

# Terms & Conditions - Revolut Student Referral \$10 Bonus

## What is this Promotion about?

As part of the Revolut Student Referral \$10 Bonus Promotion (the "Promotion"), Revolut is offering \$10.00 USD (the "\$10 Bonus") to New Revolut Customers who are students of Columbia University who sign up through the unique promotional link or QR code (the "Unique Referral Link"). A New Revolut Customer is defined as an individual who signs up to Revolut for the first time and has not previously opened a Revolut account of any kind (the "New Revolut Customer"). This Promotion is not available for Revolut Business accounts or Revolut Junior accounts.

New Revolut Customers must sign up and open a Revolut account through the Unique Referral Link, beginning on September 14, 2022 at 00:00 GMT and ending on December 31, 2022 at 23:59 GMT (the "Promotion Period"). In order to receive the \$10 Bonus, you must open a Revolut account (using your Columbia University student email) through the Unique Referral Link and make three (3) qualifying transactions, each of at least \$5.00 USD, with your Revolut Physical or virtual card (the "Qualifying Transaction"), within thirty (30) days of successfully opening your new Revolut account. See "Qualifying Transactions" section below for exclusions. 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.

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 student of Columbia University, with a valid Columbia University student email address; and,
- Be a New Revolut Customer.

You will also need to complete the following steps:

- Open the Unique Referral Link - 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 account;
- Follow the steps for opening a Revolut account and complete the Know Your Customer ("KYC") checks before the end of the Promotion Period;
- You must use your valid Columbia University student email address to sign up for the Revolut account in order to qualify for the \$10 Bonus;
- Be successfully onboarded to Revolut (this means you must pass KYC) with a valid US address and no restrictions on your account before 23:59 PM GMT or ET on December 31, 2022;
- Remember: if you already have a Revolut account you won't be eligible for this Promotion.
- Top up your account from an external source (like a card top-up or transfer from another bank, not a transfer from another Revolut account);

- Order a physical card and make three (3) Qualifying Transactions, each of at least \$5 or more, within thirty (30) days of opening your Revolut account. These must be genuine physical or virtual card transactions (for example, card transactions to payment, gambling, gift card or currency exchange service providers, and money transfers are not valid)
- You will not receive the \$10 Bonus (or may have a \$10 Bonus that has been previously paid reversed) if you reverse one of these steps after taking it. For example, if you immediately close your Revolut account, cancel your card before it arrives, or cancel/refund your card purchase.

You must complete the above steps by the end of the Promotion Period in order to receive the \$10 Bonus.

## 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 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. Remember, you can use the virtual cards to qualify for this promotion.

## How do I get my \$10 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 eligible to receive the \$10 Bonus, which is \$10.00 USD, deposited directly to your new Revolut account. To earn the \$10 Bonus, you must make three (3) Qualifying Transactions, each of \$5.00 USD or more, with your Revolut physical or virtual card, within thirty (30) days of opening your Revolut account. We'll aim to credit the Revolut \$10 Bonus to your account within seven (7) days from the date the third Qualifying Transaction has posted, subject to these Promotion Terms. If you believe that you are owed a \$10 Bonus 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 \$10 Bonus 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 \$10 Bonus and if we've already credited your account with the \$10 Bonus, 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 \$10 Bonus 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 can cancel this Promotion, or change these Promotion Terms at any time without notice.
4. We reserve the right to reverse any \$10 Bonus you receive during the Promotion Period if the payment that earned the \$10 Bonus is refunded to you, you earned the \$10 Bonus fraudulently, if you breach the terms that apply to your Revolut account in order to get the \$10 Bonus, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any \$10 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 \$10 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 the \$10 Bonus and receiving the \$10 Bonus, then the \$10 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. If you sign up to Revolut as part of this Promotion, Revolut will process 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 Paxos Trust Company. 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.