

What is the Promotion about?

As part of the Credit Card Welcome Promotion (the "**Promotion**"), Revolut is offering new Revolut Credit Card holders customers residing in Poland (the "**Eligible Market**") the opportunity to take advantage of a free interest period for the eligible purchases for the first 3 months after signing a Credit Limit Agreement with Revolut, as defined herein, (the "**Offer**").

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

This Promotion will run from **23 March 2026 00:00 GMT** until **30 June 2026 23:59 GMT inclusive** (the "**Promotion Period**").

These terms (the "**Promotion Terms**") set out the rules that apply to this Promotion, and you must comply with these Promotion Terms and also the terms that apply to your Revolut payment and credit card accounts at all times when participating in this Promotion.

Who is eligible for the Promotion?

To be eligible for this Promotion, at any time during the Promotion Period, you must meet the following criteria (the "**Eligibility Criteria**"):

- live at a residential address in an Eligible Market;
- not have a Revolut Credit Card yet;
- must be at least 18 years old.

Additionally, you will also need to complete the following (the "**Required Steps**") before the end of the Promotion Period:

- apply for and concluded a Credit Limit Agreement with Revolut Bank UAB during the Promotion Period (note: only the agreements which are signed by all parties within the Promotion Period are eligible for the Offer; you will bear the full benefit of 3 months free interest, even if this agreement is signed on the last day of the Promotion Period);
- repay us the credit limit used by monthly repayments (at least the minimum payment due) and other payments (for example, accrued interest not exempt

under these terms) that are due - properly and in a timely manner, as provided under the Credit Limit Agreement.

You must successfully complete all of the above Required Steps by the end of the Promotion Period in order to receive the **Offer**.

Representative example: get a 20000zł credit limit with an annual interest rate of 17.00% by signing an open-ended contract. Assuming that you use the credit limit for 3 months, the total amount payable will be 22008zł. Total cost of credit amounting to 2008zł (monthly fee:10zł, interest 1888zł), while the APR (Annual Percentage Rate) will equal 19.67%. If you use your credit, the minimum monthly payment will be 3% of the used credit but not less than 10PLN and accrued interest (if any). There won't be any monthly payments or any interest if you don't use the credit.

What is APR? APR (annual percentage rate): The effective rate charged for your credit, which includes the total interest rate plus any additional fees and charges.

Eligible Purchases

The Promotion applies only to card payments and money transfers from the Revolut credit card account (including Move Money & Balance Transfer functionalities) (the "**Eligible purchases**"). This Promotion does not apply, though, to card payments for gambling and investments, for buying foreign currency, also money orders and ATM cash withdrawals.

How do I get my Offer?

The Eligible Participant who meet the Eligibility Criteria and complete all of the Required Steps during the Promotion Period will be able to claim the Offer by following the steps set in the respective Revolut Credit Card onboarding flow.

The free interest period will start applying to you automatically on the day new Credit Limit Agreement has been signed with us (if done so within the Promotion Period) and will continue to apply daily until the expiry of the 3 months period (you will bear the full benefit of the Offer for 3 months even if the agreement is signed on the last day of the Promotion Period). To avoid paying us any interest, you must repay us the credit limit used by monthly repayments (at least the minimum payment due) and other payments (for example, any accrued interest not exempt under these terms)

that are due - properly and in a timely manner, as provided under the Credit Card Agreement.

Please note that any Eligible Purchases made shortly before the end of the 3 months period may still appear on your next month's balance statement due to processing times. In these later cases, the standard grace period will continue to apply, and you can avoid paying any interest by covering any due payments properly and in a timely manner, as provided under Credit Limit Agreement.

Also, please note that grace period is not part of these Promotion Terms, but is rather separate, i.e. a constituent part of your Credit Limit Agreement signed with us. Hence, whether (a) particular transaction(-s) benefit(-s) from the grace period, please check the terms of your Credit limit Agreement.

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, 08105 Vilnius, the Republic of Lithuania.
2. We may change, suspend, extend or end the Promotion earlier than the end date of the Promotion Period if it is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis.
3. If we need to change, suspend or end the Promotion before the end of the Promotion Period, we will announce this in the same way the Promotion was announced and, we will give you notice in the same way we announced this Promotion. Any changes to the Promotion Terms will not affect your rights, if you have already participated in the Promotion.
4. 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.
5. We reserve the right to reverse the Offer during the Promotion Period if the payment that earned you the Offer is refunded to you, you earned the Offer fraudulently, if you breach the terms that apply to your Revolut Personal account in order to get the Offer, or if we become aware you were not compliant with these Promotion Terms. We will consider the reversal of any Offer to have been done with your consent and the payment to have been authorised by you.
6. If you close your Revolut Personal account or your account becomes suspended or restricted before we were due to award you the Offer or between the time of

qualifying for the Offer and receiving it, you will lose your entitlement to it.

7. By participating in this Promotion, you confirm that you understand that any benefit you receive as part of this Promotion may be subject to local income tax in the country of your residence and/or in the local territory where you are tax resident. It is your responsibility to pay any tax which may arise from receiving any benefit. Revolut will bear no liability for any tax obligations which may arise from receiving any benefit as part of this Promotion.
8. 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](#).
9. These Promotion Terms are published in Polish and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The Polish version of these Promotion Terms shall be used in any legal proceedings. If, however, by law the local language should be used, the local language will prevail and will be used in legal proceedings (please refer to the below table to determine whether another language prevails and will be used in legal proceedings).
10. 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).