

## What is this Promotion about?

Revolut is looking to reward Revolut personal loan customers who signed Personal Loan Agreement and who meet eligibility criteria to be a participant of the promotion (the "**Promotion**").

This Promotion allows eligible Revolut personal loan customers in Lithuania to **receive a 1% reduction in the interest rate on all new personal loans greater than € 6,000** for the full term of the new loan.

This Promotion runs from **5 May 2025 00:00 GMT until 16 May 2025 23:59 GMT** We call this the "**Promotion Period**".

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:

- Have directly received an e-mail and/or in-app communication inviting to participate in the Promotion; and
- who applied for and concluded a new Personal Loan Agreement, of over € 6,000, with Revolut Bank UAB within the Promotion Period.

You can have up to 6 loans and one credit card with a limit of up to € 10,000, as long as you don't exceed a total limit of € 35,000 across all credit products.

This promotion does not apply to existing loans. However, if an eligible user refinances an existing loan by taking out a new one, the new loan would qualify for the discount. Revolut's lowest interest rate of 4.99% is available to customers with the strongest credit score.

**Representative example:** Borrow € 4,500 for 60 months with an annual fixed interest rate of 7.99%. The total amount payable is € 5,474.54, with a monthly payment of € 91.26. Annual percentage rate (APR): 8.3%. Please note, you'll be subject to a credit check.

## 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 may suspend, end or cancel this Promotion or change these Promotion Terms at any time, if, in our reasonable opinion, the Promotion is being abused or may negatively affect Revolut's goodwill or reputation. If we are going to change or cancel the Promotion before the Promotion Period ends, we'll give you prior notice through the Revolut app and/or by email. 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, 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.
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 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).