

What is the Promotion about?

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

This Promotion allows selected Revolut credit card holders in Ireland (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 **26th March 2024 00:00 GMT until 9th April 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 customers in the Eligible Market who applied for and concluded a Credit Limit Agreement with Revolut Bank UAB, has a Revolut credit card and has received an invitation to the Promotion directly from us by email, push notification, in app inbox and/or tile in the app. **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 for the Promotion.**

(**'Eligibility Criteria'**)

What is the Reward and how is it rewarded?

If you are eligible to be a part of this Promotion and have the opportunity 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 and complete transactions* using your Revolut credit card as set out below during the Promotion Period your Reward will then be chosen in a random drawing from the list below:

- 5% of transaction amount back ('Cashback') for every transaction completed during the Promotion Period (up to a maximum cashback amount of €5 total aggregate for all transactions completed); or
- €5 when you spend a minimum of 100EUR during the Promotion Period - using your credit card (amount of 100 EUR can be spent in one or in several transactions) ('Cash Reward').

Note that the exact Reward you receive will be chosen in a random drawing once the Eligibility Criteria is met and transactions completed.

***transactions for this Promotion mean card purchases, this does not include ATM or credit transfer transactions.**

If the randomly drawn Reward requires minimum amount to be spent in order to get the Reward you have to have spent the required minimum amount to receive the Reward.

After meeting the Eligibility Criteria you will have to complete transactions/spend the minimum amount required with your Revolut credit card during the Promotion Period to be in with a chance of receiving Cashback or a Cash Reward.

Please be aware that the specific Reward offer suggested to you will be determined through a random drawing, 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 relates only to completed transactions with Revolut credit card.

After the end of this Promotion Period the Reward balance will remain active, until it is transferred to your credit card, 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 (for Cashback);
- automatically disbursed by us after 2 weeks when minimum spend will be met (for Cash Reward).

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

The Reward that you earn can be viewed in the Revolut app in your credit card management screen or in your monthly Revolut account statement.

The Reward 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 arrears 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 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. The Irish branch of Revolut has an address at 2 Dublin Landings, North Dock, Dublin 1.
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 Customer Privacy Notice | Revolut Ireland .
8. These Promotion Terms shall be exclusively governed by and construed in accordance with the laws of the Republic of Ireland. 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 Ireland (or in the courts of any EU Member State where you reside).