

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 to earn a reward after spending a dedicated amount for your purchases for the first three months after concluding the Credit Limit Agreement (the "**Reward**"). The amount you need to spend, and the amount of Reward you'll receive, will be confirmed in the marketing communication via an email, push notification, in app inbox and/or tile in the app (the "**Communication**").

The Promotion will run for a specific period of time (called the "Promotion Period") as provided in Communication.

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. **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?), for the following three months you will have to make payments of the certain amount indicated in the Communication from us with the Revolut credit card to receive a Reward. Payments can be done in one or several transactions.

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.

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.

When the Promotion Period ends, your eligible payments 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.

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 [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).