

## Who is eligible for this Promotion

We are inviting selected customers of Revolut Technologies Singapore Pte. Ltd ("**Revolut**") to sign up to one of our paid personal subscription plans (Premium or Metal; "**Paid Plan**") at a discounted fee for a fixed period of time ("**Discounted Fees Offer**") and to order the Chromatic card (the "**Special Edition Card**") for free for a limited period of time (the "**Promotion**"). The selected customers will be able to access the Promotion by clicking through the relevant screens in the Promotion dashboard in their Revolut app.

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 account at all times when participating in this Promotion.

This Promotion will run from 00:00 SST on Thursday 15 December 2022 until 11.59pm SST Thursday 22 December 2022 (the "**Promotion Period**").

## Who is eligible for the Promotion?

The Promotion will be available to all Revolut Technologies Singapore Pte. Ltd customers who have passed our Know Your Customer requirements and are in the process of being onboarded or have been successfully onboarded as Revolut Standard, Metal or Premium plan customers. Customers will be shown the Promotion dashboard in their Revolut app during the Promotion Period. If you cannot see this dashboard in your app, you are not eligible.

## What is the Discounted Fees Offer?

For Eligible Customers, Revolut is offering a discount of S\$1 on the subscription fees for the Metal or Premium Plan for your first month.

Additionally, we are waiving the fees for the first Special Edition Card you order when you upgrade to a higher plan than your existing plan.

For instance, when you upgrade from Standard to Premium/Metal Plan; or

When you upgrade from Premium to Metal plan.

There are thus no fees charged to you for the upgrade on the Special Edition Card in this instance.

However, the usual fees apply for additional cards applied for thereafter. You may refer to the [Fee Page for Metal Plan](#) and [Fee Page for Premium Plan](#) for more details on the fees for the paid Revolut Cards.

Please also be advised that for existing Premium and Metal customers with no plan upgrades, a S\$21.99 fee will be levied if you order the Special Edition Card.

## How do I start my Discounted Fees Offer?

Starting your Discounted Fees Offer or ordering your Special Edition Card under this Promotion is easy. As long as you are able to see the Promotion dashboard in your Revolut app, all you need to do is sign up to a Paid Plan (for Standard plan customers) or upgrade to a higher tier Paid Plan (for Plus or Premium plan customers), or order your Special Edition Card. You must do this during the Promotion Period.

The terms and conditions for your selected Paid Plan (see [Plus, Premium and Metal Terms](#)) will apply to you during your Discounted Fees Offer. We will charge you the discounted fee for the period of time included in your Discounted Fees Offer. We'll tell you in the Promotion dashboard how long you'll receive your selected Paid Plan at a discounted fee, whether it's for a month or shorter or longer than that so you're aware before you sign up.

After your Discounted Fees Offer ends, by default you will remain on your selected Paid Plan unless you tell us otherwise, and normal cancellation and billing rules will apply (see [Plus, Premium and Metal Terms](#)). Our Paid Plans have a 12 month term whether you choose to pay-monthly or pay-annually, and your Discounted Fees Offer period will count towards the 12 month term. Both during the Discounted Fees Offer and after the Discounted Fees Offer ends, we will take payments for your selected Paid Plan either monthly or yearly depending on what you agreed to when you signed up for the Paid Plan.

## Fees for ending or downgrading your Paid Plan subscription

You can end your Plus, Premium or Metal subscription at any time (we call this a downgrade). However, you may have to pay a fee as detailed below. See "Fees for downgrading your Plus, Premium or Metal subscription" in the [Plus, Premium and Metal Terms](#) for more information. In order to check the start date of your subscription and to check how you can downgrade, please go to the 'Profile' section on your Revolut app and check your 'Price Plan'. Once you downgrade, you'll become a Standard user again (a personal account holder who does not pay a subscription for the Plus, Premium or Metal service).

The fees for ending or downgrading your subscription are set out below.

### **If you downgrade within 14 days**

If you pay your subscription in monthly instalments, we'll give you a full refund of your subscription. If we sent a Special Edition Card to you, we may deactivate the card and you will need to repay the delivery fee for the card (this fee varies depending on where you live, but we will show you it in the App before you downgrade). This fee applies in addition to the fee you must pay for any Plus, Premium or Metal card you have received as part of your upgrade. See "Fees for downgrading your Plus, Premium or Metal subscription" in the [Plus, Premium and Metal Terms](#) for more information.

If you pay the full subscription once a year, we'll give you a full refund of your subscription. If we sent a Special Edition Card to you, we may deactivate the card and you will need to repay the delivery fee for the card (this fee varies depending on where you live, but we will show you it in the App before you downgrade). This fee applies in addition to the fee you must pay for any Plus, Premium or Metal card you have received as part of your upgrade. See "Fees for

downgrading your Plus, Premium or Metal subscription” in the [Plus, Premium and Metal Terms](#) for more information..

#### **If you downgrade after 14 days but within 10 months**

If you pay your subscription in monthly instalments, we won't make any refund and you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription. We'll also charge a break fee equal to two months' subscription.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid, but we won't charge a break fee.

#### **If you downgrade after more than 10 months**

If you pay your subscription in monthly instalments, you'll have to pay the subscription for the month in which you tell us you'd like to end or downgrade your subscription, but we won't charge a break fee.

If you pay the full subscription once a year, we won't refund any of the full year's subscription you paid and we won't charge a break fee.

## What other legal information should I know?

- For customers based in Singapore, this Promotion is organised and offered by Revolut Technologies Singapore Pte. Ltd, a company whose registered address is at 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712.
- This Promotion is governed by these Promotion Terms. We can cancel this Promotion, or change these Promotion Terms , at any time without notice.
- 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. We will process your personal data in line with our [Privacy Policy](#).
- 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.
- The official version of these terms and conditions is the English version. We may provide translations as a courtesy, but the English language version shall prevail and be used in any dispute or proceedings.
- For the customers of Revolut, to the extent permitted by law, these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Singapore. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Singapore.