Revolut Technologies Singapore Pte Ltd April 2023 New Users Cashback Promotion

Terms and Conditions

Welcome to the Revolut Technologies Singapore Pte Ltd April 2023 Public Transport Promotion (the "**Promotion**"), offered by Revolut Technologies Singapore Pte Ltd ("**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the Personal Terms, and the Fees and Charges Section.

Promotion Periods

The promotion period will be notified to you via email (the "Promotion Period").

What is the Promotion?

The Promotion is the opportunity for Eligible Customers to earn 5% cashback each week that they make at least three (3) Eligible Transactions.

The total cashback you can earn in one week is capped at S\$5.00 per week, and total aggregate cashback you can earn during the Promotion Period is capped at S\$10.00. This means that if your Revolut Card transactions made during the Promotion Period exceed S\$200.00, your cashback will remain capped at S\$10.00.

Who is eligible to participate in the Promotion?

To participate in the Promotion, you must be an Eligible Customer of Revolut.

An "Eligible Customer" is defined as a customer that has:

- only topped up his Revolut account via a linked bank account or external bank transfer (credit and debit card top ups are not eligible);
- personally received communications from Revolut inviting them to participate in the Promotion,
- passed Revolut 'Know Your Customer' checks and been onboarded,
- an active Revolut Standard, Premium or Metal account; and

• not previously closed a Revolut account or had an account become suspended or restricted.

What is an Eligible Transaction?

For the purpose of the Promotion, an "Eligible Transaction" is a physical or virtual Revolut Card transaction that is:

- · made in-store or online; and
- a domestic purchase.

For the avoidance of doubt, a Revolut Card transaction means you use your Revolut physical or virtual card to purchase genuine goods and/or services from a third-party merchant by entering the details of your Revolut physical or virtual card into their payment processing system. The transfers or exchange of funds, the purchase of cryptocurrencies or commodities, or the purchase of gift cards are examples of transactions which do not qualify as Revolut Card transactions.

What are domestic transactions?

Domestic transactions are:

- In-store transactions where the purchase is made in Singapore, and
- Online transactions where the merchant is located in Singapore.

For the purposes of assessing whether a purchase is a domestic purchase, we will rely on data provided to Revolut by third party card schemes.

When will I receive my cashback?

Revolut will credit the cashback into your Revolut account within ten (10) business days after the end of your respective Promotion Period.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Customer 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.

If a Revolut Card payment is subsequently reversed or declined at any time (either during or after the Promotion Period) then that payment will not be counted towards the cashback total (please note that we may debit any cashback you have already received from your Revolut account).

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any

such cashback and it will not be paid to you.

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 Promotion cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

Any disputes arising out of or in connection with these terms can be dealt with by the Courts of Singapore.