### **Revolut x Wanderlust Promotion**

#### What is this Promotion about?

As part of the Revolut x Wanderlust Sign Up Bonus Promotion (the "Promotion"), Revolut is offering:

- 12 months of the Wanderlust subscription plan for free (the "Wanderlust Subscription Offer"), and
- 1 month of the Revolut Premium subscription plan for free (the "Revolut Premium Trial").

The Wanderlust Subscription Offer will not be available to you if you already have an active Wanderlust subscription. Additionally, the Revolut Premium Trial will not be available to you if you already have a Revolut Personal account.

This Promotion will be available to New Revolut Customers (as defined below) who sign up for Revolut through a unique promotional link (the "Unique Link") from Wanderlust (the "Partner"). A New Revolut Customer is an individual who signs up to Revolut in the United States for the first time and has not previously opened a Revolut account of any kind within the United States (the "New Revolut Customer"). This Promotion is not available for Revolut Business accounts or Revolut <18 accounts.

In order to receive the Revolut Sign-Up Bonus, you must sign up to Revolut through a unique link from Wanderlust between the 7th of September 00:00 UTC and 23:59 on the 21st of January, 2023. The Promotion will be clearly set out on the Partner's website and social media when you click on the Unique Link for the Promotion (collectively, the "Advertising Materials"). The Advertising Materials will additionally set forth the amount of the Sign Up Bonus which can be earned by New Revolut Customers.

In order to receive the Sign Up Bonus, a New Revolut Customer must successfully open a Revolut account through the Unique Link and make three (3) qualifying transactions of at least \$1.00 USD, with your Revolut Physical or virtual card (the "Qualifying Transaction"), before the end of the Promotion Period. See the "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);
  and,
- Be a New Revolut Customer (as defined above).

You will also need to complete the following steps:

- Click on the unique link in the email/website/newsletter from Wanderlust or scan the QR code in the physical copy of your Wanderlust magazine. This link will redirect you to Revolut's website where you will need to provide your phone number in order to commence the sign up process. 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 Revolut Premium Trial;
- Follow the steps for opening a Revolut Personal account with a Premium subscription plan and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period. If you already have a Revolut Personal account you will not be eligible for this Promotion;
- Be successfully onboarded to Revolut (this means you must pass KYC) with a valid US address and no restrictions on your account before the end of the Promotion Period as specified in the Advertising Materials;
- Top up your account from an external source (e.g., 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 of at least \$1.00 USD or more prior to the end of the Promotion Period. This must be a genuine physical or virtual card transaction (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 Sign Up reward should you reverse one of these steps after redeeming the Sign Up reward. For example, should you immediately close your Revolut account, cancel your card before it arrives, or cancel/refund your card purchase, the Sign Up reward shall become automatically void

## How do I start my Revolut Premium Trial?

If you've met the eligibility criteria above, you will be able to take part in this Promotion.

After you make three qualifying physical or virtual Revolut card purchases and order a Revolut Premium card (at zero cost, should it be prior to the end of the Promotion Period), you can start your Wanderlust Subscription Offer. Revolut will send you a unique Wanderlust code by email within 30 days of your Revolut Personal account being successfully opened, and if you have made three qualifying physical or virtual Revolut card purchases.

You will need to click "Claim offer" in the email and you will be redirected to wanderlust.co.uk where your code will be automatically recognized. You'll either be instructed to create a new Wanderlust account or you will be instructed to log in to your existing account.

The Wanderlust Subscription Offer will not be available to you if you already have an actively subscribed account at the time of redeeming the unique Wanderlust code received in the email from Revolut.

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 the transaction is reverted or you seek a refund, you will not be entitled to the Sign Up Reward. Should Revolut have already credited your account with the Sign Up Bonus, Revolut reserves 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 Sign Up Reward is available for redemption per eligible New Revolut Customer, and eligible New Revolut Customer account. This Promotion cannot be combined with any other promotions.

Once all steps have been completed, 12 months of free Wanderlust subscription will be added to your account. Your Revolut Personal account must be successfully opened, and you need to have made at least three physical or virtual Revolut card Qualifying Transactions.

You must also have ordered your Revolut Premium physical card before the end of the Promotion Period.

Should you decide to not start your Wanderlust Subscription Offer until after the end of the Promotion Period; you will still be able to start your Wanderlust Subscription Offer as long as you redeem the unique Wanderlust code received in the email from Revolut within the Promotion Period.

Once your Wanderlust Subscription Offer expires, your Wanderlust subscription account access shall be revoked. Should you wish to continue using your Wanderlust account, you will need to pay the relevant Wanderlust Subscription fees associated with your Wanderlust account.

The following terms and conditions for your one month Premium plan (see Plus, Premium and Metal Terms) will be applicable to your account during your Revolut Premium Trial. We will not

charge you 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 one month Premium Plan for free so you're aware before you sign up - you'll also be able to see this information in these Terms.

The Promotion dashboard may be located within the Revolut app under user profile.

Once your Revolut Premium Trial expires, normal cancellation and billing rules will apply. We will charge you a fee for your subscription depending on which plan you agreed to when you signed up.

Should you order a card during your Revolut Premium Trial period and then subsequently cancel your one month Premium Plan before the end, or at the end of your Revolut Premium Trial period, you will be responsible for reimbursing Revolut for the applicable costs associated with the issuance of the card.

If your Revolut Premium Trial is for more than fourteen (14) days, then you have the right to cancel your selected subscription within the Revolut Premium Trial (the "cooling off period"). Once the Revolut Premium Trial period ends, normal cancellation rules shall apply.

#### Ordering a Premium card

If you cancel your new subscription within the cooling off period, but have ordered a Premium card, you'll have to pay us back for the card delivery fee.

Should you have ordered a second card or additional Revolut cards, and you decide to cancel your subscription within your cooling off period, you may have to pay an additional card delivery fee. Please refer to the **Premium fees** page to see the fees associated with card delivery.

## 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.

# 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 Sign Up Bonus you receive during the Promotion Period if the payment that earned the Sign Up Bonus is refunded to you, you earned the Sign Up Bonus fraudulently, if you breach the terms that apply to your Revolut account in order to get the Sign Up Bonus, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Sign Up 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 the Sign Up 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 Sign Up Bonus and receiving the Sign Up Bonus, then the Sign Up 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 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 Provision.	Mastercard	Cardholder	Agreement,	including t	he applicable	law and Arbitration