

[No Longer Running]

1. What is this Campaign about?

This campaign (the "**Campaign**") allows the first 500 Revolut customers who top up their Revolut account a minimum of S\$100 (other than by credit card) and spend a minimum of S\$3,000 on eligible travel related purchases made using their Revolut card to earn 3% cashback (up to a maximum of S\$150).

Although this cashback is earned on eligible travel purchases, the Campaign is offered by Revolut Technologies Singapore Pte. Ltd. ("**Revolut**", "**we**," "**our**" or "**us**").

The Campaign is governed by these terms and conditions (the "**Terms**").

The Campaign commences at 00:00 on 1 May 2022 and concludes at 23:59 on 31 May 2022 (GMT+8) (the "**Campaign Period**").

2. Who is eligible for the Campaign?

Anyone who is a customer of Revolut who has an active account (meaning it is not suspended or restricted), and who is legally residing in Singapore, is eligible for the Campaign.

You must continue to meet these criteria until your cashback is paid. For example, if you earn a cashback, but your account is restricted before it is paid, you will become ineligible and not receive a cashback.

3. How do I earn the cashback?

To earn the cashback, you must:

- spend a minimum of S\$3,000 on eligible travel related purchases;
- top up your Revolut account a minimum of S\$100 by either a bank transfer or debit card;
- make those purchases on your Revolut card; and
- be amongst the first 500 customers to do this.

An eligible travel related purchase is any purchase which:

- is made in-store at a merchant outside of Singapore using a Revolut card; or
- is made to a merchant based in Singapore whose merchant category code is travel related.

A merchant category code (or "**MCC**") is a code which identifies which sector a merchant is from. We do not control and cannot change these MCCs (even if you think they are not correct).

The following MCCs are travel related for the purpose of this Campaign:

- airlines and air carriers (MCCs 3000-3302 and 4511);
- hotels, motels, resorts (MCCs 3501-3999 and 7011);
- cruise lines (MCC 4411); and
- travel agencies or tour operators (MCC 4722).

Your purchases must be genuine purchases of goods or services that are not reversed. For example, any purchase of a voucher which is refundable or exchangeable for cash, or which is otherwise refunded, is not eligible and will not earn a cashback.

You further acknowledge and agree that in the event that Revolut (in its reasonable opinion) believes that you have breached these Terms or any applicable laws, or are not eligible, you will return any cashback within three days of our request, failing which you authorise us to deduct the same from your Revolut Account.

4. How much Cashback will I get?

The amount of cashback that you will receive is 3% on each eligible travel purchase, capped at a maximum of S\$150 over the Campaign Period.

The minimum threshold of cashback that can be paid is S\$90 (being 3% of the minimum spend of S\$3,000).

If you earn a cashback, we will deposit the cashback into your Revolut Account within thirty business days after the end of the Campaign Period.

6. What other legal information should I know?

1. You will be deemed to be participating in the Campaign if you do not reach out to us via in-app chat to inform us that you do not wish to participate within five business days of either receiving a cashback reward or receiving an email from us notifying you of your cashback reward (whichever is earlier).
2. We may, at our sole discretion, suspend, terminate or change the Campaign or these Terms without notice.
3. These Terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings.
4. To be eligible for the Campaign, you must comply with these Terms, and any other terms and conditions that apply to your account, at all times. We will determine your eligibility at our sole discretion, and reserve the right at any time to disqualify participants if we consider they have breached these Terms, breached applicable laws, or are otherwise not eligible.
5. If we believe that you have engaged in any fraud or material abuse of this Campaign we may in our sole discretion take any actions we see fit in the circumstances.
6. All decisions made by us under these Terms or in relation to the Campaign shall be final. We may, but are not required to, justify any of our decisions.
7. Only you and we have any rights under these Terms. They are personal to you and you cannot transfer any rights or obligations under it to anyone else.
8. These Terms shall be governed and construed in accordance with the laws of Singapore. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the exclusive jurisdiction of the competent court in Singapore.
9. Revolut shall not be liable for any loss (including, without limitation, indirect or consequential loss) in connection with the Campaign or any cashback, except any liability that cannot be

excluded by law (in which case that liability is limited to the minimum allowable by law). We accept no responsibility for any tax or other liability that may arise from the cashback.

10. By participating in this Cashback Campaign you consent to Revolut's, collection, holding, storage use, processing, transfer, disclosure and/or reporting (directly or indirectly) of your personal data to relevant third parties (including any persons who are involved in operating, administering or promoting this Cashback Campaign on behalf of Revolut), including but not limited to for the purposes of administering this Cashback Campaign, for contacting you regarding the same and for marketing purposes. You can find more information about how we use your personal data in our Privacy Policy (available at www.revolut.com/en-SG/legal/privacy). Save for the above, personal data relating to Revolut customers are kept confidential and will otherwise not be given to any other person except with the consent of the Revolut customer or as permitted by the Personal Data Protection Act 2012 (and subsidiary legislation)