

What is the Promotion about?

As part of the Revolut x Partner Free Trial & Cash Award Promotion (the “**Promotion**”), Revolut Technologies Singapore Pte Ltd is offering users in Singapore the opportunity to sign up to Revolut for the first time and receive:

- a limited time free Revolut account subscription plan (the “**Free Trial**”); and
- a Cash Award - a cash award of SGD \$15 that we will credit in your account and that you can use for any physical or virtual Revolut card payments (the “**Cash Award**”). You will have access to the cash after you top up your Revolut Account and successfully make your first virtual or physical Revolut card payment. This first Revolut card transaction can be of any value above SGD \$0.01 and can be made to any merchant.

In order to receive the Free Trial and the Cash Award you must sign up to Revolut through a unique link provided by the specific Partner that has promoted the Free Trial and the Cash Award (the “**Partner**”). The Promotion will run for a specific period of time as that is clearly set out in the Partner’s app and/or on the Partner’s website and/or on their social media as well as on the Revolut page when you click on the unique link for the Promotion (the “**Promotion Period**”).

These terms and conditions (the “**Promotion Terms**”) govern a number of different promotions, each a “**Revolut x Partner Promotion**”, brought to you by Revolut Technologies Singapore Pte Ltd. Users based in Singapore will be eligible for the Free trial and Cash Award, as long as they meet the eligibility criteria within the Promotion Period. Details of the selected markets can be found below in “What other legal information should I know?”. The Promotion Terms set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut Personal account at all times when participating in the Promotion.

What do I need to do to take part in the Promotion?

To be eligible for the Promotion, you must:

- Live at a residential address in Singapore; and
- Either receive marketing directly from the Partner about the Promotion or see the Promotion marketed in the Partner’s app and/or on the Partner’s website and/or on their social media so you can follow the below steps to benefit from the Promotion (you will only receive an email/SMS/push notification from the Partner if you have already provided your personal data to the Partner and are happy for the Partner to send marketing to you).

You will also need to complete the following steps:

- Click on the unique link for the Promotion from the Partner’s website or the unique link for the Promotion received in the email/SMS/push notification from the Partner - this link will redirect you to Revolut’s website where you will need to provide your phone number. On the Revolut website, you will be able to see important details in relation to the Promotion including the Promotion Terms, Promotion Period, the Cash Award available to you, the details of the Free Trial including the subscription plan that is being offered as well as the

duration of your Free Trial. Once you have provided your phone number, you will be directed to the sign up flow for a Revolut Personal account and will be offered the Free Trial;

- Follow the steps for opening a Revolut Personal account and complete our Know Your Customer (“KYC”) checks before the end of the Promotion Period. **If you already have a Revolut Personal account you won’t be eligible for the Promotion;** and
- Be successfully onboarded to Revolut (this means you have to pass KYC with a registered address in an eligible market) with no restrictions on your account before the end of the Promotion Period;
- Top up your Revolut Personal Account and use your balance to make a successful card transaction of a value that is more than SGD \$0.01.

You must successfully complete all of the above steps by the end of the Promotion Period in order to receive the Free Trial and the Cash Award.

How do I start my Free Trial?

You can start your Free Trial and take part in the Promotion if you meet the eligibility criteria and have completed the steps outlined in “**What do I need to do to take part in the Promotion?**”. To start your Free Trial, you will need to complete the steps to upgrade your Revolut Personal account to the subscription plan you are being offered as part of the Free Trial **within 72 hours of your Revolut Personal account being successfully opened, even if the 72 hour period expires after the end of the Promotion Period.** Details of the subscription plan will be made available to you on the Revolut website before you sign up for a Revolut Personal account. This means your Revolut Personal account must be successfully opened before the end of the Promotion Period but it doesn’t matter if you don’t upgrade to the relevant subscription plan until after the end of the Promotion Period; you’ll still be able to start your Free Trial as long as you upgrade before the 72 hour cut off.

Just so you know, the terms and conditions for the subscription plan you are being offered as part of the Promotion (see [Plus, Premium and Metal Terms](#)) will apply to you during your Free Trial. We will not charge you for the period of time included in your Free Trial. The duration of the Free Trial will be made known to you when you click on the unique link for the Promotion. You will also be able to see this information in the Promotion dashboard in your Revolut App. On the expiry of the Free Trial, normal cancellation and billing rules will apply and we’ll start taking payments for your subscription either monthly or yearly depending on what you agreed to when you signed up for the paid plan. If you order a card during your Free Trial period and then cancel your subscription plan before the end or at the end of your Free Trial period, you will have to pay us back for the card (price of the card depends on the subscription plan to which you were upgraded). This is to cover our costs. For this reason, it might make sense to hold off on ordering the card until you decide if you want to keep the plan.

You have the right to cancel your subscription plan within the Free Trial (your “**cooling off period**”) but after the Free Trial period ends, normal cancellation rules will apply.

Make sure you remember that our paid plans are all on 12 month terms whether you choose to pay-monthly or pay-annually. You can leave these paid plans early, but fees may apply if you do. See the “Fees for downgrading your Plus, Premium or Metal subscription” section of the [Plus, Premium and Metal Terms](#) for more information.

Ordering a Revolut card with your new subscription plan

If you cancel your new subscription plan within the cooling off period but have ordered a card, you'll have to pay us back for the card delivery fee. You may also have to pay a card delivery fee if you ordered a second card or additional Revolut cards and you decide to cancel your subscription plan within your cooling off period. Please refer to the [Subscription plan fees](#) page to see the fees associated with card delivery subject to your subscription plan.

How do I get my Cash Award?

If you meet the eligibility criteria and complete the steps outlined in **"What do I need to do to take part in the Promotion?"**, after you make your first completed virtual or physical Revolut card transaction, the Cash Award will be credited to your Revolut account. We will make sure that you know in advance what the Cash Award is by making this information available once you click on the unique link for the Promotion. The first Revolut card transaction can be of any value above SGD \$0.01 and can be made to any merchant. You will need to make your first Revolut card transaction before the end of the Promotion Period to receive the Cash Award. We'll credit your account with the Cash Award within 3 days of the first card transaction being completed.

What other legal information should I know?

1. For users resident in Singapore, the Promotion is organised and offered by Revolut Technologies Singapore Pte Ltd, a company whose registered address is at 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712..
2. Revolut Technologies Singapore Pte Ltd users can take part in the Promotions if they are resident in Singapore.
3. We may suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis. Please contact 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.
4. We can cancel the Promotion, or change these Promotion Terms at any time. If we are going to change or cancel the Promotion before the Promotion Period ends, we'll give you a notice through the Revolut app and/or email. Any changes to the Promotion Terms do not affect your rights, if you have already participated in the Promotion.
5. We agree to give you a Free Trial by not charging you for the relevant period (we'll tell you what this period is before you start your Free Trial). After your Free Trial period ends, all normal billing and cancellation rules will apply. Our paid plans have a 12 month term whether you choose to pay-monthly or -annually, and your Free Trial period will not count towards the 12 month term. We will show you how long your Free Trial will last for in the Promotion dashboard in the Revolut app before you sign up and you'll also be able to see this information in these Terms. You cannot ask us to extend the Promotion if you miss it.
6. We reserve the right to reverse the Cash Award during the Promotion Period if the payment that earned the Cash Award is refunded to you, you earned the Cash Award fraudulently, if you breach the terms that apply to your Revolut account in order to get the Cash Award, or

if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Cash Award to have been done with your consent and the payment to have been authorised by you.

7. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with the Cash Award or between the time of qualifying for the Cash Award and receiving the Cash Award that you were entitled to under the Promotion, you will lose your entitlement to the Cash Award.
8. Events beyond the control of Revolut may also occur that render the awarding of the Cash Award as part of the Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.
9. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of the 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.
10. The Partner will send marketing to its existing customers in compliance with applicable data privacy and direct electronic marketing laws. If you do not want to receive marketing from the Partner you must manage your marketing preferences with the Partner directly as this is outside of Revolut's remit. If you sign up to Revolut as part of the Promotion, Revolut will process your personal data in compliance with our privacy policy.
11. These terms are published in English and any translation is a courtesy and an unofficial translation only. Participants of the Promotion cannot derive any rights from the translated version. The English language version of these terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
12. To the extent permitted by law, these Terms shall be exclusively governed by 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 competent court in Singapore.