

# Revolut Finimize Promotion

## What is this Promotion about?

As part of the Revolut x Finimize Promotion ("the Promotion"), Revolut is offering customers and potential customers of Finimize the opportunity to sign up to Revolut for the first time (a "New Revolut Customer") and receive:

1. 6 months of the Finimize Premium subscription plan for free (the "Finimize Free Trial"). **The Finimize Subscription Offer will not be available to you if you already have an active Finimize Premium account;** and
2. Three (3) months free subscription to Revolut Premium (the "Premium Trial"). **The Premium Trial offer will not be available to you if you already have an active Revolut Premium account;** and
3. \$10 sign up bonus deposited to your new Revolut account (the "Cash Reward Offer").

**Cash Reward Offer** - amount of funds in the form of a cash reward that you can use for any physical or virtual Revolut card payments. You will have access to the funds after you make an initial transaction of a minimum of \$1 using your physical or virtual Revolut card and redeem 6 Months Finimize Premium.

In order to receive 6 Months Finimize Premium, 3 Months Revolut Premium, and Cash Reward Offer you must sign up to Revolut through a unique link from Finimize between 26th October 2022 12:00 UTC and 26th April 2023 at 12:00 UTC (the "Promotion Period").

## 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);
- Either receive marketing directly from Finimize about this Promotion or see the Promotion marketed in Finimize's app and/or on Finimize's website and/or on their social media so you can follow the below steps to benefit from the Promotion; and,
- Be a New Revolut Customer.

You will also need to complete the following steps:

- Click on the unique link in the from Finimize - this link will redirect you to Revolut's website where you will need to provide your phone number. 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 Premium Trial;
- Follow the steps for opening a Revolut Personal account with a and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period. If you already have a Revolut Personal account you won't be eligible for this Promotion;
- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in the United States with no restrictions on your account before the end of the

Promotion Period.

You must complete the above steps by the end of the Promotion Period in order to receive the reward.

## 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 Premium or Metal subscription" section of the [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. Remember, you can use the virtual cards to qualify for this promotion.

## How do I start my Revolut Premium Trial?

In order to start your Revolut Premium Trial, you will need to upgrade your Revolut account to a Premium subscription plan **within 72 hours** of opening your Revolut account. As long as you do so before the 72 hour cutoff, your Revolut Premium Trial will start when you upgrade.

You may choose to sign up for any of Revolut's prepaid card plans, which are each subject to the Revolut [Cardholder Terms](#). Just so you know, the terms and conditions for your Premium subscription plan (see [Plus, Premium and Metal Terms](#)) will apply to you during your Revolut Premium Trial. We will not charge you the Premium monthly subscription fee for the period of time included in your Revolut Premium Trial. We'll tell you in the Promotion dashboard how long you'll receive your selected Premium subscription plan, free of the monthly fee, so you're aware before you sign up.

You have the right to cancel your Premium subscription during the Revolut Premium Trial (your "Cooling-off Period"). Note that the Cooling-off Period will last for the duration of the Revolut Premium Trial and not any longer.

If you ordered a card during your Revolut Premium Trial period and then cancel your Premium subscription plan before the end or at the end of your Revolut Premium Trial period, you may be subject to cancellation or downgrade fees (this fee varies depending on where you live, but it will be shown in the Revolut App before you downgrade). If you ordered a second card or additional Revolut cards and you decide to cancel your Premium subscription within your Cooling-off Period, you may also have to pay us back for the card delivery fees. Please refer to the [Fees page](#) to see the fees associated with card delivery.

After the Revolut Premium Trial ends, you will remain on a Premium Plan unless you tell us otherwise, and normal cancellation and billing rules will apply (see [Plus, Premium and Metal Terms](#)). Our Premium plan has a 12 month term whether you choose to pay-monthly or pay-annually. **Your Revolut Premium Trial period will not count towards the 12 month term.** After the Revolut Premium Trial ends, we'll start taking payments for your Premium plan either monthly or yearly depending on what you agreed to when you signed up for the Premium plan.

You can also end your Premium subscription at any time after the Revolut Premium Trial. However, you may have to pay fees 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 on the normal cancellation rules that apply once your Revolut Premium Trial ends.

## How do I get my Cash Reward Offer?

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 eligible to receive the Cash Reward Offer, which is \$10.00 USD, deposited directly to your new Revolut account.

To earn the Cash Reward Offer, you must make one (1) Qualifying Transaction of \$1.00 USD or more, with your Revolut physical or virtual card during the Promotion Period. We'll aim to credit the Cash Reward Offer to your account within seven (7) days from the date the Qualifying Transaction has posted, subject to these Promotion Terms. If you believe that you are owed a Cash Reward Offer that you have not received, please reach out to us via in-app chat and we will perform an investigation promptly. If it is determined that the Cash Reward Offer is owed to you, we will credit any amounts due to you as soon as possible.

**Qualifying Transactions exclude:** 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 this Promotion. In addition, purchases made using third-party payment accounts (services such as Venmo® and PayPal™, who also provide P2P payments), gambling, cryptocurrency purchases, and securities transactions (including stock purchases) are not eligible for this Promotion.

If you make a Qualifying Transaction on your virtual or physical Revolut card within the Promotion Period but it is reverted or you seek a refund, you will not be entitled to the Cash Reward Offer and if we've already credited your account with the Cash Reward Offer, we reserve the right to reverse that credit. In the latter case, we will consider the reversal of any credit transaction to have been done with your consent and the payment to have been authorized by you.

Only one Cash Reward Offer per eligible New Revolut Customer. This Promotion cannot be combined with any other promotions.

## 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 Premium Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Premium Trial). After your Premium 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 Premium Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Premium Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Premium Trial will last for in the Premium 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 reserve the right to reverse any Cash Reward Offer you receive during the Promotion Period if the payment that earned the Cash Reward Offer is refunded to you, you earned the Cash Reward Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Reward Offer, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Reward Offer transaction to have been done with your consent and the payment to have been authorized by you.
6. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
7. 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.
8. 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.
9. If you close your Revolut account or your account becomes suspended or restricted, the Premium Trial will be lost.
10. 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.
11. 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](#).
12. 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.
13. 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. 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.