

[No Longer Running] What is the Cashback Campaign about?

This campaign (the "**Campaign**") allows customers of Revolut in Singapore to receive a capped cashback of up to 20% on eligible public transport spending in Singapore (the "**Cashback**") during the Campaign Period.

The Campaign starts at 00:00 on 1 June 2022 (GMT+8). The Campaign runs on a rolling monthly basis, ending at 23:59 on the last day of each month and beginning again at 00:00 on the first day of the next month. The Campaign can be extended by us at any time but is currently scheduled to end on 30 September 2022 (the "**Campaign Period**").

The Campaign is governed by these terms and conditions (the "**Terms**"). The Terms govern the relationship between each participant in the Campaign ("**you**") and Revolut Technologies Singapore Pte. Ltd. ("**Revolut**", "**we**," "**our**" or "**us**").

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 in the Campaign within five business days of either receiving a Cashback or receiving the email from us notifying you of your Cashback (whichever earlier).

Who is eligible to participate in the Cashback Campaign?

In order to participate in the Campaign, you must:

1. have downloaded the Revolut app;
2. have set up an account with Revolut, successfully onboarded, and not had your account suspended or restricted; and
3. be currently legally residing in Singapore.

Employees and contractors of Revolut and their immediate family members or persons living in the same households are not eligible to participate in the Cashback Campaign.

We will determine eligibility at our discretion, and may disqualify participants if we discover you have breached these Terms or any other terms that apply to your account.

How do I participate in the Campaign?

To participate in the Campaign, you must

1. top up your Revolut account by the minimum required amount each month (by bank transfer or card top up); and
2. use your Revolut card to make an eligible public transport transaction.

Remember, the Campaign resets every month. You must meet all the criteria above in each month you wish to participate in the Campaign.

An eligible public transport transaction means any spending made directly on bus and mass rapid transit / MRT.

These transactions must be genuine public transport transactions and must not be reversed or refunded.

You must perform these actions yourself. You cannot allow third parties to use your card for an eligible public transport transaction.

If we suspect you have not met these criteria, or breached these Terms, we may ask you for further information to help us make this assessment.

How much cashback will I get?

Your cashback will be paid as a percentage as the amount you spend on public transport, capped at a maximum of SGD\$10 each month. The exact percentage you will earn depends on the method you used to top up your account that month, and the amount you topped up.

Up to 30 June:

- If you make a bank top up of SGD\$200 or more, you will receive 20% cashback.
- If you make a card top up of any amount, you will receive 2% cashback.

On and after 1 July:

- If you make a bank top up or card top up (except credit card) of SGD\$300 or more, you will receive 20% cashback.
- If you make a bank top up or card top up (except credit card) of less than SGD\$300, you will receive 2% cashback.
- If you make a credit card top up of any amount, you will receive 2% cashback.

If you do not make a top up of at least these minimum amounts, you will not receive a cashback. The minimum amount of cashback that we can pay is SGD\$0.10. If the percentage of your transport spending eligible for a cashback is less than this amount, you will not be paid a cashback.

We will contact all participants who have been awarded any Cashback by email and deposit the Cashback amounts into their Revolut Account within thirty (30) business days after the end of each month.

What else should I know?

1. Your participation in the Campaign is subject to these Terms as well as the other terms and conditions that apply to your Revolut account.
2. We reserve the right to refuse participation, or to refuse to award any cashback to any participant in breach of these Terms or any applicable law.
3. You agree that if we (in our reasonable opinion) believe that you have breached these Terms or any other terms that apply to your account, you unequivocally authorise us to deduct from your account any cashback paid under the Promotion.
4. We may change these Terms, or change, suspend or stop the Campaign in our discretion at any time.
5. Participation in this Campaign is entirely at the risk of participants, and Revolut does not make any warranties in connection with the same to the furthest extent permitted by law.
6. 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).

7. We accept no responsibility for any tax or other liability that may arise as a result of the Campaign.
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. By participating in this 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 Campaign on behalf of Revolut), including but not limited to for the purposes of administering this Campaign, for contacting you regarding the same and for marketing purposes.
10. 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).