

Terms & Conditions - Revolut Contactless Payment Promotion

What is this Promotion about?

As part of the Revolut Contactless Payment Bonus Promotion (the "Promotion"), Revolut is offering a Bonus when a select number of qualifying contactless payment purchases are made via Google Pay, Apple Pay, or any other type of contactless payment supported by Revolut (each a "Contactless Purchase"), to select existing Revolut customers who receive the Promotion through either the Revolut App or in an email sent to the email address associated with the customer's Revolut account (the "Promotional Email").

This Promotion is not sponsored by or in any way affiliated with Google Pay, Apple Pay, or any other contactless payment provider. Any questions, comments, or complaints regarding the Promotion should be directed to Revolut and not to any third party.

Customers who receive the Promotion through the unique link in the Revolut App or Promotional Email will be eligible to receive a USD bonus amount deposited directly to their Revolut account when a certain number of qualifying Contactless Purchases are made over a certain period of time, as described in the Revolut App or Promotional Email (the "Bonus").

This Promotion is not available for Revolut Business accounts or Revolut <18 accounts.

In order to qualify for the Promotion and receive the Bonus you must receive the Promotion via your Revolut App or a Promotional Email. **This Promotion is valid for two (2) weeks from the date the Promotion is received through the Revolut App or the Promotional Email (the "Promotion Period")**. The Promotion Period end date will be displayed within the Revolut App and the Promotional Email.

Purchases that have been initiated after the end of the Promotion Period are not eligible to count toward the Bonus. 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.

Any Bonus paid through this Promotion will only be awarded following the successful completion of the number of required Contactless Purchases that is stated in your Revolut App or Promotional Email (each a "Qualifying Contactless Purchase"). Qualifying Contactless Purchases are subject to the minimums and exclusions stated in the Qualifying Contactless Purchases section below.

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 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:

- Receive the Promotion through your Revolut App or the Promotional Email during the Promotion Period;
- Link your Revolut virtual or physical card to Google Pay, Apple Pay, or another contactless payment method within the Revolut App; and,
- Use your Revolut virtual or physical card to make Qualifying Contactless Purchases during the Promotion Period.

You must complete the above steps by the end of the Promotion Period in order to receive the Bonus. Only those Qualifying Contactless Purchases made during the Promotion Period will be eligible to earn the Bonus.

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 App. Qualifying transactions made with Revolut virtual cards during the Promotion Period are eligible for the Bonus.

How do I get my Bonus?

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 Bonus, which is a USD Bonus amount (as displayed within the Promotion on the Revolut App or Promotional Email), deposited directly to your Revolut account. To receive the Bonus, you must make or exceed the number of Qualifying Contactless Purchases required within the period of time shown in the Revolut App or Promotional Email prior to the end of the Promotion Period.

The Bonus will be credited to your account approximately seven (7) days after the Promotion Period end, 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 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 a Bonus is owed to you, we will credit any amounts due to you as soon as possible.

If you make an Contactless Purchase within the Promotion Period but it is refunded, reversed, or canceled (causing the number of required Contactless Purchases to fall below the qualifying threshold stated in the Revolut App or Promotional Email) you will not be entitled to the Bonus and, if we've already credited your account with a Bonus, we reserve the right to reverse the Bonus. 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.

Qualifying Contactless Purchases

This Promotion applies only to those Qualifying Contactless Purchases made during the Promotion Period, subject to the following limits and exclusions:

Minimum Transaction Amounts: The transaction amount of each Contactless Purchase must be \$5.00 USD or more in order for the Contactless Purchase to become a Qualifying Contactless Purchase that counts toward the Bonus.

Minimum Number of Qualifying Contactless Purchases: You must make at least the minimum number of Qualifying Contactless Purchases (which is stated in the Revolut App or Promotional Email) in order to qualify for the Bonus.

Exclusions: Qualifying Contactless 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.

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 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 App. 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.