

Terms & Conditions - Revolut 1% Cashback Promotion

What is this Promotion about?

As part of the Revolut 1% Cashback Promotion (the "Promotion"), Revolut is offering 1% cashback on qualifying purchases, to select new or existing Revolut customers who are offered the Promotion in the Revolut mobile application or in an email sent to the email address associated with the customer's Revolut account.

Customers who receive a Promotion offer and sign up in the mobile application will be eligible to receive 1% cashback on qualifying purchases made with their physical or virtual Revolut card (the "Cashback Offer"). This Promotion is not available for Revolut Business accounts or Revolut Junior accounts.

In order to qualify for the Promotion and receive the Cashback Offer you must see the Promotion displayed within your Revolut app, activate the Promotion offer, and begin making qualifying purchases with your Revolut physical or virtual card.

This Cashback Offer is valid until **December 12, 2022 at 23:59:59 UTC** (the "Promotion Period").

You must sign up for the Promotion by October 13, 2022 at 23:59:59 UTC in order to be eligible to receive the Cashback Offer.

Purchases that have been posted after the end of the Promotion Period are not eligible to earn cashback. This Promotion may only be redeemed once per Revolut 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.

Cashback through this Promotion will only be awarded on the first \$1,000.00 USD spent on posted qualifying purchases per 24 hour period (the "Daily Limit"). Each 24 hour period begins at 00:00 UTC and ends at 23:59 UTC ("Day").

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 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.

You will also need to complete the following steps:

- **Activate the Cashback Offer through your Revolut mobile application before October 13, 2022 at 23:59:59 UTC;**
- If you receive an email regarding the Promotion, you should click through to activate the Promotion within the mobile application;
- Ensure you are using the latest version of the Revolut mobile application; and,
- Use your Revolut virtual or physical card to make qualifying purchases during the Promotion Period.

You must complete the above steps outlined above in order to receive the Cashback Offer. Only those qualifying purchases made during the Promotion Period will be eligible for the Cashback 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. Qualifying transactions made with Revolut virtual cards during the Promotion Period are eligible for the Cashback Offer.

How do I get my cashback?

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 able to receive the Cashback Offer, which is 1% cashback on qualifying purchases made with your Revolut virtual or physical cards until the end of the Promotion Period, which is stated above.

Cashback will be calculated based on the total amount of qualifying purchases made per Day, with the maximum total amount of qualifying purchases not to exceed the Daily Limit. Qualifying purchases made after the Daily Limit has been reached will not generate Cashback. The Cashback amount (as applicable) will be calculated daily and rounded up to the nearest cent.

Cashback on qualifying purchases will be credited to your account once weekly, but could take up to forty-five (45) days in certain circumstances at Revolut's discretion, subject to these

Promotion Terms. Only those qualifying transactions that have posted may qualify for Cashback. Pending transactions will not qualify for Cashback until the transaction has been posted.

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

If you make a virtual or physical Revolut card payment within the Cashback Period but it is reverted or you seek a refund, you will not be entitled to cashback and if we've already credited your account with cashback, we reserve the right to reverse that cashback 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 cashback transaction to have been done with your consent and the payment to have been authorized by you.

The Cashback Offer applies on qualifying physical or virtual Revolut card purchases made during the Promotion Period.

Qualifying purchases exclude: transactions that are less than \$1.00 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 Cashback Reward.

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 cashback you receive during the Promotion Period if the payment that earned the cashback is refunded to you, you earned the cashback fraudulently, if you breach the terms that apply to your Revolut account in order to get the cashback, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cashback 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 cashback 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 cashback and receiving cashback, then the cashback 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 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.