

Credit Card Spending Bonus

What is this Promotion about?

Revolut is offering selected Personal customers who have never held a Revolut Credit Card residing in Brazil the opportunity to receive RevPoints (the **"Reward"**) upon the completion of spending targets using their Revolut Credit Card for a limited period of time (the **"Promotion"**). The Promotion period will be clearly set out in the Promotion Communication (as defined below).

These terms and conditions (the **"Promotion Terms"**) set out the rules that apply to the Promotion, and you must comply with these Promotion Terms, the [Personal Terms](#), the [RevPoints Terms](#), and the [Credit Card Agreement](#) that apply to your Revolut Personal account and your Revolut Credit Card at all times when participating in the Promotion.

Who is eligible for this Promotion?

To be considered an "Eligible Participant" for this Promotion you must meet the following "Eligibility Criteria"):

- have a residential address in Brazil;
- not currently have or have previously held a Revolut Credit Card with any Revolut group entity;
- have received a direct invitation to this specific Promotion via in-app notification, or other official Revolut communication (**"Promotion Communication"**);
- successfully complete the Revolut Credit Card application process, including passing all necessary credit and Know Your Customer (KYC) checks, have your card application formally approved by Revolut and sign the Credit Card Agreement.

Existing Revolut Credit Card holders or customers who cancel an existing card to apply for a new one during the Promotion Period are not eligible.

You will also need to complete the **"Required Steps"** before the end of the Promotion Period:

- successfully apply for a Revolut credit card, and accept the Credit Card Agreement **for the first time through the Promotion unique link**;

- accept the Revpoints T&Cs (as applicable) in the first 90 days after the Credit Card acceptance;
- complete the minimum spend required in the Promotion Communication on your Revolut Credit Card within 90 days. This 90-day period will only begin once both of the following conditions are met: you have successfully accepted the Revolut Credit Card, and you have opted into the RevPoints programme in the app.

Depending on the credit limit assigned to your Revolut Credit Card, you may need to make multiple repayments to your credit card balance throughout a single billing cycle to restore your available credit. This may be necessary to ensure you have sufficient capacity to complete the total spend requirement within the first 90 days and successfully qualify for the RevPoints Award. Making multiple repayments to stay within your limit will not disqualify you from the Promotion, provided all other Eligibility Criteria are met.

You must use the Promotion unique link provided as part of this Promotion to sign up for a Revolut Credit Card. If you sign up using the normal credit card opening process in our app, you will not be able to take part in this Promotion.

You can make your payments using a physical or virtual Revolut card linked to your Revolut Credit Card account. All card payments counting towards your spend requirement must be genuine purchases that meet the eligibility criteria set out in the RevPoints Terms and your Credit Card Agreement (for example, transactions to payment service providers, other bank accounts and e-wallets will not be considered genuine purchases).

How do I get my RevPoints Award?

The Reward will be credited to your Revolut Personal account within 30 days of the spend requirement being met.

What other legal information should I know?

1. We may, at our sole discretion, change, suspend or end the Promotion earlier than the end date we've mentioned above if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill, reputation or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the Promotion. We may do this on an individual or promotion-wide basis.

2. If the promotion changes or ends early, we will tell you the same way we invited you to the promotion (e.g. email, push notification, in-app). Where possible, we will give notice through the Revolut app and/or email.. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
3. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control which means we are unable to continue running the Promotion as planned. Please contact [Support](#) if you believe you qualify for a particular benefit in relation to the Promotion that has not been awarded to you as a result of early suspension or termination.
4. We reserve the right to reverse the Reward during the Promotion Period if the payment that earned you the Reward is refunded to you, you earned the Reward fraudulently, if you breach the terms that apply to your Revolut Personal account and your Revolut Credit Card 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 to have been done with your consent and the payment to have been authorised by you.
5. If you close your Revolut Personal account or your account becomes suspended or restricted, or your Revolut credit card is cancelled before we were due to credit your account with the Reward or between the time of qualifying for the Reward and receiving it, you will lose your entitlement to it.
6. Revolut needs to process your personal data to perform our obligations under these Promotion Terms. For more information about how we handle personal data, see our [Customer Privacy Notice](#).
7. These terms are published in English and in Portuguese and any translation is a courtesy and an unofficial translation only. Participants of the Promotion cannot derive any rights from the translated version. **The Portuguese language version of these terms shall apply and prevail and be conclusive and binding.**
8. To the extent permitted by law, these Promotion Terms shall be **exclusively governed by and construed in accordance with the laws of Brazil and any disputes arising out of or in connection with these Promotion Terms shall be exclusively submitted to and dealt with by the courts of São Paulo, Brazil.**
9. This Promotion is organised and offered to you by Revolut Sociedade de Crédito Direto S.A. If you have a complaint about this Promotion, you can raise it directly with them. You can still rely on the mandatory consumer protection rules and law of Brazil.

Contact Information

Online chat: <https://www.revolut.com/pt-BR/contact-us/>

Support phone numbers: +55 11 5039 1888 and +55 0800 591 1445 (toll-free);

Emails:

- **support@revolut.com** – customer support.
- **Ombudsman:** available on business days, from 8:00 a.m. to 6:00 p.m. (Brasília time), at 0800 591 1329 or by email at **ouvidoria@revolut.com** – for complaints that could not be resolved through the customer support channels listed above.
- **courtorders@revolut.com** – fraud, information requests, or fund blocking requests.
- **juridico@revolut.com** – judicial matters or other legal issues.