

## What is this promotion about?

Revolut is offering its new Pay Later Instalment Account ("**Pay Later**") customers the opportunity to benefit from the first 45 days fee-free offer (the "**Promotion**"). This means that each new Pay Later customer eligible under these terms (the "**Promotion Terms**") will not pay any fee for making a purchase using Pay Later during the first 45 days of entering into a Pay Later agreement (the "**Preferential Period**").

This Promotion will run from 21 November 2022 until 25 December 2022 (the "**Promotion Period**").

The Promotion is brought to you by Revolut Bank UAB ("**Revolut Bank**").

## Why is this information important?

These Promotion Terms set out the rules that apply to this Promotion. You must comply with these Promotion Terms and also the terms that apply to your Pay Later agreement and Revolut account at all times when participating in this Promotion.

## Who is eligible for the Promotion?

The Promotion applies to Revolut customers in Ireland and Poland who enter into a Pay Later credit agreement with Revolut Bank within the Promotion Period. If you enter (or have already entered) a Pay Later agreement outside of this Promotion Period, then the Promotion does not apply to you. You don't need to take any further action - just sign up for Pay Later in the Revolut app.

Pay Later is a regulated credit product and you have to satisfy certain requirements (including a creditworthiness assessment) to be eligible for this product. Please see the Pay Later terms and conditions for further details in your Revolut app.

## When does my Preferential Period start and end?

Your Preferential Period starts from the date of your Pay Later credit agreement and runs for 45 days (inclusive). During the Preferential Period we won't charge you our fee on any Pay Later purchases. It's that simple!

## What happens when the Preferential Period ends?

Once the Preferential Period ends, fees will apply as normal to your Pay Later purchases in accordance with your Pay Later agreement (unless some other promotion applies).

## What other legal information should I know?

1. This Promotion is organised and offered by Revolut Bank UAB, a company whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.

2. This Promotion is offered in connection with a regulated credit product (Pay Later Instalment Account) offered by Revolut Bank UAB. Revolut Bank UAB is authorised by the Bank of Lithuania in the Republic of Lithuania and the European Central Bank. Revolut Bank UAB is also subject to conduct of business rules by financial regulators in the countries where it carries on business.
3. In the event of any conflict between these Promotion Terms and the terms of your Pay Later agreement, the terms under your Pay Later agreement will prevail.
4. We can suspend, end or cancel this Promotion or change these Promotion Terms at any time. If we suspend or end this Promotion, we will remove these Promotion Terms from our website. If we change the Promotion Terms, we will make the updated terms available on our website. Any change to the Promotion Terms (including the suspension or termination of the Promotion) does not affect your rights if you have already participated in the Promotion (unless required by any applicable law).
5. If we have reasonable grounds to believe that you have engaged in any fraud or material abuse of this Promotion (such as attempting to obtain an unfair advantage through deception) we may, in our sole discretion, take any actions we see fit in the circumstances.
6. These Promotion 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 Promotion Terms shall apply and prevail and be conclusive and binding. The English version shall be used in any legal proceedings.
7. To the extent permitted by law these Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Lithuania. Despite this, you can still rely on the mandatory consumer protection rules of the EEA country where you live.
8. Any disputes arising out of or in connection with these Promotion Terms shall exclusively be submitted to and dealt with by the competent court in the Republic of Lithuania or in the courts of any EU Member State where you reside if they relate to a Revolut Bank customer complaint.