Credit Card Welcome Promotion 2026

What is the Promotion about?

As part of the Credit Card Welcome Promotion (the “**Promotion**”), Revolut is offering new Revolut Credit Card holders residing in Spain the opportunity to take advantage of a free interest period for transactions during the first 3 months since the signature of the Credit Limit Agreement, (the “**Offer**”). The Offer does not apply to Instalment Plan transactions nor to Cash-like transactions (except as regulated herein). Commissions might apply as regulated in the Credit Limit Agreement.

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

In order to benefit from this Promotion, the clients will have to repay all the Eligible Transactions by the end of the 3rd month after the signature of the Credit Limit Agreement.

This Promotion will run from **23 March 2026 00:00 GMT** until **31 October 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 Personal account at all times when participating in this Promotion.

Who is eligible for the Promotion?

To be eligible for this Promotion, you must meet the following criteria (the “**Eligibility Criteria**”) are:

- live at a residential address in a Spain;
- 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 conduct a Credit Limit Agreement with Revolut Bank UAB within the Promotion Period;
- Repay all the Eligible Transactions on time within the Promotion Period.

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

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?

Eligible Participants that complete the Required Steps during the Promotion Period will be able to claim the free interest period of the first 3 months applicable Offer by following the steps set in the respective Revolut Credit Card onboarding flow.

The free interest period applies daily and ends at the close of the Promotion Period. To **avoid paying any interest,** users must repay the full Promotional balance by the day before the Promotion Period ends (29 June 2026). Please note that purchases made shortly before the end of the Promotion Period may still appear on the next statement due to processing times. In these cases, the standard grace period applies, and users can avoid interest by paying the full statement balance by the payment due date.

Also, please note that cash transfers are treated differently: they do not benefit from a grace period. If the full cash transfer balance is not repaid by the day before the Promotion Period ends (29 June 2026), interest will begin to accrue on the entire amount from the end of the Promotion Period and will be charged in the next billing cycle.

Representative example:
Example calculated to repay a Revolving credit of €1,500 deferred for 48 months: TAE: 21,94% / TIN 20%. Total amount to be repaid 2.191,20€ (capital + interest) in 48 monthly instalments of €45.65 each. Total cost of credit: €691.2 (interests). The French amortisation system is used. All this is under the assumption that you do not carry out new operations that increase the debit balance of the card and that the debt is formalised at the beginning of the period.

The TAE could be slightly different from the one in the agreement, as it is calculated depending on your agreement date.You can use the Revolving Card simulator to simulate costs and terms of Revolving credit (https://app.bde.es/asb_spa/#/es/vencimiento/form).

What other legal information should I know?

1. We may change, suspend, extend or end the Promotion earlier than the end date of the Promotion Period if, in our reasonable opinion, it is being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or promotion-wide basis.
2. 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, where possible, we will try to 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.
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 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.
5. 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.

6. 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.
7. 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.
8. These Promotion Terms are published in Spanish and any translation is a courtesy and an unofficial translation only - participants of the Promotion cannot derive any rights from the translated version. The Spanish version of these Promotion Terms shall be used in any legal proceedings.

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This Promotion is organised and offered to you by the Revolut group entity identified in the table below. If you have a complaint about this Promotion, you can raise it directly with them. Please see below for the registered addresses, the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion and the language of the terms that applies to you. You can always rely on the mandatory consumer protection rules of the country where you live.

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Spanish law	The courts of Spain	The Spanish language version of these Promotion Terms shall apply and prevail and be conclusive and binding. The Spanish version shall be used in

Revolut group entity/branch	Registered address	The law that applies to these Promotion Terms	Which courts have jurisdiction	The language which prevails
				any legal proceedings. If, however, by law the local language should be used, the local language shall prevail.