

# Cashback for Credit Card Holders

## What is this promotion about?

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

This Promotion allows new Revolut credit card holders in Poland to earn:

- a 5% cashback rate on cashless transaction for shopping, groceries, and restaurants for the first three months (the "**Eligible Purchases 1**") up to 30 PLN (whichever comes first) and
- a 1% cashback rate on cashless transactions for all other purchases for the first three months (the "**Eligible Purchases 2**") up to 20 PLN (whichever comes first).

Eligible Purchases 1 and Eligible Purchases 2 will be together referred to as **Eligible Purchase**.

This Promotion runs from **20 November 2023 00:00 GMT until 7 January 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 selected Polish customers, who applied and concluded a Credit Limit Agreement with Revolut Bank UAB within the Promotion Period and who made Eligible Purchases. This includes customers who applied for and concluded Credit Limit Agreement for the first time and customers who re-applied and concluded a new Limit Agreement.

## Benefits that you gain when you are a participant of the promotion

Under the promotion we make available an additional benefit for eligible customers called "**cashback**".

## What is a cashback?

When you make a purchase with your Revolut credit card, Revolut Bank UAB will credit your cashback balance:

- with 5% cashback rate on Eligible Purchases 1 for the first three months from the amount of your payment up to 30 PLN (whichever comes first) and
- with 1% cashback rate on Eligible Purchases 2 for the first three months from the amount of your payment up to 20 PLN (whichever comes first).

The cap of the maximum amount of cashback that can be earned during the Promotion Period will not exceed a total amount of 30 PLN for Eligible Purchases 1 and of 20 PLN for Eligible Purchases 2.

Remember that the cashback refers only to Eligible Purchases purchases with Revolut credit card using the Credit Limit product provided by Revolut Bank UAB.

Cashback is earned on Eligible Purchases with a credit card and rounded down to the nearest full amount. Cashback will also be calculated on cleared or non-pending Eligible Purchases only. After the end of this promotion the cashback balance will remain active, until it is automatically transferred to your Credit Limit balance on the 1st day of the following calendar month. If you decide to close your Revolut credit card account, you have two options: you can have your cashback 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 cashback paid towards your main Revolut account.

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

When the Promotion Period ends, your Eligible Purchases will still make you earn a 0.1% Cashback for the rest of the duration of your Credit Limit Agreement. Revolut Bank UAB will transfer your cashback balance to your Credit Limit balance on a monthly basis together with other payments under Credit Limit Agreement.

Cashback cannot be used towards minimum payment (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 cashback. However, you cannot redeem cashback from your cash back balance until you clear your arrear and are in good standing again.

Sometimes we recover the cashback from you if:

- the payment that earned the cashback is refunded to you;
- you earned the cashback fraudulently; or
- you did not comply with these terms and conditions in order to get the cashback.

We will recover the amount of cashback by taking it out of your cashback 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 of the cashback from your cashback balance, 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 cashback?

Remember that the cash back refers only to Eligible Purchases with your Revolut credit card, using the Credit Limit under the Credit Limit Agreement, so only when you buy things with Revolut credit card and use the Credit Limit. Cash back does not apply to the transfers, payments (other than purchase transactions) and ATM withdrawals.

We can't give you cashback when doing so would break any law or regulation. You will be informed about such cases in the Revolut app.

## 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 cashback you receive during the Promotion Period if the eligibility criteria are not fulfilled, the payment that earned the cashback is refunded to you, you earned the cash reward fraudulently, if you breach the terms that apply to your Revolut account in order to get the cash reward, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any cash 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 cashback or between the time of qualifying for cashback and receiving cash reward that you were entitled to under this Promotion, you will lose your entitlement to that cashback.
5. Events beyond the control of Revolut may also occur that render the awarding of a cashback 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 Polish. The Polish version can be used in legal proceedings.
9. These Promotion Terms shall be governed by and construed in accordance with the laws of Poland. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Poland.