What is this Promotion about?

Revolut is offering selected prospective Personal customers residing in Poland (the "**Eligible Market**") the opportunity to receive a RevPoints reward, of 4,000 points ("**Award**"), contingent on spending at least PLN 9,000 using the Revolut Credit Card within the first 90 days of concluding the Revolut Credit Card Agreement (the "**Promotion**").

These terms and conditions (the "**Promotion Terms**") set out the rules that apply to the Promotion. In order to benefit from the Promotion, you must comply with these Promotion Terms and also the terms and conditions that apply to your Revolut Personal account, as well as your Revolut Credit Card Agreement and applicable terms and conditions at all times when participating in the Promotion.

To take part in this Promotion, you must meet the eligibility criteria (as defined below) and complete the required steps set out in these Promotion Terms between **19 October 2026** (00:00 UTC) and **17 December 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 cumulatively the following "**Eligibility Criteria**":

- have a residential address in Poland;
- not currently have or have previously held a Revolut Credit Card account with any Revolut group entity;
- have received a direct invitation with a unique Promotion link to this specific offer via email, in-app notification, or another official Revolut communication method;
- have successfully completed the Revolut Credit Card application process, including passing all necessary credit and Know Your Customer (KYC) checks to verify your identity in accordance with applicable laws; and
- have your card application formally approved by Revolut and sign the Credit Card Agreement.

Existing Revolut Credit Card holders or customers who cancel an existing card to apply for a new one during the Promotion Period do not qualify as Eligible Participants.

In order to qualify for the Award, you will also need to complete the "**Required Steps**" before the end of the Promotion Period:

- Successfully apply for and accept a Revolut Credit Card for the first time through the Promotion's unique link, which we will share with you.
- Opt-in to the RevPoints programme in accordance with the RevPoints Agreement, available at https://www.revolut.com/pl-PL/legal/RevPoints/.
- Spend at least PLN 9,000 using your Revolut Credit Card within the first 90 days of concluding the Revolut Credit Card Agreement within the Promotion Period.

Please note that 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.

To take part in this Promotion, you must apply for a Revolut Credit Card using the unique Promotion link that we will share with you. If you sign up using the standard Revolut Credit Card opening process in our app, you will not be able to participate in the Promotion. Persons who have not received a unique Promotion link from Revolut are not entitled to participate in the Promotion.

You can make 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 of goods and services. For example, transactions involving (crediting) payment service providers, other payment accounts, e-money accounts, bank accounts, and e-wallets, as well as ATM withdrawals, will not be considered genuine purchases, and spending on them will not be eligible for the Award.

How do I get my RevPoints Award?

The RevPoints Award will be credited to your Revolut Personal account within 30 days following the end of the Promotion's 90 days deadline, subject to the fulfilment of the Required Steps.

What other legal information should I know?

1. 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, try to give you notice through an email, push notification, and/or in-app Inbox message.
2. Any change, suspension, or termination of the Promotion before the end of the Promotion Period will not apply to Eligible Participants who have already applied for a Revolut Credit Card using the unique Promotion link, but who have not yet fulfilled the Required Steps and whose 90-day period has not yet expired.
3. If we introduce any changes to the Promotion Terms during the Promotion Period, it will not affect your rights if you have already qualified as an Eligible Participant in the Promotion.
4. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control (force majeure) that prevents us from continuing to run the Promotion as planned, save for loss caused intentionally by Revolut.
5. Revolut reserves the right to reverse, cancel, or reduce the RevPoints Award if the payments made with your Revolut Credit Card are refunded, made fraudulently, or in the event of a breach of the Revolut Credit Card Agreement, the Promotion Terms, or the Revolut Personal Account terms and conditions.
6. If you close your Revolut Personal account, or if your account is suspended or restricted before we 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.
7. 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.

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.

If you have any complaints regarding our products or services, please contact us. We will accept and review every complaint addressed to us.

Complaints can be submitted:

- in writing in paper form – by postal mail or via an entity that delivers correspondence within the European Union. You can do this by sending your complaint to our postal address: Konstitucijos Ave. 21B, Vilnius LT-08130, Lithuania;
- orally – via our telephone complaints hotline at +48128811742. You can contact us in this way on business days (Monday to Friday) between 9:00 AM and 6:00 PM Polish time;
- in writing in electronic form – via our complaints form, or by sending an email to: formalcomplaints@revolut.com.

Due to the fact that we provide our services remotely and on a cross-border basis in the territory of Poland, we do not have an office in Poland where we provide customer service, nor do we have an electronic delivery address entered in the database of electronic addresses.

We respond to complaints as quickly as possible – usually within 30 days of receiving them. In exceptionally complex cases, this time may be extended to up to 60 days. If this happens, we will inform you before the expiry of the original deadline, explain the reasons for the delay, and provide the expected response date. The deadline is considered met if we send you a response before its expiry.

We will provide a response to your complaint:

- in electronic form – when you submit a complaint in electronic form, or when you submit it in paper form and request a response in writing in electronic form;
- in writing in paper form – when you submit a complaint in writing in paper form, or when you submit it in electronic form and request a response in writing in paper form;
- in electronic form or in writing in paper form – in accordance with your request in the case of oral complaints.

If you are not satisfied with the way we handled your complaint, you can refer it to the Bank of Lithuania within 1 year from the date of sending the complaint to us. In such a case, the Bank of Lithuania would act as an out-of-court dispute resolution body between consumers and financial service providers. Its address is: Konstitucijos Ave. 21B, Vilnius LT-08130, Lithuania.

For more information, please refer to our Complaints Policy on the Revolut website, where you will find detailed information about our complaint handling procedure.

Alternatively, if you have any questions regarding our complaint handling procedure, please contact us using the Revolut app.

If our response is not satisfactory to you or in the absence of a response, you also have the right to apply to the Financial Ombudsman, the President of the Office of Competition and Consumer Protection, or a common court in the manner specified by law. You can also turn for help to the Poviat or Municipal Consumer Ombudsman.

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, 08130 Vilnius, the Republic of Lithuania	Polish law Polish language	The courts of Poland (or the courts of any EU Member State where you reside).