

What is the Fee Waiver Campaign about?

As part of the International Fee Waiver Campaign (the "**Campaign**"), Revolut will provide international transfer fee waivers to customers in Singapore that meet the eligibility requirements during the Campaign Period.

The Campaign Period starts at 00:00 on 12 December 2022 (GMT+8) and ends on 23:59 on 13 January 2023 (GMT+8) for qualifying customers.

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**").

Who is eligible to participate in the Cashback Campaign?

In order to participate in the Campaign, you must:

1. Live at a residential address in Singapore;
2. Have received direct communication from us (via email or push notification within your Revolut app) inviting you to take part in the Campaign; and
3. Currently be on the Standard or Premium plan.

Employees and contractors of Revolut are not eligible to participate in this 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. Successfully complete an international transfer during the Campaign Period; and
2. Perform these actions yourself, i.e. you cannot allow third parties to use your Revolut account to complete the transaction.

You must 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 many international transfer fee waivers will I get?

Standard and Premium plan users will be granted three (3) fee waivers; for Premium users, this is on top of the one (1) fee waiver that comes with the Premium plan 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 at 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).