

Premium Subscription Referral Promotion

Terms and Conditions

Welcome to the Premium Subscription Referral Promotion (the "Promotion"), offered by Revolut Technologies Singapore Pte Ltd (U.E.N. 201721013G), a company whose registered office is 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712 ("RTSPL", "Revolut", "we", "our" or "us"). The terms and conditions ("Terms") of the Promotion are set out below and apply in addition to the other terms and conditions that apply to you as a customer of RTSPL, including the [Personal Terms, Fees and Charges Section](#) and the [Premium and Metal Terms](#).

Promotion Period

The Promotion will run for a specific period of time as clearly set out in the email communications you have received from Revolut (the "Promotion Period").

What is the Promotion about?

This Promotion is an opportunity for Eligible Customers to have three months of Revolut Premium subscription plan fees waived for each Eligible Invitee referred to Revolut (the "Premium Subscription Offer").

Eligible Customers can refer up to five Eligible Invitees as part of Promotion. That means Eligible Customers can have a maximum of fifteen months of Revolut Premium subscription plan fees waived under the Premium Subscription Offer.

Who can make referrals?

In order to make a referral as part of this Promotion, you must be an Eligible Customer of Revolut. An "Eligible Customer" is defined as a customer that during the Promotion Period has:

- personally received communications (e.g. email or in-app notification) from Revolut inviting you to participate in the Promotion;
- passed Revolut's 'Know Your Customer' checks and been onboarded;
- an active Revolut Standard account; and
- not previously closed a Revolut account or had an account become suspended or restricted.

For the avoidance of doubt, if you have not received an email directly from us, you will not be considered an Eligible Customer.

Who can I refer to Revolut?

In order to earn the Premium Subscription Offer, Eligible Customers must refer Eligible Invitees to become customers of Revolut. An "Eligible Invitee" is defined as a customer that during the Promotion Period has:

- clicked the unique referral link sent to them from an Eligible Customer;
- downloaded the Revolut app;
- applied for a new Revolut Standard, Premium or Metal account;

- passed Revolut 'Know Your Customer' checks and been onboarded; and
- not previously closed a Revolut account or had an account become suspended or restricted.

How do I receive my Premium Subscription Offer?

Eligible Customers will be entitled to the Premium Subscription Offer if the below instructions are followed by both the Eligible Customer and the Eligible Invitee.

Instructions for the Eligible Customer

For each Eligible Invitee, the Eligible Customers must:

- open the direct communication you received from Revolut regarding this Promotion;
- click on the "Invite friends" button; and
- send the Eligible Invitee an email containing your unique referral link (this message can be customised).

Instructions for the Eligible Invitee

The Eligible Invitee, upon receipt of the email invitation from the Eligible Customer, must:

- sign up to Revolut using the Eligible Customer's unique referral link;
- top up their Revolut account from an external source of funds (examples of acceptable external sources of funds include card top-ups and bank transfers, but does not include transfers from other Revolut accounts);
- order a physical Revolut card; and
- make three physical or virtual Revolut card payments, each for an amount greater than or equal to \$10, within 7 days of opening a new Revolut account (collectively, the "Eligible Card Payments").

For the avoidance of doubt, a card payment means you use your Revolut physical or virtual card to purchase 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. Transfers of funds within the Revolut app, or the purchase of cryptocurrencies or commodities within the Revolut app, do not qualify as card payments.

If an Eligible Invitee closes their Revolut account before making the Eligible Card Payments, cancels their Revolut card before it arrives, or cancels / refunds any of any of the Eligible Card Payments, you will no longer be entitled to the Premium Subscription Offer with respect to that particular Eligible Invitee.

How do I redeem my Premium Subscription Offer?

At the conclusion of the Promotion Period, we will calculate how many months of the Premium Subscription Offer you are entitled to. If you're eligible for the Premium Subscription Offer I, you'll receive an email from us within 10 business days of the end of the Promotion Period. This email will confirm the length of your Premium Subscription Offer, and it will direct you to the Revolut app to redeem the Premium Subscription Offer.

What happens if I cancel or downgrade my Premium subscription plan?

You will have until the end of the Premium Subscription Offer to cancel your Revolut Premium subscription plan at no additional cost. However, we won't refund amounts already paid. For example, if you order an additional Revolut Card beyond the Premium plan card allowance, and then cancel your paid subscription, you will not receive a refund.

After the Premium Subscription Offer ends, by default you will remain on the Revolut Premium subscription plan payable monthly unless you tell us otherwise, and normal billing rates apply. Revolut Premium subscription plans have a contract term of 12 months. You may cancel or downgrade the Revolut Premium subscription plan after the Premium Subscription Offer ends, but depending on the remaining subscription term fees may apply. Please refer to the [Personal Terms](#) and [Fees and Charges Section](#) for further information on fees, charges and break costs associated with ending a paid subscription.

What other legal information should I know?

Revolut reserves the right to change, modify and/or supplement these Terms, 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 Revolut Support if you believe you qualify for a particular benefit in relation to a promotion that has not been awarded to you. Events beyond the control of Revolut may occur that render the awarding of the Premium Subscription Offer impossible. Accordingly, RTSPL will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

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

For the avoidance of doubt, this Promotion is a one-sided campaign, where only the Eligible Customer (not the Eligible Invitee) benefits from the Premium Subscription Offer.