

Revolut x Wall St Meme's Promotion

What is this Promotion about?

As part of the Revolut x Wall St Meme's Inc Promotion ("the Promotion"), Revolut is offering potential customers in the United States the opportunity to sign up to Revolut for the first time (a "New Revolut Customer") and receive:

- 1 month free subscription to the Metal plan (the "Metal Trial"); and,
- a Revolut metal card, subject to these Promotion Terms (the "Metal Card").

In order to receive the Metal Trial you must sign up to Revolut through a unique link from Wall St Meme's Inc between 26th September 2022 and 26th October 2022 (the "Promotion Period"). In order to receive the Metal Card for free, a New Revolut Customer must successfully open a Revolut account through the Unique Link and make at least three (3) qualifying transactions of \$1.00 USD or more, with your Revolut Physical or virtual card (each a "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, 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 <18 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);
- Be a New Revolut Customer; and
- Either receive marketing directly from Wall St Meme's Inc about this Promotion or access the link where the Promotion is marketed.

You will also need to complete the following steps:

- Click on the unique link in the social media promotion from Wall St Meme's Inc - 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 Metal Trial;
- Follow the steps for opening a Revolut account with a Metal plan and complete our Know Your Customer ("KYC") checks before the end of the Promotion Period.
- Be successfully onboarded to Revolut (this means you have to pass KYC) with a valid US residential address and no restrictions on your account before the end of the Promotion Period (26th September 2022 - 26th October 2022).
- 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);

- In order to avoid cancellation fees, make three (3) Qualifying Transactions of at least \$1 or more. This must be a genuine physical or virtual card transaction. Please see below for exclusions to Qualifying Transactions.

Remember: If you already have a Revolut account, you won't be eligible for this Promotion.

You must complete the above steps by the end of the Promotion Period in order to receive the Metal Trial and receive a free Metal card.

How do I start my Metal Trial?

In order to start your Metal Trial, you will need to upgrade your Revolut account to a Metal subscription plan within 72 hours of opening your Revolut account. As long as you do so before the 72 hour cutoff, your Metal Trial will start when you upgrade.

You have the right to cancel your Metal subscription during the Metal Trial (your "Cooling-off Period"). Note that the Cooling-off Period will last for the duration of the Metal Trial and not any longer.

Revolut's prepaid card plans are each subject to the Revolut [Cardholder Terms](#). The terms and conditions for your selected Metal Plan along with the Cardholder Terms will apply to you during your Metal Trial.

We will not charge you a monthly Metal plan fee for the period of time included in your Metal Trial. We'll tell you in the Metal Trial Promotion dashboard how long you'll receive your Metal Plan, free of the monthly fee, so you're aware before you sign up. After your Metal Trial ends, by default you will remain on the Metal Plan unless you tell us otherwise, and normal billing will apply.

You may access all of the Metal features during the Metal Trial even if you do not order a physical Metal card. If you order a Metal card during the Metal Trial, you may keep the Metal card even after the trial ends, however, fees may apply.

If you order a Metal card during your Metal Trial period and then cancel your Metal Plan before the end or at the end of your Metal Trial period, you may be subject to cancellation and downgrade fees. Be sure to carefully review the following cancellation and downgrade fees that may apply to you.

Metal Trial Cancellation and Downgrade Fees:

- If you participate in the Metal Trial and order a Metal card, and fail to make the three (3) Qualifying Transactions, a fee of up to \$55.00 will apply.
- If you cancel after the Metal Trial end date, and fail to make the three (3) Qualifying Transactions you will be charged a \$30.00 Cancellation Fee, even if you do not order a Metal card.

To avoid cancellation and downgrade fees, ensure that you complete the three (3) Qualifying Transactions during the Promotion Period. The Qualifying Transactions can be of any value (\$1.00 USD or greater) and can be made on either the Metal or virtual cards. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan. After the Metal Trial period ends, normal cancellation rules will apply and we'll start taking payments for your subscription either monthly or yearly depending on what you agreed to when you signed up for the paid plan. Make sure you remember that our paid plans are all on 12 month terms whether you choose to pay-monthly or pay-annually. The 12 month term does not include the Metal Trial period meaning that after the Metal Trial, you will be responsible for a 12 month fee if you choose to pay-annually. You can leave these paid plans early, but fees may

apply if you do. Please refer to Schedule A of the [Cardholder Agreement](#) for complete cancellation and downgrade details.

Qualifying Transactions

To avoid being charged cancellation and downgrade fees for your Metal Card, you must make three (3) Qualifying Transactions, each of \$1.00 USD or more, with your Revolut physical or virtual card during the Promotion Period.

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, the transaction will not count toward the three (3) total Qualifying Transactions needed, and you may be subject to cancellation and downgrade fees as set forth above.

Only one Metal Trial and Metal Card 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 agree to give you a Metal Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Metal Trial). After your Metal 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 Metal Trial period will not count towards the 12 month term. This promotion will run from the day you are able to see the Metal Trial Promotion dashboard in your Revolut app until an end time and date of our choice. We will show you how long your Metal Trial will last for in the Metal 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 Metal 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.