

Credit Card Promotion: Cashback

What is this 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 new Revolut credit card holders in Spain (the "**Eligible Market**") 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 20 EUR (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 10 EUR (whichever comes first).

Eligible Purchases 1 will be subject to the merchants having their **POS** (terminal Point of Sale; the machine used to pay by card) configured as established in Annex 1. All purchases in a POS without that configuration will be treated as Eligible Purchases 2.

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

This Promotion runs from 22 November 2023 00:00 GMT until 7 January 2023 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 Spanish customers who applied for and concluded a Credit Card Agreement with Revolut Bank UAB within the Promotion Period and who made Eligible Purchases. This includes customers who applied for and concluded Credit Card Agreement for the first time and customers who re-applied and concluded a new Credit Card 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 20 EUR (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 10 EUR (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 20 Eur for Eligible Purchases 1 and of 10 Eur for Eligible Purchases 2.

Remember that the cashback refers only to completed Eligible Purchases with Revolut credit card using the Credit Card 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 Period the cashback 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 automatically disbursed by us 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 0.2% Cashback for the rest of the duration of your Credit Card Agreement. Revolut Bank UAB will transfer your cashback balance to your Credit Limit balance on a monthly basis together with other payments under Credit Card 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, cashback can be collected any time. Cashback cannot be used towards minimum payment (the minimum payment to be paid each month under the Credit Card 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 Promotional Terms 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 cashback refers only to completed Eligible Purchases as defined above. Cashback does not apply to the transfers, payments (other than Eligible Purchases) 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 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 Spain. Any disputes arising out of or in connection with these terms shall exclusively be submitted to and dealt with by the competent court in Spain.

Annex 1

POS CONFIGURATION

MCC (POS configuration)	MERCHANT TYPE
4815	SHOPPING
5094	SHOPPING

MCC (POS configuration)	MERCHANT TYPE
5099	SHOPPING
5131	GROCERIES
5137	SHOPPING
5139	SHOPPING
5192	SHOPPING
5199	SHOPPING
5300	SHOPPING
5309	SHOPPING
5310	SHOPPING
5311	SHOPPING
5331	SHOPPING
5399	SHOPPING
5411	GROCERIES
5422	GROCERIES
5441	GROCERIES
5451	GROCERIES
5462	GROCERIES
5499	GROCERIES
5611	SHOPPING
5621	SHOPPING
5631	SHOPPING
5641	SHOPPING
5651	SHOPPING
5655	SHOPPING
5661	SHOPPING
5681	SHOPPING
5691	SHOPPING
5698	SHOPPING
5699	SHOPPING
5735	SHOPPING
5811	RESTAURANTS
5812	RESTAURANTS
5813	RESTAURANTS

MCC (POS configuration)	MERCHANT TYPE
5814	RESTAURANTS
5815	SHOPPING
5816	SHOPPING
5817	SHOPPING
5818	SHOPPING
5832	SHOPPING
5921	GROCERIES
5931	SHOPPING
5932	SHOPPING
5933	SHOPPING
5935	SHOPPING
5937	SHOPPING
5941	SHOPPING
5942	SHOPPING
5944	SHOPPING
5945	SHOPPING
5946	SHOPPING
5947	SHOPPING
5948	SHOPPING
5949	SHOPPING
5950	SHOPPING
5961	SHOPPING
5970	SHOPPING
5971	SHOPPING
5972	SHOPPING
5973	SHOPPING
5977	SHOPPING
5992	SHOPPING
5993	SHOPPING
5994	SHOPPING
5995	SHOPPING
5997	SHOPPING
5999	SHOPPING

MCC (POS configuration)	MERCHANT TYPE
7230	SHOPPING
7278	SHOPPING
7296	SHOPPING
7841	SHOPPING
7993	SHOPPING