

What is this Promotion about?

As part of the Revolut x Badoo Promotion (“the Promotion”), Revolut is offering standard Badoo customers in the United States the opportunity to sign up to Revolut for the first time and receive:

- 6 months of Badoo Premium Plus subscription plan for free (the “Badoo Premium Trial”). The Badoo Premium Trial will not be available to you if you already have an active Badoo Premium account; and
- 3 months of Revolut Premium subscription (the “Revolut Premium Trial”);

In order to redeem the Promotion, you must sign up to Revolut through a unique link from Badoo between 00:00 BST on 28th September 2022 until 11.59pm BST 28th October 2022 (the “Promotion Period”) and meet the eligibility criteria listed below.

These terms (the “Promotion Terms”) set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in this Promotion.

Revolut Junior Accounts and Revolut Business Accounts do not qualify for 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
- Sign up to Revolut for the first time using a unique link in the Badoo app or a unique link shared on their social media (you will only receive marketing from Badoo if you have already provided your personal data to Badoo and have agreed to Badoo sending marketing to you).

You will also need to complete the following steps:

Once you click on the unique link, you will be redirected to Revolut’s website where you will be prompted to enter your phone number; and

You must follow the steps for opening a Revolut account, complete our Know Your Customer (“KYC”) checks and be successfully onboarded to Revolut without any restrictions on your account before the end of the Promotion Period; and,

Activate the Revolut Premium Trial and use your Revolut account virtual or physical card to make five (5) qualifying transactions of at least \$1.00 USD with your Revolut physical or virtual card (each a “Qualifying Transaction”) before the end of the Promotion Period to redeem the Badoo Premium Trial. See “Qualifying Transactions” section below for more details on excluded transactions.

Remember: If you already have a Revolut account or a Badoo Premium Account, you won’t be eligible for this Promotion.

Badoo Premium Plus offer shall not be available to you if you have previously used a trial or paid feature.

Once you have completed the above, you will be eligible for the Promotion and must follow the steps listed below in order to start your Revolut Premium Trial and Badoo Premium Trial.

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 start my Badoo Premium Trial?

You will be able to benefit from the Badoo Premium Trial offer once you have made five (5) Qualifying Transactions with your physical or virtual Revolut card.

Within 7 days of making the third Qualifying Transaction Revolut physical or virtual card, Revolut will send you a unique Badoo Premium Trial link by email, at the email address associated with your Revolut account (the "Badoo Offer Email"). You will need to click "Claim offer" in the email and will be redirected to Badoo's website. You'll either be instructed to create a new Badoo account or to log in to your existing standard Badoo account. Remember that the Badoo Premium Trial will not be available to you if you already have an active Badoo Premium account. Once you have created your new Badoo account or logged into your existing standard Badoo account, 6 months of Badoo Premium Plus subscription will automatically be added to your account, free of the monthly Badoo fee. Although your Revolut Premium account must be opened before the end of the Promotion Period, you will be able to redeem your Badoo Premium Trial offer within 60 days from the date the Badoo Offer Email was sent to you. Upon the expiry of your Badoo Premium Trial, your Badoo Premium Plus account will be closed. If you wish to continue using your Badoo Premium Plus account, you will need to pay the relevant fees for the subscription.

The Badoo terms and conditions for the Badoo Premium Plus account will apply to you during your Badoo Premium Trial. Please ensure you are aware of the terms and conditions and any charges that are applicable to your Badoo account.

Qualifying Transactions:

If you meet the eligibility criteria and complete the steps outlined in "What do I need to do to take part in this Promotion?", you must make five (5) Qualifying Transactions, each of \$1.00 USD or more, with your Revolut physical or virtual card during the Promotion Period in order to redeem the Badoo Premium Trial, as outlined above.

If you believe that you are owed a Badoo Premium Trial or Revolut Premium Trial that you have not received, please reach out to us via in-app chat.

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 PayPalTM, 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, the reverted transaction will no longer be deemed a Qualifying Transaction.

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 can cancel this Promotion, or change these Promotion Terms at any time without notice.
6. 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.
7. 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.
8. If you close your Revolut account or your account becomes suspended or restricted, the Premium Trial will be lost.
9. 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.
10. 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](#).
11. 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.
12. 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.