

Revolut-Lime Cashback Promotion - Revolut Australia

Terms and Conditions

Welcome to the Revolut-Lime Cashback Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**RPA**") and Lime Network Pty Ltd (ABN 21 628 322 930) ("**Lime**").

The terms and conditions of the Promotion are set out below. These apply in addition to RPA's [Personal Terms](#) and [Fees and Charges Section](#) as well as Lime's [User Agreement and Terms of Service](#).

What is the Promotion?

The Promotion is an opportunity for any new Revolut Standard, Premium or Metal plan customers to receive cashback when renting Lime products, including their electric bicycles ("Lime-E") and electric scooters ("Lime-S") during the Promotion Period (defined below).

In particular:

- Revolut Standard customers will receive 50% cashback on the rental of Lime products during the Promotion Period (capped at \$15 total cashback);
- Revolut Premium customers will receive 60% cashback on the rental of Lime products during the Promotion Period (capped at \$20 total cashback); and
- Revolut Metal customers will receive 70% cashback on the rental of Lime products during the Promotion Period (capped \$25 total cashback)

The percentage of cashback you receive on any particular rental will depend on the plan to which you are subscribed at the time of the rental. This Promotion is limited to the first 5,000 Eligible Customers (please read the below section for more information on eligibility).

Who is eligible to participate?

In order to participate in the Promotion, participants must be an Eligible Customer of Revolut. An **Eligible Customer** is a customer of Revolut who fulfils all the following criteria:

1. Have downloaded the Revolut App,
2. Have downloaded the Lime App,
3. Have an active Lime account,
4. Have applied for a new Revolut account with a registered address in the Australia and been successfully onboarded during the Promotion Period (please read below for more information on the Promotion Period),
5. Have not previously closed a Revolut account or had an account become suspended or restricted, and
6. Have selected your Revolut card as the method of payment for your ride on the Lime App.

Promotion Period

The Promotion commences on 1 December 2021 12.00am AEDT and finishes on 31st March 11.59pm AEDT, or such earlier time as may be determined by Lime or RPA (the “**Promotion Period**”).

When should I receive my cashback?

RPA will credit the cashback amounts into your Revolut Account within fifteen (15) business days after the end of the Promotion Period.

What else should I know?

The rental of Lime’s products is subject to availability. Products displayed on the Lime App may not be available at all times in the area which you are located and may be substituted with a service of at least the same quality or discontinued at any time.

For Metal customers, cashback earned in this Promotion will be paid in addition to cashback earned as part of the Metal plan.

RPA and Lime reserve the right to amend these terms and conditions, without prior notice. This includes the right to reduce the term of the Promotion Period specified above, if the total amount of Eligible Customers exceeds 5,000 before the Promotion Period has ended.

RPA and Lime may suspend or end the Promotion early if, in our reasonable opinion, the Promotion is being abused or may negatively affect RPA or Lime’s goodwill or reputation. RPA and Lime may do this on an individual or promotion-wide basis. If RPA and Lime exercise this right they will try to give customers advance notice on their respective websites.

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 awarded to you.

If you close your RPA account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback and it will not be paid to you.

If RPA or Lime 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) RPA or Lime may in our sole discretion take any actions we see fit in the circumstances.

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

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

Revolut Australia Crypto Recurring Buy Promotion

Terms and Conditions

Welcome to the December 2021 Revolut Australia Crypto Recurring Buy Promotion (the **"Promotion"**), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**"RPA"**, **"Revolut"**, **"we"**, **"our"** or **"us"**).

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

What is the Promotion?

The Promotion is the opportunity for Eligible Customers to receive 5% cashback on eligible recurring buy cryptocurrency transactions (**"Eligible Transactions"**) made during the Promotion Period. The total aggregate cashback you can earn on Eligible Transactions under the Promotion is capped at \$40.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion, participants must be an Eligible Customer of RPA. An **"Eligible Customer"** is defined as a customer that has:

- downloaded the Revolut app,
- successfully set up an account with Revolut,
- successfully passed our 'Know Your Customer' checks,
- an active account (not suspended or restricted),
- personally received communications from RPA inviting you to participate in the Promotion, and
- kept active or established a new cryptocurrency recurring buy order during the Promotion Period.

What is an Eligible Transaction and how much cashback will I earn?

An **"Eligible Transaction"** is defined as any cryptocurrency recurring buy transaction that is:

1. executed during the Promotion Period, and
2. linked to:
 - an active recurring buy order as at the end of the Promotion Period, or
 - a terminated recurring buy order, so long as at least one other recurring buy order (of a greater or lesser value) is active as at the end of the Promotion Period.

Under the Promotion, Eligible Customers will receive a 5% cashback reward on an aggregate of all Eligible Transactions, capped at \$40. This means that if Eligible Transactions made during the Promotion Period exceed \$800, your cashback will remain capped at \$40.

If the Eligible Transactions are made in a currency other than AUD, the cashback amount will be calculated by converting the foreign currency amount into AUD based on the day that the transaction was executed.

Promotion Period

The Promotion starts on 27 December 2021 12:00am GMT (10:00am AEST) and ends on 27 February 2022 11:59pm GMT (February 28 2022 9:59am AEST) (the **"Promotion Period"**).

When will I receive my cashback?

RPA will credit the cashback amounts into your Revolut Account within **ten (10) business days** after the **end of the Promotion Period**.

What else should I know?

The invitation to participate in the Promotion is personal to the recipient. This means that only the recipient directly addressed by RPA in such an invitation may participate in the Promotion using his/her own Revolut account and Revolut card.

RPA reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Customer 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.

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback 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.

The Promotion cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

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

Revolut Australia Holiday Promotion

Terms and Conditions

Welcome to the December 2021 Revolut Australia Holiday Promotion (the **"Promotion"**), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**"RPA"**, **"Revolut"**, **"we"**, **"our"** or **"us"**).

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of RPA, including the Personal Terms, and the Fees and Charges Section.

What is the Promotion?

The Promotion is the opportunity for Eligible Customers that spend \$250 on domestic purchases during the Promotion Period to receive up to \$20 cashback.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must be an Eligible Customer of RPA. An “**Eligible Customer**” is defined as a customer that has:

- downloaded the Revolut app;
- set up an account with Revolut (Standard, Premium or Metal account customer);
- passed our ‘Know Your Customer’ checks and been onboarded;
- an active account (not suspended or restricted); and
- personally received communications from RPA inviting you to participate in the Promotion.

What are domestic purchases?

Domestic purchases are:

- In-store card payments where the purchase is made in Australia, and
- Online card payments where the merchant is located in Australia.

For the purposes of assessing whether a purchase is a domestic purchase, we will rely on data provided to Revolut by third party card schemes.

How will I be entitled to earn cashback and how much will I receive?

If you are an Eligible Customer and spend a total of \$250 on domestic purchases within the Promotion Period, you will be entitled to receive an amount of cashback based upon the subscription plan you hold on the Cashback Payment Date (as defined below).

In particular:

- Standard customers are entitled to receive up to \$5 cashback;
- Premium customers are entitled to receive up to \$10 cashback; and
- Metal customers are entitled to receive up to \$20 cashback.

The “**Cashback Payment Date**” is the date upon which any cashback under this Promotion is paid to you. If you downgrade your plan at any time prior to the Cashback Payment Date, the cashback amount will be adjusted to reflect the cashback rate applicable to your new plan. This means that if an Eligible Customer spends \$250 on domestic purchases while subscribed to the Metal Plan during the Promotion Period, and subsequently downgrades to the Premium Plan before the Cashback Payment Date, the single cashback reward will be capped at \$10 rather than \$20.

Under this Promotion, Eligible Customers are entitled to receive one cashback reward only.

Promotion Period

The Promotion starts on 17 December 2021 12:00am GMT (10:00am AEST) and ends on 31 December 2021 11:59pm GMT (January 1 2022 9:59am AEST) (the “**Promotion Period**”).

When will I receive my cashback?

RPA will credit the cashback amounts into your Revolut account within **thirty (30) days** after the **end of the Promotion on 31 December 2021**.

What else should I know?

The invitation to participate in the Promotion is personal to the recipient. This means that only the recipient directly addressed by RPA in such an invitation may participate in the Promotion using his/her own Revolut account and Revolut card.

RPA reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Customer 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.

If you make an purchase during the Promotion Period and the payment is subsequently reversed or declined at any time (either during or after the Promotion Period) then that purchase will not be counted towards the \$250 spend requirement (and we may debit any cashback you have already received from your Revolut account).

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback 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. The Promotion cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

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

Revolut Australia Digital Wallet Promotion

Terms and Conditions

Welcome to the December 2021 Revolut Australia Digital Wallet Promotion (the **"Promotion"**), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**"RPA"**, **"Revolut"**, **"we"**, **"our"** or **"us"**).

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to any other terms and conditions that apply to you as a customer of RPA, including the Personal Terms, and the Fees and Charges Section.

What is the Promotion?

The Promotion is the opportunity for Eligible Customers that spend \$250 on Eligible Purchases during the Promotion Period to receive up to \$20 cashback.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion you must be an Eligible Customer of RPA. An **"Eligible Customer"** is defined as a customer that has:

- downloaded the Revolut app;

- set up an account with Revolut (Standard, Premium or Metal account customer);
- passed our 'Know Your Customer' checks and been onboarded;
- an active account (not suspended or restricted);
- added your Revolut Card to your ApplePay or GooglePay digital wallet; and
- personally received communications from RPA inviting you to participate in the Promotion.

What is an eligible purchase?

An "Eligible Purchase" is defined as any domestic purchase made with your Revolut Card using ApplePay or GooglePay.

What are domestic purchases?

Domestic purchases are:

- In-store card payments where the purchase is made in Australia; and
- Online card payments where the merchant is located in Australia.

For the purposes of assessing whether a purchase is a domestic purchase, we will rely on data provided to Revolut by third party card schemes.

How do I earn cashback and how much will I receive?

If you are an Eligible Customer and spend a total of \$250 on Eligible Purchases within the Promotion Period, you will be entitled to receive an amount of cashback based upon the subscription plan you hold on the Cashback Payment Date (as defined below).

In particular:

- Standard customers are entitled to receive up to \$5 cashback;
- Premium customers are entitled to receive up to \$10 cashback; and
- Metal customers are entitled to receive up to \$20 cashback.

The "**Cashback Payment Date**" is the date upon which any cashback under this Promotion is paid to you. If you downgrade your plan at any time prior to the Cashback Payment Date, the cashback amount will be adjusted to reflect the cashback rate applicable to your new plan. This means that if an Eligible Customer spends \$250 on Eligible Purchases while subscribed to the Metal Plan during the Promotion Period, and subsequently downgrades to the Premium Plan before the Cashback Payment Date, the single cashback reward will be capped at \$10 rather than \$20.

Under this Promotion, Eligible Customers are entitled to receive one cashback reward only.

Promotion Period

The Promotion starts on 17 December 2021 12:00am GMT (10:00am AEST) and ends on 31 December 2021 11:59pm GMT (January 1 2022 9:59am AEST) (the "**Promotion Period**").

When will I receive my cashback?

RPA will credit the cashback amounts into your Revolut account within **thirty (30) days** after the **end of the Promotion on 31 December 2021**.

What else should I know?

The invitation to participate in the Promotion is personal to the recipient. This means that only the recipient directly addressed by RPA in such an invitation may participate in the Promotion using his/her own Revolut account and Revolut card.

RPA reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time. If we exercise this right we will try to give you advance notice on our website. Please contact Customer 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.

If you make an Eligible Purchase during the Promotion Period and the payment is subsequently reversed or declined at any time (either during or after the Promotion Period) then that purchase will not be counted towards the \$250 spend requirement (and we may debit any cashback you have already received from your Revolut account).

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback 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.

The Promotion cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

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

Revolut Australia Subscription Promotion

Terms and Conditions

Welcome to the December 2021 Revolut Australia Subscription Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**RPA**", "**Revolut**", "**we**", "**our**" or "**us**").

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to the other terms and conditions that apply to you as a customer of RPA, including the Personal Terms and Fees and Charges Section.

What is the Promotion?

The Promotion is the opportunity for Eligible Customers to receive up to \$20 cashback on the first new subscription payment made to eligible streaming platforms during the Promotion Period using a virtual Revolut Card.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion, participants must be an Eligible Customer of RPA. To be considered an "Eligible Customer", you must:

- Have downloaded the Revolut app,
- Have successfully set up an account with Revolut,
- Have successfully passed our 'Know Your Customer' checks,
- Have an active account (not suspended or restricted), and
- Have personally received communications from RPA inviting you to participate in the Promotion.

What is an Eligible Purchase and how much cashback will I earn?

An Eligible Purchase is the first new subscription purchase you make using your virtual Revolut Card during the Promotion Period with any one of the following streaming services:

- Netflix
- Kayo
- Amazon Prime
- YouTube Premium
- Binge

To qualify as an Eligible Purchase, the purchase must be the first purchase you have made for the applicable subscription using your virtual Revolut Card. This means that any payment for an applicable subscription that you were already paying for with your virtual Revolut Card prior to the Promotion Period will not qualify.

Payments using the card details from a physical card or a disposable virtual card will also not be captured by this Promotion.

Under the Promotion, you will receive the value of the Eligible Purchase back from us as a cashback reward, up to a total of \$20. This means that if the value of the Eligible Purchase is less than \$20, you will receive that lesser amount in cashback, and if the subscription is more than \$20, your cashback will be capped at \$20.

The Promotion cashback is limited to one (1) Eligible Purchase, meaning any subsequent subscription purchases will not be eligible for additional cashback under the Promotion.

RPA has no partnership or other arrangement with any of the services included in this offer and does not endorse or accept any liability or responsibility for those services. Payment queries or delays in the processing of a subscription payment should be resolved directly with the relevant service. RPA will not share any of your personal information with these services.

Promotion Period

The Promotion starts on 13 December 2021 12:00am GMT and ends on 31 January 2022 11:59pm GMT (the "Promotion Period").

What is a virtual Revolut card?

Virtual cards are like regular cards, but you won't receive a physical copy and the card details can only be accessed securely via the Cards tab of the app. Once the card is generated, the

virtual card is ready to use immediately.

You can use the card details to make payments online or over the phone. You can even add the virtual card to Apple Pay or Google Pay, to make contactless payments using your phone.

How do I create a virtual Revolut card?

To create a virtual card:

- Go to the 'Cards' tab in the app
- Select 'Add card'
- Select 'Virtual prepaid debit card' and complete your order

This card will instantly appear in your app and can be used for online purchases immediately without any further activation. You won't receive a physical copy of this card.

When will I receive my cashback?

RPA will credit the cashback amounts into your Revolut Account within ten (10) business days after the **end of the Promotion Period**.

What else should I know?

The invitation to participate in the Promotion is personal to the recipient. This means that only the recipient directly addressed by RPA in such an invitation may participate in the Promotion using his/her own Revolut account and Revolut card.

We reserve the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at our sole discretion at any time.

If we exercise this right we will try to give you advance notice on our website. 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.

Events beyond the control of Revolut may occur that render the awarding of the cashback impossible. Accordingly, RPA will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

If you make an Eligible Purchase during the Promotion Period and subsequently refund this purchase (or the payment is otherwise reversed or declined) at any time either during or after the Promotion Period, then that purchase will not be eligible for cashback under the Promotion (and we may debit any cashback you have already received in respect of such a purchase from your Revolut account).

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback 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.

The Promotion cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card.

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

Revolut Australia December 2021 Cashback Promotion

Terms and Conditions

Welcome to the December 2021 Revolut Australia Cashback Promotion (the "Promotion"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("RPA", "Revolut", "we", "our" or "us").

The terms and conditions of the Promotion are set out below. These terms and conditions apply in addition to the other terms and conditions that apply to you as a customer of RPA, including the Personal Terms and Fees and Charges Section.

What is the Promotion?

The Promotion is the opportunity for select Eligible Customers to receive 15% cashback on all domestic and international purchases made during the Promotion Period.

The 15% cashback is in addition to the regular cashback earned by Metal customers for spending with their Revolut card. The total aggregate cashback you can earn on Eligible Transactions under the Promotion is capped at \$15. Any purchases you make in excess of that total cashback limit will not qualify for cashback under this Promotion.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion, participants must be an Eligible Customer of RPA. To be considered an "Eligible Customer", you must:

- Have downloaded the Revolut app,
- Have successfully set up an account with Revolut (Standard, Premium or Metal account customer),
- Have successfully passed our 'Know Your Customer' checks and been onboarded,
- Have an active account (not suspended or restricted), and
- Have personally received communications from Revolut inviting you to participate in the Promotion.

Promotion Period

The Promotion starts on 7 December 2021 12:00am GMT and ends on 7 January 2022 11:59pm GMT (the "Promotion Period").

When will I receive my cashback?

RPA will credit the cashback amounts into your Revolut Account within ten (10) business days after the end of the Promotion Period.

What else should I know?

The invitation to participate in the Promotion is personal to the recipient. This means that only the recipient directly addressed by RPA in such an invitation may participate in the Promotion using his/her own Revolut account and Revolut card.

We may suspend or end the Promotion earlier than the end date of the Promotion Period, 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. If we exercise this right we will try to give you advance notice on our website. 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.

RPA shall not be responsible or liable for any failure or delay in rendering any cashback arising in any way due to a participant's act/omission, caused (directly or indirectly) by forces beyond its reasonable control or by third parties. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of or in connection with the foregoing.

If you make a purchase during the Promotion Period and subsequently return this purchase for a refund (or the payment is otherwise reversed or declined) at any time either during or after the Promotion Period, then that purchase will not be eligible for cashback under the Promotion (and we may debit any cashback you have already received in respect of such a purchase from your Revolut account).

If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback 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. Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria.

Restaurant Cashback Promotion - Revolut Australia

Terms and Conditions

Welcome to the December 2021 Revolut Australia Restaurants Cashback Promotion (the "**Promotion**"), offered by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) ("**RPA**", "**Revolut**", "**we**", "**our**" or "**us**").

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

What is the Promotion?

The Promotion is the opportunity for Eligible Customers to receive 10% cashback on transactions made at eligible restaurants ("**Eligible Transactions**") during the Promotion Period. The total aggregate cashback you can earn on Eligible Transactions under the Promotion is capped at \$10. The cashback offering in this Promotion is in addition to the regular cashback earned by Metal customers for spending with their Revolut card. This Promotion is limited to

the first 2,000 Eligible Customers (please read the below sections for more information on eligibility).

What is an Eligible Transaction?

For the purpose of the Promotion, an Eligible Transaction is a payment made with a Revolut card to a merchant whose merchant category code ("MCC") is designated as MCC 5811 (being caterers and meal delivery services), MCC 5812-5813 (being bars & pubs, cafes, eating places, drinking places and restaurants), and MCC 5814 (being fast food restaurants).

RPA is not responsible for designating MCCs and has no control over the same. You acknowledge and agree that we are not responsible for providing you with any advice on whether a purchase is/will be an Eligible Purchase and/or regarding MCC codes.

Who is eligible to participate in the Promotion?

In order to participate in the Promotion, participants must be an Eligible Customer of RPA. To be considered an "**Eligible Customer**", you must:

- Have downloaded the Revolut app,
- Have successfully set up an account with Revolut (Standard, Premium or Metal account customer),
- Have successfully passed our 'Know Your Customer' checks and been onboarded,
- Have an active account (not suspended or restricted), and
- Have personally received communications from RPA inviting you to participate in the Promotion.

Promotion Period

The Promotion starts on 2 December 2021 12:00am GMT and ends on 16 December 2021 11:59pm GMT, or such earlier time as may be determined by RPA (the "**Promotion Period**").

When will I receive my cashback?

RPA will credit the cashback amounts into your Revolut account within ten (**10**) business days after the end of the Promotion Period.

What else should I know?

The invitation to participate in the Promotion is personal to the recipient. This means that only the recipient directly addressed by RPA in such an invitation may participate in the Promotion using his/her own Revolut account and Revolut card.

RPA reserves the right to change, modify and/or supplement these Terms and Conditions, and to modify, cancel or suspend the Promotion at its sole discretion at any time with immediate effect. This includes the right to reduce or increase the total amount of Eligible Customers that may participate in this Promotion.

We may suspend or end the Promotion earlier than the end date of the Promotion Period, 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. If we exercise this right we will try to give you advance notice on our website. 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.

RPA shall not be responsible or liable for any failure or delay in rendering any cashback arising in any way due to a participant's act/omission, caused (directly or indirectly) by forces beyond its reasonable control or by third parties. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of or in connection with the foregoing.

If you make an Eligible Transaction during the Promotion Period and the payment is subsequently reversed or declined at any time either during or after the Promotion Period, then that purchase will not be eligible for cashback under the Promotion (and we may debit any cashback you have already received in respect of such a purchase from your Revolut account). If you close your Revolut account or your account becomes suspended or restricted before you receive any cashback under this Promotion, then you will no longer be entitled to receive any such cashback 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. Any disputes arising out of or in connection with these terms can be dealt with by the Courts of the State of Victoria.