for the Bonus.

If you make a Physical Card payment within the Promotion Period but it is reverted or you seek a refund, you will not be entitled to the Bonus and if we've already credited your account with the Bonus, we reserve the right to reverse the Bonus and we may remove you from this Promotion if we (at our sole discretion) determine that you are abusing the Promotion. We will consider the reversal of any Bonus transaction to have been done with your consent and the payment to have been authorized by you.

Only those Qualifying Transactions that have settled may qualify to count toward the Bonus, as set forth in the Promotional Materials. Pending transactions will not qualify toward the Bonus until the transaction has been settled.

If you believe that you are owed a Bonus that you have not received, please reach out to us via in-app chat within 60 days after receiving your statement and we will perform an investigation promptly. If it is determined that Bonus 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 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 Bonus you receive during the Promotion Period if the payment(s) that earned the Bonus is refunded to you, you earned the Bonus fraudulently, if you breach the terms that apply to your Revolut account in order to get the Bonus, or if we become aware you were not compliant with these Promotion Terms. We will consider the

reversal of any 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 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 Bonus and receiving Bonus, then the 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. 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](#).
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.