

What is the Promotion about?

Revolut is looking to reward new Revolut credit card holders, who meet conditions to be a participant of this promotion (the "**Promotion**").

This Promotion allows selected new Revolut credit card holders in Lithuania (the "**Eligible Market**") to earn:

- a cashback of a certain amount of a payment (the "**cashback**"); or
- a cash reward of a fixed amount (the "**cash reward**").

Cashback and cash reward collectively are referred to as the **Reward**.

The exact Reward you receive will be chosen in a random drawing and will not depend on any pre-set criteria.

This Promotion runs from 21 February 2024 00:00 GMT until 6 March 2024 23:59 GMT. We call this the "Promotion Period".

Please read these Promotional terms and conditions (the "**Promotion Terms**") carefully.

Who is eligible for the Promotion?

This Promotion is open to Lithuanian customers who applied for and concluded a Credit Limit Agreement with Revolut Bank UAB within the Promotion Period and who have received an invitation to the Promotion directly from us by email, push notification, in app inbox and/or tile in the app is eligible. If you have not received an email, push notification, in app inbox and/or tile in the app directly from us, you are not eligible.

What is the Reward and how is it rewarded?

If you are eligible to receive a Reward (please see *Who is eligible for the Promotion?*), you will be notified via email, push notification, in app inbox and/or tile in the app.

If you meet the eligibility criteria your Reward will then be chosen in a random drawing from the list below:

- 1% cashback rate for the first three months from the amount of your payment up to €1000 (whichever comes first) (subject to a maximum cap amount of €10);
- 5% cashback rate for the first three months from the amount of your payment up to €400 (whichever comes first) (subject to a maximum cap amount of €20);
- €10 when you spend a minimum of €1000 for the first three months using your credit card (amount of €1000 should be spent in one or in several transactions);

- €20 when you spend a minimum of €400 for the first three months using your credit card (amount of €400 should be spent in one or in several transactions).

Note that the exact Reward you receive will be chosen in a random drawing once the eligibility criteria are met and will not depend on any pre-set criteria.

If the randomly drawn Reward requires minimum payment to be spent, then in order to get the Reward you have to spend a required minimum amount.

After meeting the eligibility criteria for the following three months you will have to either make payments with the Revolut credit card to receive a dedicated cashback or spend the minimum required amount (in one or in several transactions) to receive a dedicated cash reward.

Please be aware that the specific Reward offer suggested to you will be determined through a random drawing, and no other pre-set criteria will apply. The Reward you receive will match the one sent to you via email or other communication channel, once you meet the eligibility criteria (please see Who is eligible for the Promotion?).

Remember that the Reward refers only to the completed payments with the Revolut credit card using the Credit Limit product provided by Revolut Bank UAB.

After the end of this Promotion Period the Reward balance will remain active, until it is transferred to your Credit Limit balance, either manually by you using the "Collect" button in the Revolut mobile app or will be:

- automatically disbursed by us on the 1st day of the following calendar month (for cashback);
- automatically disbursed by us after 3 months when minimum spend will be met (for cash rewards).

If you decide to close your Revolut credit card account, provided that you have met the eligibility criteria and made the minimum spend, you have two options: you can have your Reward earned paid towards the outstanding Credit Limit balance and reduce the amount you need to repay to be able to close your account. If your outstanding is already zero, you can have your Reward paid towards your main Revolut account.

Your Reward balance will be stored by Revolut Bank UAB. The Reward that you earned can be viewed in the Revolut app in your credit card management screen or in your monthly Revolut account statement.

Revolut Bank UAB will transfer your Reward balance to your Credit Limit balance on a monthly basis together with other payments under Credit Limit Agreement. Also, you can use the "Collect" button in the Revolut app and then select the amount you want to collect to your Credit Limit balance, as long as the amount can be rounded to the nearest cent, Reward can be collected any time.

Reward cannot be used towards a minimum payment (i.e. the minimum payment to be paid each month under the Credit Limit Agreement) to any outstanding Credit Limit balances. If you are in arrears, you can still earn a Reward. However, you cannot redeem Reward from your Reward balance until you clear your arrear and are in good standing again.

Sometimes we recover the Reward from you if:

- the payment that earned the Reward is refunded to you;
- you earned the Reward fraudulently; or
- you did not comply with these Promotional Terms in order to get the Reward.

We will recover the amount of the Reward by taking it out of your account balance. We will consider the recovery to be done with your consent and the payment to be authorised by you.

If we cannot recover the amount, you will still owe us the relevant amount. We may then recover the amount from a stored card or exercise our right of set-off. We may also take legal steps to recover the amount you owe us. If we do, you may have to pay our reasonable costs of doing so.

You can read more about how we can recover amounts that you owe us in the Section 28 of the Personal Terms.

Which payments will earn a Reward?

Remember that the Reward refers only to completed cashless transactions made with your Revolut credit card, using the Credit Limit under the Credit Limit Agreement.

The Promotion applies only to purchases made using the credit card issued by Revolut Bank.

The Promotion does not apply to the ATM withdrawals and transfers which accrue interest from the day of transaction (e. g. ATM withdrawals, payments to other Revolut or bank accounts).

What other legal information should I know?

1. The Promotion is organised and offered by Revolut Bank UAB, a company whose registered address is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.
2. 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 publish the updated terms 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).
3. We reserve the right to reverse any Reward you receive during the Promotion Period if the eligibility criteria are not fulfilled, the payment that earned the Reward is refunded to you, you earned the Reward fraudulently, if you breach the terms that apply to your Revolut account in order to get the Reward, or if we become aware you were not compliant with these Promotion

Terms. We will consider the reversal of any Reward transaction to have been done with your consent and the payment to have been authorised by you.

4. If you close your Revolut account or your account becomes suspended or restricted before we were due to credit your account with any Reward or between the time of qualifying for Reward and receiving Reward that you were entitled to under this Promotion, you will lose your entitlement to that Reward.

5. Events beyond the control of Revolut may also occur that render the awarding of a Reward as part of this Promotion impossible. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

6. 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.

7. If you sign up to Revolut as part of this Promotion, Revolut will process your personal data in compliance with our Privacy Policy.

8. These Promotion Terms are published in English and any translation is a courtesy translation only. This means you cannot derive any rights from any translated version and only the English version can be used in legal proceedings.

9. 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. Any disputes arising out of or in connection with these 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).