

Terms and Conditions

Welcome to the Revolut Australia Unsecured Personal Loan Cash Award Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180), Australian Credit Licensee No. 517589 ("**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion are set out below (the "**Terms**"). These Terms apply in addition to the other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#) and [Fees and Charges Section](#).

Promotion Period

The Promotion starts at 10:00am AEDT and ends at 11:59pm GMT+1 on the dates set out on the Revolut landing page for the Promotion (the "**Promotion Period**").

What is the Promotion?

The Promotion is an opportunity for new customers to open a Revolut account and receive a one-time cash reward into their new Revolut account (the "**Cash Reward**"). The Cash Reward is a reward in the form of a top-up that you can use for any physical card or virtual Revolut payments. In order to receive the Cash Reward you must sign up to Revolut through the unique link set out on the landing page, apply for a personal loan and make your first repayment. The landing page will also set out the Cash Reward amount available to you.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must:

- be a new Revolut Personal customer. If you are currently a Revolut customer, or have been a customer or started the sign-up process in the past, you are not eligible;
- be 18+ years old;
- sign up using the link about the Promotion; and
- follow the steps outlined in the section below (“**What do I need to do to take part in the Promotion?**”).

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

To take part in the Promotion and receive the Cash Reward you must during the Promotion Period complete all of the following steps:

- provide your phone number on the Revolut landing page for the Promotion. This landing page will also set out the important details in relation to the Promotion, including the Cash Reward amount available to you, the Promotion Period and any additional terms;
- once you have provided your phone number, you will be directed to download the Revolut app and create your new Revolut personal account;
- pass Revolut’s ‘Know Your Customer’ checks and onboard successfully - with no restrictions on your Revolut personal account;
- successfully apply for a Revolut Personal Loan within the Promotional Period;
- have your Revolut Personal Loan approved and funded; and
- successfully repay your first scheduled repayment under your Revolut Personal Loan **within 90 days of opening your Revolut personal account** (with the first repayment being a minimum of A\$50).

The loan funding date may fall outside of the Promotional Period.

When do I receive my Cash Reward?

Subject to meeting the eligibility criteria and successfully completing the steps within the Promotion Period to take part in the Promotion, the Cash Reward will be automatically credited to your new Revolut account **within 10 days of the required transfer or Revolut Card transaction(s) being made.**

Cash Reward may be received after the Promotional Period.

For the avoidance of doubt, the Cash Reward is only awarded once. Should you receive the Reward prior to making your first repayment, you will not receive another Reward after the repayment is complete.

What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms from time to time, and to modify, cancel or suspend the Promotion at its sole discretion at any time to protect our legitimate interests. If we exercise this right in a way that is detrimental to you we will try to give you advance notice on our website. Please contact Revolut Support via the Revolut app if you believe you qualify for a particular benefit in relation to the Promotion that has not been rewarded to you.

Events beyond our control may occur that render the rewarding of the Cash Reward impossible. Accordingly, we will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

Revolut reserves the right to reverse any Cash Reward received during the Promotion Period if the Cash Reward is earned fraudulently or there is a breach of the Revolut Personal Terms or these Terms.

If you close your Revolut account or your account becomes suspended or restricted before you receive the Cash Reward under this Promotion, then you will no longer be entitled to receive the Cash Reward and it will not be paid to you.

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.

Revolut is under no obligation to approve any application for a Revolut Personal Loan. Applications are considered individually and are subject to eligibility criteria. The Revolut Personal Loan product is subject to fees and other terms.

If your application for a Revolut Personal Loan expires, you may not be able to take advantage of this Promotion.

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