

What is this Promotion about?

Revolut is offering selected prospective Personal customers residing in Ireland (the **"Eligible Market"**) the opportunity to receive a RevPoints reward, up to 5,000 points, contingent on spending €4,500 using the Revolut credit card within the first 90 days of accepting the card.

These terms and conditions (the **"Promotion Terms"**) set out the rules that apply to the Promotion, and you must comply with these Promotion Terms and also the [terms and conditions](#) that apply to your Revolut Personal account at all times when participating in the Promotion.

To take part in this Promotion, you must meet the eligibility criteria and complete the required steps set out in these Promotion Terms between **08 June 2026 (00:00 UTC) and 31 July 2026 (23:59 UTC)**. We call this the **"Promotion Period"**.

Who is eligible for this Promotion?

To be considered an **"Eligible Participant"** for this Promotion you must meet the following **"Eligibility Criteria"**:

- have a residential address in Ireland;
- not currently have or have previously held a Revolut Credit Card account with any Revolut group entity;
- have received a direct invitation to this specific offer via email, in-app notification, or other official Revolut communication.
- successfully complete the Revolut Credit Card application process, including passing all necessary credit and Know Your Customer (KYC) checks, have your card application formally approved by Revolut and sign the Credit Card Agreement.
- Have accepted the [Revpoints Terms and Conditions](#) in the first 90 days after the Credit Card acceptance

Existing Revolut Credit Card holders or customers who cancel an existing card to apply for a new one during the Promotion Period are not eligible.

You will also need to complete the **"Required Steps"** before the end of the Promotion Period:

- **Successfully apply and accept a Revolut Credit Card** for the first time
- **Spend 4,500 euros on your card within 90 days.** This 90-day period will only begin once both of the following conditions are met: you have successfully accepted the Revolut Credit Card, and you have opted into the RevPoints program (accepted the RevPoints T&Cs) .
- Depending on the credit limit assigned to your Revolut Credit Card, **you may need to make multiple repayments to your credit card balance throughout a single billing cycle to restore your available credit.** This may be necessary to ensure you have sufficient capacity to complete the total spend requirement within the first 90 days and successfully qualify for the RevPoints Award. Making multiple repayments to stay within your limit will not disqualify you from the Promotion, provided all other Eligibility Criteria are met.

You can make your payments using a physical or virtual Revolut card linked to your Revolut Credit Card account. All card payments counting towards your spend requirement must be genuine purchases that meet the eligibility criteria set out in the RevPoints Terms and your Credit Card Agreement (for example, transactions to payment service providers, other bank accounts and e-wallets will not be considered genuine purchases).

How do I get my RevPoints Award?

The RevPoints Award will be credited to your Revolut Personal account **within 30 days** of the 4,500 Euro spend requirement being met.

What other legal information should I know?

1. We may change, 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.
2. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and, where possible, we will try to give you notice through an email, push notification and/or in-app Inbox message. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
3. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control which means we are unable to continue

running the Promotion as planned. 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 early suspension or termination.

4. We reserve the right to reverse the RevPoints Award during the Promotion Period if the payment that earned you the RevPoints Award is refunded to you, you earned the RevPoints Award fraudulently, if you breach the terms that apply to your Revolut Credit Card account in order to get the RevPoints Award, or if we become aware you were not compliant with these Promotion Terms. We reserve the right to cancel or deduct the RevPoints Award from your balance in these circumstances..
5. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to credit your account with the RevPoints Award or between the time of qualifying for the RevPoints Award and receiving it, you will lose your entitlement to it.
6. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our [Customer Privacy Notice](#).

7.

This Promotion is organised and offered to you by **Revolut Bank UAB**. Please note that your Revolut Credit Card account is provided directly by Revolut Bank UAB, not by its local branches. If you have a complaint about this Promotion, you can raise it directly with them.

Please see below for the registered address and the relevant laws, prevailing language and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion. You can still rely on the mandatory consumer protection rules and law of the EEA country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms and the prevailing language	Which courts have jurisdiction
Revolut Bank UAB	Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these Promotion Terms will prevail and will be used in	The courts of Lithuania (or in the courts of any EU Member State where you reside).

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms and the prevailing language	Which courts have jurisdiction
		any legal proceedings.	

1.