

Revolut x Sweatcoin Promotion

What is this Promotion about?

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

1. Three (3) months of the Revolut Premium subscription plan for free (the "Revolut Premium Trial"). **The Revolut Subscription Offer will not be available to you if you already have an active Revolut Premium account;** and
2. Six (6) months of the Sweatcoin Premium subscription plan for free for iOS users (the "Sweatcoin iOS Subscription Offer") or three (3) months of the Sweatcoin Premium subscription plan for free for Android users (the "Sweatcoin Android Subscription Offer") (the Sweatcoin iOS Subscription Offer and Sweatcoin Android Subscription Offer are also called in these Promotion Terms the "Sweatcoin Subscription Offer"). The Sweatcoin Subscription Offer will not be available to you if you already have an active Sweatcoin Premium account.

In order to receive Six (6) Months Sweatcoin Premium, and three (3) Months Revolut Premium, you must sign up to Revolut through a unique link from Sweatcoin between November 23, 2022 at 00:00 UTC and July 14, 2023 at 00:00 UTC (the "Promotion Period").

If you already have a Sweatcoin Premium account or Revolut Personal account you won't be eligible for this Promotion. Revolut <18 accounts and Revolut Business accounts are not eligible 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,
- Either receive marketing directly from Sweatcoin about this Promotion or see the Promotion marketed in Sweatcoin's app and/or on Sweatcoin's website and/or on Sweatcoin's social media so you can follow the below steps to benefit from the Promotion (each and collectively, the "Promotional Materials").

You will also need to complete the following steps:

- Click on the unique link in the Promotional Materials - 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 Personal account and will be offered the Premium Trial (if applicable);
- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period. Remember: If you already have a Revolut Personal account you won't be eligible for this Promotion;

- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in the United States with no restrictions on your account before the end of the Promotion Period).
- To activate your Sweatcoin subscription offer, you must make at least three (3) qualifying transactions of \$0.01 USD or more using your new Revolut physical or virtual card before the end of the Promotion Period (each, a "Qualifying Transaction"). Each Qualifying Transaction must be a genuine purchase, as set forth in the Qualifying Transactions section below. Don't worry - you don't need a physical card to make a payment: you can easily generate a virtual Revolut card in the app and use it for this purpose. It doesn't matter whether three Revolut transactions are with Sweatcoin or another merchant, as long as you make your three transactions before the end of the Promotion Period.

You must complete the above steps **before the end of the Promotion Period** in order to receive the Revolut Premium Trial and the Sweatcoin Subscription Offer.

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 Revolut Premium Trial 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 Revolut's [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 Sweatcoin Subscription Offer?

If you meet the eligibility criteria and have completed the steps outlined in "What do I need to do to take part in this Promotion?", you will be eligible for a Sweatcoin Subscription Offer.

Once you have completed these steps and the Qualifying Transactions have been completed, Revolut will send you a unique Sweatcoin code by email within seven (7) days. You will need to click "Claim offer" in the email and you will be redirected to

<https://www.Sweatcoin.com/wp/terms/> where your code will be automatically recognized. You'll either be instructed to create a new Sweatcoin account or you will be instructed to log in to your existing account. The Sweatcoin Subscription Offer will not be available to you if you already have an active Sweatcoin Premium account at the time of redeeming the unique Sweatcoin code received in the email from Revolut.

Once all steps are completed, your free Sweatcoin Premium subscription will be added to your account (the Sweatcoin Premium subscription amount will depend on whether you are using an iOS or Android device - see the start of the Promotion Terms for more information). It doesn't matter if you don't start your Sweatcoin Subscription Offer until after the end of the Promotion Period - you'll still be able to start your Sweatcoin Subscription Offer as long as you redeem the unique Sweatcoin code received in the email from Revolut within 60 days of receiving it.

On the expiration date and time of your Sweatcoin Subscription Offer, your Sweatcoin Premium account will be closed. If you wish to continue using your Sweatcoin Premium account, you will need to pay the relevant charges for the subscription to Sweatcoin in line with Sweatcoin's terms and conditions. Revolut does not have any control over this part of the Promotion.

The applicable terms and conditions for the Sweatcoin account will apply to you during your Sweatcoin Subscription Offer and on the expiration of the Sweatcoin Subscription Offer. Please ensure you are aware of the terms and conditions and any charges that are applicable to your Sweatcoin account.

Qualifying Transactions

To redeem this Sweatcoin Subscription Offer, you must make at least three (3) Qualifying Transactions, each of at least \$0.01 USD or more, with your Revolut physical or virtual card before the end of the Promotion Period.

Qualifying Transactions exclude: Transactions under \$0.01 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 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 Sweatcoin Subscription Offer and if we've already credited your account with the Sweatcoin Subscription Offer, 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 Sweatcoin Subscription Offer per eligible New Revolut Customer.

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 Revolut Premium Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Revolut Premium Trial). After your Revolut Premium Trial period ends, billing and cancellation rules shall apply.
4. Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Revolut Premium Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Revolut Premium Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Revolut Premium Trial will last for in the Revolut 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. The applicable [Sweatcoin terms and conditions](#) for the Sweatcoin account will apply to you during your Sweatcoin Subscription Offer and on the expiration of the Sweatcoin Subscription Offer. Please ensure you are aware of the terms and conditions and any charges that are applicable to your Sweatcoin account. Revolut will not be responsible for any issues, queries or claims that you may have in relation to your Sweatcoin account. You must contact Sweatcoin directly in relation to this.
6. Sweatcoin 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 Sweatcoin you must manage your marketing preferences with Sweatcoin directly as this is outside of Revolut's boundaries.
7. We can cancel this Promotion, or change these Promotion Terms at any time without notice.
8. 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.

9. 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.
10. If you close your Revolut account or your account becomes suspended or restricted, the Revolut Premium Trial will be lost.
11. 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.
12. 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](#).
13. 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.
14. 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.