

Revolut Black Friday Sweepstakes OFFICIAL RULES

**NO PURCHASE OF ANY KIND IS NECESSARY TO ENTER OR WIN.
A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.**

Revolut Technologies Inc. (“**Revolut**”) is hosting a Black Friday Sweepstakes (the “**Sweepstakes**”) for eligible customers who choose to participate during the Sweepstakes period described below. By electing to participate in the Sweepstakes, you are representing to Revolut that you meet all eligibility requirements and will be bound by the following terms and conditions (the “**Official Rules**”).

1. **ELIGIBILITY.** To be eligible to participate in the Sweepstakes, you must (i) be a legal resident of one of the fifty (50) United States or the District of Columbia, (ii) 18 years of age or older as of the date of Entry, and (iii) complete one or more Entries as described below. Employees of Revolut and its affiliates, and their immediate family members, are not eligible to participate in the Sweepstakes. Your eligibility is subject to federal, state, and/or local laws and regulations, and is void where prohibited.

2. **SPONSOR.** The Sweepstakes is sponsored and administered solely by Revolut Technologies Inc., 53 Beach Street, Floor 3, New York, NY 10013 (the “**Sponsor**” or “**Revolut**”). Any personal or contact information you provide as part of the Sweepstakes is given solely to Revolut and will be subject to Revolut’s Privacy Policy, which can be found at <https://www.revolut.com/en-US/legal/privacy>. Any intellectual property used in these Official Rules and the Sweepstakes are solely the property of Revolut. Any questions or complaints regarding this Sweepstakes shall be directed to Revolut only. **This Sweepstakes is not promoted by or in any way affiliated with Metropolitan Commercial Bank or any other Revolut partner. Any questions, comments or complaints regarding the Sweepstakes shall be directed to Revolut and not to any third party.**

3. **AGREEMENT TO OFFICIAL RULES:** By entering the Sweepstakes, you (each and collectively, the “Entrant(s)” or “you” or “your”) indicate your full and unconditional agreement to, and acceptance of, (a) these Official Rules and (b) Sponsor’s decisions regarding the Sweepstakes, which are final and binding. Winning a Prize is contingent upon fulfilling all requirements set forth herein. Entrants who do not comply with all of these Official Rules are subject to disqualification by the Sponsor, in Sponsor’s sole discretion.

4. **SWEEPSTAKES ENTRY PERIOD.** The Sweepstakes begins on Tuesday, November 22, 2022 at 12:01 AM ET and ends on Monday, December 5, 2022 at 11:59 PM ET (the “**Entry Period**”). In order to be entered into the random drawing, all Entries (as hereinafter defined) must be submitted to Revolut during the Entry Period.

Entries submitted before or after the Entry Period will not be eligible and will not result in an eligible Entry. The use of an agency or any automated system to enter the Sweepstakes or to generate Entries is strictly prohibited and Sponsor reserves the right to disqualify any entries received through such methods. Sponsor’s computer is the official time-keeping device for the Sweepstakes.

5. **HOW TO ENTER.** There are two ways to enter, as described below. An entry by either method during the Entry Period is considered an “**Entry**” or collectively, “**Entries**.”

5.1 Transaction Entry.

Transactions - each generating the number of Entries set forth below:

- | | |
|---|---------|
| ● Make any Qualifying Card Payment with a virtual or physical Revolut card. | 1 Entry |
| ● Make any Qualifying Mobile Contactless Payment with your Revolut card. | 1 Entry |

A “**Qualifying Card Payment**” is defined as any payment of \$10 USD or more (or the foreign currency equivalent as described below), made with your virtual or physical Revolut card during the Entry Period. Qualifying Card Payments must be initiated and received by Revolut prior to the end of the Entry Period in order to be eligible Entries.

A “**Qualifying Mobile Contactless Payment**” is defined as any mobile contactless payment of \$10 USD or more (or the foreign currency equivalent as described below), made with your Revolut card via Apple Pay or Google Pay. Qualifying Mobile Contactless Payments must be initiated and received by Revolut prior to the end of the Entry Period in order to be eligible Entries.

For payments made in foreign currency, Revolut will determine if such payment meets the \$10 USD requirement to be a Qualifying Card Payment or Qualifying Mobile Contactless Payment using the relevant foreign exchange rate at the time of the transaction as reflected in Revolut’s internal systems.

5.2 **Write-In Entry.** You may also enter the Sweepstakes by mail as follows: On a plain 3” x 5” index card, legibly handprint or type your first name, last name, complete address, city, state, zip code, mobile phone number (including area code) and email address. If you do not have a mobile phone, a landline phone number will be accepted. Mail your completed 3” x 5” card to: **Revolut Black Friday Sweepstakes, Revolut Technologies Inc., 53 Beach Street, Floor 3, New York, NY 10013.** To be considered eligible in the Sweepstakes, Write-In Entries must be postmarked no later than December 5, 2022, and received by Revolut at the above address by December 12, 2022. There is a limit of one (1) Write-In Entry per envelope/index card. Each envelope/index card is considered one (1) Entry into the Sweepstakes. Multiple entries submitted or completed by anyone other than the Entrant are void. No mechanical reproductions will be accepted. Write-in entries must contain all entry fields outlined above; otherwise, they are void and will not be eligible to win.

6. **TOTAL NUMBER OF ENTRIES.** Regardless of the entry method used to enter the Sweepstakes, there is a maximum of twenty five (25) total Entries permitted for each Entrant. Entries in excess of twenty five (25) will not be considered eligible Entries to the Sweepstakes. Any attempt by an Entrant to obtain more than the stated number of entries by using multiple/different identities and/or any other methods will void that Entrant’s entry and that Entrant may be disqualified from the Sweepstakes. Entries submitted by anyone other than the Entrant are void. Entries made by entrants with the same name and address will be considered to be made by the same Entrant for the purpose of calculating total number of Entries and determining winners. Any potential prize winner may be requested to provide Sponsor with proof verifying that such person is the prize winner.

7. **ADDITIONAL ENTRY CONDITIONS.** Any attempt to deliberately damage any website, the Revolut mobile app, or undermine the legitimate operations of the Sweepstakes, may be a violation of the criminal and civil laws. Should such an attempt be made, Revolut reserves the right in its sole discretion to seek damages from any such participant to the fullest extent permitted by law and to disqualify such participant from the Sweepstakes. Revolut’s failure to enforce any term of these Official Rules shall not constitute a waiver of these provisions. Revolut is not responsible for Entries made but not received and/or accepted, including lost, late, misdirected, corrupted, or incomplete Entries. Such Entries are void. Proof of submission will not be deemed to be proof of receipt by Revolut.

8. **PRIZES.** One hundred and three (103) winners (each, a “**Winner**”) will be selected at random out of all qualifying entries to each potentially win one of Prizes described in this Section. Three (3) grand prize winners (each, a “**Grand Prize Winner**”) will each receive a cash award of one thousand dollars (\$1,000.00) and one hundred (100) other winners (each a “**Runner Up Winner**”) will each receive a cash award of twenty dollars (\$20.00) (each a “**Prize**” and collectively, the “**Prizes**”). The approximate retail value of each Grand Prize is \$1,000 USD (“**Grand Prize ARV**”) and the approximate retail value of each Runner Up Prize is \$20.00 USD (“**Runner Up Prize ARV**”). The total value of the Prizes is \$5,000. A Prize cannot be substituted, assigned, or transferred by any Winner. Any expenses not specified herein are the sole responsibility of Winners. Winners are solely responsible for all applicable expenses, costs, and taxes in connection with the Prize. **The value of each of the Prizes may be treated as income to the applicable Winner and thus the Winner may be responsible for payment and reporting of any applicable taxes. We encourage you to consult your tax advisor to determine how winning a Prize may affect your tax obligations.** All federal, state, local laws and regulations apply.

9. **ODDS OF WINNING.** The odds of winning depend on the number of eligible Entries received during the Sweepstakes Period.

10. DRAWING AND POTENTIAL WINNER REQUIREMENTS. The potential winners will be randomly drawn from the pool of eligible Entries at the offices of Revolut on or about December 13, 2022. Limit one prize per Entrant. If the random drawing results in an Entrant winning more than one Prize, the lower value Prize will be forfeited and an alternate entrant will be selected following a subsequent random drawing of all remaining eligible Entries who are not Winners. The potential winners will be notified by in-app push notification or email (in the case of potential winners who are Revolut customers) or by the email provided on the Write-In Entry (in the case of potential winners who are not Revolut customers). The potential winners will have 72 hours to respond to the notification message confirming acceptance or rejection of the Prize. If any potential winner fails to respond to the notification message within the prescribed time, the Prize may be forfeited and a new potential winner will be randomly chosen from eligible non-winning Entries. The Winners must provide Revolut with his/her full name and mailing address, which must be in the United States and must match the contact information associated with a Revolut account (in the case of an Entry by Transaction or listed on the submitted index card (in the case of a Write-In Entry). Except where prohibited, each Winner may be required to complete and return a declaration of eligibility, a liability/publicity release, and a confidentiality agreement. Potential Grand Prize Winners are required to return a signed W-9 Form to Revolut within 30 days of acceptance of the Prize in order to be deemed a Grand Prize Winner. Revolut will issue a 1099-MISC Form (in the amount of the Grand Prize ARV stated herein) to each Grand Prize Winner for tax reporting purposes. Management and tax reporting of the Prize is the sole responsibility of each Grand Prize Winner. Revolut does not provide tax advice. We encourage you to consult your tax advisor to determine how winning a Prize may affect your tax obligations. If a potential winner fails to return the required documents or information in a timely manner and/or if a potential winner fails to accept a Prize in accordance with the timeline above, the Prize may be forfeited and an alternate Entrant may be selected in his/her place in a random drawing of all remaining eligible Entries received during the Entry Period.

11. GENERAL CONDITIONS AND DISCLAIMERS. IN THE EVENT THAT THE OPERATION, SECURITY, OR ADMINISTRATION OF THE SWEEPSTAKES IS IMPAIRED IN ANY WAY FOR ANY REASON, INCLUDING, BUT NOT LIMITED TO FRAUD, VIRUS, OR OTHER TECHNICAL PROBLEM, SPONSOR MAY, IN ITS SOLE DISCRETION, EITHER: (A) SUSPEND OR CANCEL THE SWEEPSTAKES TO ADDRESS THE IMPAIRMENT AND THEN RESUME THE SWEEPSTAKES IN A MANNER THAT BEST CONFORMS TO THE SPIRIT OF THESE OFFICIAL RULES; OR (B) AWARD THE PRIZES AT RANDOM FROM AMONG THE ELIGIBLE ENTRIES RECEIVED UP TO THE TIME OF THE IMPAIRMENT. Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes, or to be acting in violation of these Official Rules or any other terms the individual has entered into in connection with the individual's relationship with the Sponsor, or in a disruptive manner. Any attempt by any person to undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Failure by Sponsor to enforce any term of these Official Rules shall not constitute a waiver of that provision. The Sweepstakes is subject to all applicable laws and regulations and is void where prohibited.

12. RELEASE AND LIMITATIONS OF LIABILITY. By participating in the Sweepstakes, to the extent permissible by law, you agree to release, discharge, indemnify, and hold harmless, on behalf of yourself, successors, heirs, personal representatives and assigns, Sponsor, and its and their respective parent(s), subsidiaries, affiliates and each of their respective officers, directors, employees, and agents (collectively, the "**Released Parties**") from and against any and all costs arising out of any claim or cause of action, now known or hereafter known, to the extent arising out of or related to your participation in the Sweepstakes or receipt, acceptance, possession and/or use of any Prize, or of any misuse or malfunction of any Prize awarded, including, but not limited to: (a) unauthorized human intervention in the Sweepstakes; (b) technical errors related to computers, servers, providers, or telephone, or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Sweepstakes, the processing or selection of entries, or the contacting or announcement of potential winners; (f) injury or damage to persons or property, including from your and/or any third party use of the Prize; or (g) any warranty with respect to any Prize or component thereof. You further agree, to the extent permissible by law, that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall the Released Parties be liable for attorneys' fees. To the extent permissible by law, you waive the right on behalf of yourself, successors, heirs, personal representatives and assigns to claim any damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages regardless of whether Sponsor knew or had reason to know of the possibility thereof. You acknowledge and agree that your participation in the Sweepstakes and your receipt or use of any prize is done solely at your own risk.

The Released Parties are not responsible for the errors, omissions, acts or failure to act of any party or entity conducting a specific activity on its behalf in connection with the Sweepstakes. THE PRIZES ARE AWARDED “AS IS” AND SPONSOR DOES NOT MAKE ANY, AND HEREBY DISCLAIMS ANY AND ALL, REPRESENTATIONS AND WARRANTIES OF ANY KIND REGARDING THE PRIZE(S).

13. **PUBLICITY.** Except where prohibited, participation in the Sweepstakes (including use of any Prize) constitutes your consent to Sponsor’s and its agents’ use of your name, likeness, photograph, video, prize footage, voice, opinions and/or hometown and state for promotional purposes worldwide, in perpetuity, in any and all media, manner, and formats now known or hereafter devised, without further payment or consideration.

14. **DISPUTES.** Except where prohibited, you agree that any and all disputes, claims and cases of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in New York County, New York. You further agree that (1) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Sweepstakes, but in no event attorneys’ fees; and (2) under no circumstances will you be permitted to obtain awards for, and you hereby waive all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, your rights and obligations, or the rights and obligations of Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of New York, without giving effect to any choice of law or conflict of law rules (whether of New York or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than New York. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials or notifications and these Official Rules, these Official Rules shall prevail, govern and control.

15. **JURISDICTION.** The Sweepstakes and these Official Rules shall be exclusively governed by and construed in accordance with the laws of the State of New York, without regard to conflicts of law provisions. Entrants submit to exclusive personal jurisdiction, and agree that any dispute shall be brought, in the state and federal courts in New York County, New York.

16. **RESULTS.** To request the names of the Winners, send a self-addressed, stamped envelope to: **Revolut Black Friday Sweepstakes, Revolut Technologies Inc., 53 Beach Street, Floor 3, New York, NY 10013.** Requests must be received by January 13, 2023.