

# Revolut Influencer Promotion Terms - Top Up

## What is this Promotion about?

As part of the Revolut x Influencer Top Up Promotion (the "**Promotion**"), Revolut is offering users in eligible markets the opportunity to sign up to Revolut for the first time and receive a Top Up Offer (the "**Offer**"). The Offer is an award in the form of a top-up that you can use for any physical or virtual Revolut card payments. Please read carefully these Terms and the eligibility criteria set out below.

In order to receive the Offer you must sign up to Revolut through a unique link from the Partner that has promoted the Offer (the "**Partner**"). The Promotion will run for a specific period of time (the "**Promotion Period**"). The Promotion Period and the amount of the Offer will be clearly set out on the Revolut page when you click on the unique link for the Promotion. It will also be set out on the Partner's website if the Partner operates this.

Users based in selected markets ("**Eligible Markets**") will be eligible for the Offer, as long as they meet the eligibility criteria within the Promotion Period. The eligibility criteria and Eligible Markets are set out below in "**Who is eligible for the Promotion?**".

If you are eligible you will need to complete the steps in "**What do I need to do to take part in the Promotion?**" before the end of the Promotion Period.

The Promotion Terms set out the rules that apply to the Promotion and you must comply with these Promotion Terms, as well as the terms that apply to your Revolut Personal account, at all times when participating in the Promotion.

These terms and conditions (the "**Promotion Terms**") govern a number of different promotions, (each a "**Revolut x Influencer Promotion**"). Each Promotion is brought to you by Revolut Ltd, Revolut Payments UAB ("**RPUAB**"), and Revolut Technologies Inc.

## Who is eligible for the Promotion?

To be eligible for the Promotion, you must:

1. Be a new Revolut Personal customer. If you are currently a Revolut customer, or have been a customer or started the sign-up process in the past, you are not a new customer and so are not eligible;
2. Live at a residential address in an Eligible Market;
  - a) An Eligible Market for Revolut Ltd customers is England, Scotland or Wales;

b) An Eligible Market for RPUAB customers is any market in the EEA where RPUAB provides services to customers except for Cyprus, Italy, Liechtenstein, Luxembourg, Malta, Portugal and Slovakia.

c) An Eligible Market for Revolut Technologies Inc. customers is solely the United States of America.

3. Follow the steps specified in the section below (“**What do I need to do to take part in the Promotion?**”) To follow these steps you will have to receive marketing directly from the Partner about the Promotion or see the Promotion marketed on the Partner’s website.

## What do I need to do to take part in the Promotion?

To take part in the Promotion you will need to complete all of the following steps. **You must complete all of the steps by the end of the Promotion Period in order to receive the Offer:**

1. Click on the unique link for the Promotion. This link will be on the Partner’s social media or website or will be contained in the email/SMS/push notification from the Partner;
2. This link will redirect you to Revolut’s website where you will need to provide your phone number. On the Revolut website, you will also be able to see the important details in relation to the Promotion, including the Promotion Terms, the Promotion Period and the amount of the Offer available to you;
3. Once you have provided your phone number, you will be directed to the sign-up flow for a Revolut Personal account. You will need to follow the steps for opening a Revolut Personal account and complete our Know Your Customer checks (“**KYC**”);
4. You will need to be onboarded successfully to Revolut. This means you will have to pass KYC with a registered address in an Eligible Market and there must be no restrictions on your account;
5. Once you pass your KYC, you will need to make your first Customer Top Up. Your first Customer Top Up can be of any value above £1 (or the equivalent required in your local currency) and can be made by bank transfer or by using a debit card that you have registered with us; and
6. Once you have topped up your account you will need to use your balance to order a physical card (the cost of the card will be shown clearly in the app before you buy it) and to make three virtual or physical Revolut card payments. Each card transaction must be for a value of more than £5 (or the equivalent required in your local currency). Each transaction must also be a genuine purchase (for example, card transactions to payment service providers and money transfers are not valid). Don’t worry - you won’t need your physical card before you can make your payments: you can easily generate a virtual card in the app and use it for this purpose. And if you don’t have enough balance for a particular transaction, you can make a further Customer Top Up by bank transfer or debit card.

## What other legal information should I know?

1. The Promotion is organized and offered:

a) for users resident in England, Scotland or Wales: by Revolut Ltd, a company whose registered address is at 7 Westferry Circus, London, E14 4HD;

b) for users resident in the Eligible Market in the EEA: by Revolut Payments UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania;

c) for residents of the United States: by Revolut Technologies Inc. a company whose registered address is at 1209 Orange Street, Wilmington DE, 1980, USA\*

\*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. 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.

2. We may suspend or end the Promotion before the end of the applicable Promotion Period if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may, at our discretion, end the Promotion for one Partner, multiple Partners or all Partners. Please contact support if you believe you qualify for a particular Offer 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. If we are going to change or cancel the Promotion before the Promotion Period ends, we'll give you notice through the Revolut app and/or by email. Any changes to the Promotion Terms do not affect your rights if you have already participated in the Promotion.

4. We reserve the right to reverse the Offer during or after the Promotion Period if the payment that earned the Offer is refunded to you, you earned the Offer fraudulently, if you breach the terms that apply to your Revolut account in order to get the Offer, or if we become aware that you did not comply with these Promotion Terms. We will consider the reversal of any Offer to have been done with your consent and the payment to have been authorized by you.

5. If you close your Revolut account or we suspend or restrict your account before we were due to credit your account with the Offer or between the time of qualifying for the Offer and

receiving the Offer that you were entitled to under this Promotion, you will lose your entitlement to the Offer.

6. Events beyond the control of Revolut may also occur that render the awarding of the Offer 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.

7. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as attempting to obtain an unfair advantage through deception) we may, in our sole discretion, take any actions we see fit in the circumstances.

8. The Partner 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 the Partner you must manage your marketing preferences with the Partner directly as this is outside of Revolut's remit. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our applicable Privacy Policy:

- a) in accordance with this [Privacy Policy](#) if you are a customer of Revolut Ltd or PUBAB; and,
- b) in accordance with this [US Privacy Policy](#), if you are a customer of Revolut Technologies Inc.

9. These Promotion 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 Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.

10. To the extent permitted by law these Promotion Terms shall be exclusively governed by and construed:

- a) in accordance with the laws of England and Wales if you are a Revolut Ltd customer;
- b) in accordance with the laws of Lithuania if you are an RPUAB customer. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live;
- c) in accordance with the laws of the State of New York, United States as set forth in the terms of the Revolut Prepaid Visa and Prepaid Mastercard [Cardholder Agreement](#), if you are a customer of Revolut Technologies Inc. and Metropolitan Commercial Bank (Member FDIC)

11. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with:

- a) by the competent court in England and Wales if they relate to a Revolut Ltd customer complaint;
- b) by the competent court in Lithuania or in the courts of any EU Member State where you reside if they relate to an RPUAB customer complaint;
- c) in accordance with the terms of the Revolut Prepaid Visa and Prepaid Mastercard Cardholder Agreement, including the Arbitration Provision, if you are a customer of Revolut Technologies Inc. and Metropolitan Commercial Bank (Member FDIC)

