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 Lithuania the opportunity to take advantage of a free interest period for the eligible purchases for the first 3 months after signing a Credit Card 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 **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 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 Lithuania;
- 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**"):

- apply for and conclude a new Credit Card 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 payments 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 Card Agreement.

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

Representative example: get a €4,100 credit limit with an annual fixed interest rate of 15% by signing an open-ended contract. Assuming that you use the credit limit for 3 months, the total amount payable will be €4,255.01, while the APR (Annual Percentage Rate) will equal 16.08%. If you use your credit, the minimum monthly payment will be 3% of the used credit but not less than €10 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 and 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 participants who meet all 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 Card 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 payments 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 Card 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 Card Agreement signed with us. Hence, whether (a) particular transaction(-s) benefit(-s) from the grace period, please check the terms of your Credit Card 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, 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 the Promotion impossible. Accordingly, 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. If, however, by law the local language should be used, the local language shall prevail.
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).

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