# **Revolut Premium Cashback Boost**

## What is this Promotion about?

As part of the Revolut Premium Cashback Boost (the "Promotion"), Revolut is offering an additional 0.5% cashback on Qualifying Purchases, to select qualifying Revolut customers who upgrade to a Revolut Premium plan. "Qualifying Customers" are those select new or existing customers who are offered the Promotion either in the Revolut mobile application or in an email sent to the email address associated with the customer's Revolut account (each and collectively, the "Promotional Materials").

Customers who receive the Promotional Materials and sign up for the Promotion and a Revolut Premium account in the mobile application will be eligible to receive an additional 0.5% cashback on Qualifying Purchases made with their physical or virtual Revolut card (the "Cashback Boost Offer"). This Promotion may only be combined with select other Revolut promotions, as described in the Combinable Promotions section below.

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

In order to qualify for the Promotion and receive the Premium Cashback Boost Offer you

In order to qualify for the Promotion and receive the Premium Cashback Boost Offer you must see the Promotion displayed within your Revolut mobile application, activate the Promotion by upgrading to a Revolut Premium account prior to the deadline stated in the Promotional Materials, and make Qualifying Purchases with your Revolut physical or virtual card during the Promotion Period after the Promotion has been redeemed. Only those Qualifying Purchases made after you have redeem the Promotion will be eligible to earn the Cashback Boost Offer.

This Promotion is offered at Revolut's sole discretion and is not automatically available to you within the mobile application.

After the Promotion is activated, qualifying customers may redeem an extra 0.5% cashback on Qualifying Purchases until the end date stated in the Promotional Materials within the Revolut app (the "Promotion Period").

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, and only by those Revolut customers who are offered the Promotion within the Revolut mobile application or via the Promotional Materials.

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.

## Combinable Promotions

This Promotion may be combined with:

- One active Revolut 1% Cashback Promotion (terms found either here, here, or here); and
- The Revolut Premium Trial Promotion.

This means that if you are eligible for the two promotions listed above, that you can still activate this 0.5% Premium Cashback Boost Offer. When combining this Revolut Premium

Cashback Boost Promotion with the above eligible Combinable Promotions, you are eligible to earn:

- A total of 1.5% cash back on Qualifying Purchases when combining this Premium Cashback Boost Promotion with one active 1% Cashback Promotion, while the Premium Cashback Boost Promotion is active; and
- A one month trial of Revolut Premium, without the monthly subscription fee. See the Revolut Premium Trial Promotion terms for cancelation and downgrade fees that may apply.

Please note that while you can combine the Premium Cashback Boost Promotion and one Revolut 1% Cashback Promotion, you cannot be enrolled in more than one Revolut 1% Cashback Promotion at a time.

If you cancel your Revolut Premium Trial or your Revolut Premium subscription at any time during this Revolut Premium Cashback Boost Promotion Period, you will no longer be eligible for the Premium Cashback Boost Offer. Only Qualifying Purchases made while your Premium subscription is active qualify for the Premium Cashback Boost Offer.

If you sign up for the Revolut 1% Cashback Promotion and cancel your Revolut Premium Trial or subscription, you may still continue to earn the 1% cashback until the end of the Revolut 1% Cashback Promotion Period, subject to the Revolut 1% Cashback Promotion terms.

#### **Cashback Limits**

Cashback through this Promotion (and inclusive of any Combinable Promotions) 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 (ET +5) and ends at 23:59 UTC (ET +5) ("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);
- 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; and
- Upgrade to a Revolut Premium Trial and/or subscription plan.

You will also need to meet the following eligibility criteria:

- Be offered the Promotion within the Rewards section of the Revolut mobile application or via the Promotional Materials;
- Activate the Cashback Boost Offer through your Revolut mobile application by upgrading to a Revolut Premium account before the end of the Promotion Period (as set forth above in the offer on the Revolut mobile application);
- 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.

Remember: if you are not offered the Promotion either within the Revolut mobile application or via email, you are not eligible to participate in the Promotion.

This Promotion cannot be combined with any other Promotion except those listed above in the Combinable Promotions section.

If offered the Promotion, you must complete the steps outlined above in order to receive the Premium Cashback Boost Offer. Only those Qualifying Purchases made during the Promotion Period (and after redemption of the Promotion) will be eligible for the Premium Cashback Boost Offer.

What terms apply to my Revolut Account?

Revolut's prepaid card plans are each subject to the Revolut Cardholder Terms. 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 Boost 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 Boost Offer, which is 0.5% cashback on Qualifying Purchases made with your Revolut virtual or physical cards (after you have activated the Promotion) until the end of the Promotion Period, which is stated above. If one or more of the Combinable Promotions are canceled, the Revolut Premium Cashback Boost Promotion may be lost.

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 every fourteen (14) days, 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, or deduct the cashback amount from future cashback earned under this or any other Promotion, 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.

**Qualifying Purchases** 

The Cashback Boost 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 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.