Revolut x Duolingo Promotion

What is this Promotion about?

As part of the Revolut x Duolingo Promotion ("the Promotion"), Revolut is offering new Revolut customers in the United States the opportunity to sign up to Revolut for the first time and receive:

- \$40 Cash Back on a qualifying Super Duolingo Annual or Family Plan Subscription web purchase made with your Revolut physical or virtual card; <u>or</u>,
- Up to \$14 Cash Back on a qualifying Super Duolingo Monthly Plan Subscription purchases, with a maximum of three (3) months per customer, for a total maximum redeemable reward value of \$40 (the "Cash Back Bonus").

The purchase(s) must be made with your Revolut physical or virtual card to qualify for Cash Back Bonus. You may earn the Cash Back Bonus on either the Super Duolingo Annual Subscription or the Super Duolingo Monthly subscription, but only up to a maximum total of \$40.00 Cash Back under this Promotion.

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.

In order to receive the Cash Back Bonus, you must receive the offer and sign up to Revolut through a unique link received from Duolingo or Revolut (a "Qualifying Customer") and complete the steps described in these Promotion Terms.

The Promotion will be available until a maximum of 5,000 Qualifying Customers sign up or until December 7, 2022, whichever occurs sooner (the "Promotion Deadline"). Qualifying Customers must successfully open a Revolut account and sign up for a Super Duolingo Annual or Monthly Subscription on Duolingo.com/super with their Revolut physical or virtual card by the Promotion Deadline to qualify for the Cash Back Bonus.

If you elect a Duolingo free trial, you must allow your card to be charged at the end of the Duolingo free trial period no later than December 21, 2022 (the "Qualifying Purchase") in order to qualify for the Cash Back Bonus . Once your card is charged, this will count as a Qualifying Purchase. You will not receive the Cash Back Bonus until your Revolut card has been successfully charged for a Super Duolingo Subscription plan.

Revolut Business and Revolut <18 Accounts are not eligible for this Promotion.

Offer valid only for Super Duolingo Subscriptions. Valid online via US website only at duolingo.com/super. Excludes in-app purchases via Apple or Google Play. Excludes Duolingo English Test and Readlang.com.

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 through an offer link received directly from Revolut or Duolingo about this Promotion.

You will also need to complete the following steps:

- Click on the unique link in the ad on the Duolingo language learning app 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 Deadline;
- 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 Deadline;
- Sign up for a Super Duolingo Subscription before the end of the Promotion Deadline; and,
- Allow your Revolut card to be charged for the Super Duolingo Subscription after the free trial period (if applicable), with the Qualifying Purchase charge occurring on or before December 21, 2022, to be eligible to receive the Cash Back Bonus.

Remember: if you already have a Revolut account you won't be eligible for this Promotion. If you already have a Super Duolingo Subscription, you are eligible to redeem the Cash Back Bonus on Monthly, Annual or Family Plan Subscription Renewals.

You must complete the steps above before the applicable deadlines in order to receive the Cash Back 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 Cash Back 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 Deadline, you will be eligible to receive a Cash Back Bonus depending on which qualifying Super Duolingo Subscription you purchased.

- Super Duolingo Annual or Family Subscription: You are eligible to receive a \$40.00 cash back bonus.
- **Super Duolingo Monthly Subscription**: You are eligible to receive cash back of up to \$14.00, on up to three (3) purchases, for a total maximum reward value of \$40.00 per Qualifying Customer.

Your Cash Back Bonus will be deposited directly to your Revolut account following a Qualifying Purchase of any Super Duolingo Subscription on Duolingo.com/super.

To earn the Cash Back Bonus, you must make the Qualifying Purchase with your Revolut physical or virtual card. **Remember: if you were offered a free trial by Duolingo, the Cash Back Bonus will only apply once the free trial has ended and your Revolut card has been charged.** We'll aim to credit the Cash Back Bonus to your account within seven (7) days from the date the Qualifying Purchase has posted, subject to these Promotion Terms. The award of Cash Back Bonus could take up to forty-five (45) days in certain circumstances. If you believe that you are owed a Cash Back 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 a Cash Back Bonus is owed to you, we will credit any amounts due to you as soon as possible.

If you make the Qualifying Purchase on your virtual or physical Revolut card but it is reverted or you seek a refund, you will not be entitled to the Cash Back Bonus and if we've already credited your account with the Cash Back 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.

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 Cash Back Bonus you receive during the Promotion if the payment that earned the Cash Back Bonus is refunded to you, you earned the Cash Back Bonus fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Back Bonus, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Back 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 Cash Back 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 Cash Back Bonus and receiving the Cash Back Bonus, then the

Cash Back 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. Duolingo 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 Duolingo you must manage your marketing preferences with Duolingo directly as this is outside of Revolut's control. 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 Crypto LLC. 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.