

Public Transport Cashback October 2022 Campaign

What is the Cashback Campaign about?

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

The Campaign starts at 00:00 on 1 October 2022 (GMT+8) and ends on 31 October 2022 (GMT+8). The Campaign can be extended by us at any time but is currently scheduled to end on 31 October 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. be a user who uses Revolut for the first time from 1 Oct 2022;
2. have downloaded the Revolut app;
3. have set up an account with Revolut, successfully onboarded, and not had your account suspended or restricted; and
4. be currently legally residing in Singapore.

Employees and contractors of Revolut 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 with a minimum sum of S\$300 during the Campaign Period (by bank transfer from your own account and such account must match your given name or debit card top up). For the avoidance of doubt, credit card top ups are not eligible; **and**
2. use your Revolut card to make an Eligible Public Transport Transaction.

An eligible public transport transaction means any spending made directly on bus and mass rapid transit / MRT ("**Eligible Public Transport Transaction**"). 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 Revolut 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.

On and after 1 October, if you make a bank top up or debit card top up (credit card top ups not eligible) of SGD\$300 or more, you will receive 20% cashback on the amount you've spent on Eligible Public Transport Transactions.

You will not receive a cashback if you fail to top up at least S\$300 to your Revolut card during the Campaign Period.

The minimum amount of cashback that we can pay is SGD\$0.10. If the cashback you have earned is less than the minimum 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).