

What is this Promotion about?

- **What:** The opportunity to select a national team as your 2026 world champions to earn a **Baseline Reward** and a **Bonus Reward** of RevPoints (detailed in Table 1 below) by selecting the winning national team (the **Promotion**).
- **Who:** Eligible customers who reside in Belgium, Bulgaria, Czech Republic, Germany, Denmark, Estonia, Spain, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Romania, Sweden, Slovenia, Slovakia, Brazil, Mexico, and the United Kingdom (each, a **Market**) and complete the Required Steps set out below.
- **When:** You have between **2 June 2026 (00:00 UTC)** and **10 June 2026 (23:59:00 UTC)** to submit your winning team (the **Entry Period**). You have between **11 June 2026 (00:00 UTC)** and **19 July 2026 (23:59 UTC)** to complete the Required Steps (the **Promotion Period**).

Table 1

The reward	Details
Baseline Reward	All eligible customers who submit their winning team and complete the Required Steps will receive a baseline reward of 50 RevPoints at the end of the Promotion Period.
Bonus Reward	If you select the team that goes on to become 2026 world champions, you may receive a bonus reward calculated by the number of goals scored by the winning team multiplied by 10. See further below for details.

You must comply with these **Promotion Terms**, the [RevPoints Terms](#) and [Personal Terms](#) that apply to your Revolut Personal account at all times to participate in this Promotion.

Eligibility and Required Steps

To be eligible for the Promotion, you **must**:

- be at least 18 years old,
- have a registered address in a Market,
- have an active, unrestricted, unsanctioned Revolut Personal account, as well as a Revolut card (virtual or physical), and
- be signed up to the RevPoints loyalty programme.

To receive the Baseline Reward, you **must**:

1. use the in-app form accessible through your promotional communications to **pick one national team as your predicted 2026 world champions** before the end of the Entry Period, and
2. **make at least 48 genuine card payments for goods or services during the Promotion Period.** Given that the Promotion Period lasts 39 days, this is approximately 1 to 2 transactions every 2 days. Each transaction must be a genuine purchase (see the section below for a list of transactions which do not count as genuine). Any transactions that are refunded, reversed or cancelled will not count towards this requirement.

To receive the Bonus Reward, you must have completed the Required Steps above and have selected the team that goes on to become the 2026 world champions.

What else do you need to know?

What is a genuine card payment?

A genuine card payment is a card payment you make to purchase goods or services from a merchant (whether physical or online) at a standard market price. It has to be made from your regular Revolut Personal account; not a Joint, Revolut Pro, or <18 account.

A card payment will not be considered genuine if it is made to any merchant operating under one of the excluded Merchant Category Codes (**MCC**) listed below:

Cash, Cryptocurrencies and Money Transfers

- Wire Transfers and Money Orders: Sending money via non-financial institution merchant transfers or purchasing money orders (**MCC 4829**).
- Foreign Currency and Crypto: Buying cryptocurrency or exchanging foreign currency at online or physical exchanges and non-bank kiosks (**MCC 6051**).
- Digital Wallets and Stored Value: Reloading prepaid cards, adding funds to digital wallets, or purchasing stored-value products like gift cards (**MCC 6540**).
- Quasi-Cash Transactions: Purchasing items that are directly convertible to cash, such as travelers' checks or gaming tokens at non-financial institutions (**MCC 6050**).

Financial, Professional and Niche Business Services

- Banking Services and Financial Merchandise: Purchasing bank-issued gift cards, paying investment or financial service fees, and buying other financial institution products (**MCC 6012**).
- Investments: Payments to security brokers, dealers, or platforms for stocks, bonds, and mutual funds (**MCC 6211**).
- Real Estate and Rental Management: Payments made to property management companies, real estate agencies, or for rental arrangements (**MCC 6513**).
- Commercial and Household Maintenance: Specialised niche business services including home or commercial cleaning, janitorial work, and general property maintenance (**MCC 7349**).
- Parking and Logistics: Fees paid for parking lots, garages, public/private parking facilities, and airport parking (**MCC 7523**).

Gambling and Betting Services

- Gambling and Betting: Placing wagers at online or physical casinos, sportsbooks, off-track betting facilities, or racetrack windows (**MCC 7995**).
- Lotteries and Race Tracks: Government-owned lotteries (**MCC 7800**), government-licensed internet gambling (**MCC 7801**), licensed horse/dog racing (**MCC 7802**), and state-sponsored racing or lottery hubs (**MCC 9754**).

Government, Taxes and Judicial Fees

- Tax Payments: Paying local, national, or international tax authorities, including property and income taxes (**MCC 9311**).
- Fines and Penalties: Settling traffic tickets, court penalties, or other government-imposed fines (**MCC 9222**).
- Bail and Bond Payments: Making payments for legal bond transactions or bail bonds (**MCC 9223**).
- Postal and Procurement Services: Government-operated postal/courier services (**MCC 9402**), internal intra-government procurement transactions (**MCC 9405**), and unclassified government fees or registrations (**MCC 9399**).

Education and Institutional Services

- Higher Education: Tuition and academic fee payments made directly to colleges, universities, professional schools, or junior colleges (**MCC 8220**).
- Primary and Secondary Education: School fees and tuition for elementary, middle, and high schools, including private school systems and after-school programs (**MCC 8211**).
- Alternative Learning and Trade Schools: Correspondence and distance-learning courses (**MCC 8241**), business/secretarial schools (**MCC 8244**), vocational/trade institutes (**MCC 8249**), and specialty tutoring or language centers (**MCC 8299**).

Utilities, Organizations and Wholesale Goods

- Utility Providers: Standard household or commercial billing for electricity, gas, water, and sanitary services (**MCC 4900**).
- Political and Religious Groups: Donations, tithing, or campaign contributions made to political organizations (**MCC 8651**) or religious charities (**MCC 8661**).
- Wholesale Nondurable Goods: Business-to-business wholesale purchases of unclassified nondurable items, such as packaging materials or paper supplies (**MCC 5199**).
- Specialty Tobacco: Purchases made at dedicated cigar stores, smoke shops, tobacco stands, and pipe outlets (**MCC 5993**).

How do we calculate the 'goals scored' for the Bonus Reward?

All scoring decisions are subject to the final ruling of the match officials and the governing league body. Subsequent changes after the match day will not be recognised by Revolut. All goals scored by a team and confirmed by the match officials during regular play and extra time will count towards the Bonus Reward.

- Goals scored by a player into their own net (own goals) shall be credited to the total of the opposing (benefiting) team.
- Goals scored during a post-match penalty shootout to determine a winner are strictly excluded from the definition of 'goals scored' for the purpose of calculating the Bonus Reward.

How will the Bonus Rewards be awarded?

The Bonus Rewards are allocated from a total promotional pool of 80,000,000

RevPoints. Rewards will be awarded on a first-come, first-served basis, determined by the exact time and date a user successfully completes their 48th qualifying transaction, until the pool is fully exhausted.

Legal bits and pieces

Subject	Clause
Promotion abuse or misuse	We may suspend, change or end the Promotion – for a specific participant or for everyone – if it's being abused, could harm Revolut's goodwill or reputation, or reasonably unforeseeable circumstances that are outside of our control arise and make it impossible to continue the Promotion. We are liable without limitation for wilful misconduct, gross negligence, injury to life, body, or health, and any other liability that cannot be excluded by law. In cases of ordinary negligence, we are only liable if we breach an essential contractual obligation, and our liability is limited to typical, foreseeable damages. Any further liability is excluded.. Any issues? Contact Support in the Revolut app.
Changes or early end	If the Promotion changes or ends early, we will tell you this in the same way we invited you to the Promotion (e.g. email, push notification, in-app). We will give notice through the Revolut app and/or email. Don't worry – if you've already taken part in the Promotion, changes to the Promotion Terms won't affect you unless reasonably unforeseeable circumstances outside of our control have made it impossible for us to run it.
Withdrawal from the agreement	You can withdraw from this promotion free of charge and without having to indicate any reason at any time by letting us know through the Revolut app or by emailing us at support@revolut.com, provided that the promotion is not yet fully executed or has not ended.
Fraud or rule-breaking	If you breach the Revolut Personal Terms, the RevPoints Terms, these Promotion Terms, or participate in the Promotion fraudulently, we may reverse any reward. By proceeding, you authorise any such reversal in advance.

Subject	Clause
Account closed or restricted	To receive any reward, you must have an active Revolut Personal account (not closed, suspended or restricted) and be enrolled in the RevPoints loyalty programme throughout the Promotion Period and/or at the time you are due to receive the reward.
Taxes	You're responsible for any local tax that applies to your reward. Revolut doesn't accept any liability for any tax liability arising from your participation in the Promotion.
Tax in Spain	If you are a resident of Spain, any reward is subject to Personal Income Tax. We are legally required to withhold 19% tax from your reward before giving it to you. For your tax return, you must declare the reward's total value (the advertised prize plus the 19% we withheld). You can then deduct the withheld amount from your tax liability.
No reward substitution	If you win any reward, you're only entitled to the reward itself. You can't request its cash equivalent or swap it for something else.
Data & Privacy	We will process your personal data in line with the Customer Privacy Notice that applies to your Revolut Personal account.
Exclusions	Employees, directors, agents, contractors and affiliates of Revolut group entities are not eligible for this Promotion.
Third-Party Affiliation	Revolut is not affiliated with FIFA World Cup 2026™ and they've had no involvement in this Promotion.
Language	The Promotion Terms are published in English and may be translated to other languages. Please continue reading below to find out which language applies and is legally binding, depending on the entity that provides your Revolut Personal account.

This Promotion is organised and offered to you by the Revolut group entity that provides you with your Revolut Personal account. If you have a complaint about this Promotion, you can raise it directly with them (by using this [form](#) or emailing them at formalcomplaints@revolut.com). Please see below for the registered addresses of each Revolut group entity and the relevant laws and courts that have jurisdiction to determine any dispute you may have in relation to this Promotion.

You can rely on the mandatory consumer protection rules and laws of the country where you live.

Revolut Group entity / branch	Registered address	Law that applies to these terms and the prevailing language	Which courts have jurisdiction
Revolut Ltd	30 South Colonnade, London E14 5HX, United Kingdom	English law	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use the courts local to you.
Revolut Bank UK Limited Revolut Bank UK Ltd (CRN: 12871051) is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.	30 South Colonnade, London E14 5HX, United Kingdom	English law	The courts of England and Wales. If you are resident in Scotland or Northern Ireland, you may also use the courts local to you.
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania	Lithuanian law. The English version of these terms prevails and will be used in any proceedings. If you are a resident of Poland, the Polish	The courts of Lithuania or Switzerland or any EU Member State where you reside.

Revolut Group entity / branch	Registered address	Law that applies to these terms and the prevailing language	Which courts have jurisdiction
		language version of these Promotion Terms will prevail and will be used in any legal proceedings.	
Revolut Bank UAB acting in Ireland via its branch in Ireland	2 Dublin Landings, North Dock, Dublin 1, Ireland	Irish law	The competent courts of Ireland.
Revolut Bank UAB acting in France via its branch in France , regulated by the Bank of Lithuania and the European Central Bank as a credit institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR). Contact: support@revolut.com.	10 avenue Kléber, 75116 Paris, France (SIREN 917 420 077)	French law. The French version of these terms prevails over other versions and will be used in any proceedings.	The competent court of France. Please note that If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the Médiateur de l'Association française des Sociétés Financières (ASF). You can withdraw from this promotion free of charge and without having to indicate any reason within the first 14 days of participating by letting us know through the Revolut app or by emailing us at support@revolut.com (withdrawal form), provided that the promotion

Revolut Group entity / branch	Registered address	Law that applies to these terms and the prevailing language	Which courts have jurisdiction
			is not yet fully executed or has not ended.
Revolut Bank UAB, Sucursal en España	Príncipe de Vergara 132, 28002, Madrid (Spain), with tax ID W0250845E, duly registered with the Commercial Registry in Madrid under Volume 44863, Sheet 1, Section 8, Page M-789831 and with the Bank of Spain under number 1583	Spanish law. The Spanish version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Spain.
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany	German law. The German version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Germany.
Revolut Bank UAB- Succursale Italiana	Via Dante 7, 20123 Milan, Italy	Italian law. The Italian version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Italy.
Revolut Bank UAB Vilnius Sucursala Bucuresti	15-17, Bdul. Ion Mihalache, Mindspace Victoriei, 1st fl., office no 111, Tower Center	Romanian law. The Romanian version of these terms prevails over the English version and will	The competent courts of Romania.

Revolut Group entity / branch	Registered address	Law that applies to these terms and the prevailing language	Which courts have jurisdiction
	International Building, District 1, Bucharest, Romania	be used in any proceedings.	
Revolut Bank UAB, Belgian Branch	Silver Square, de Meeûssquare 35, 1000 Brussel	Belgian law. The French or Dutch version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Belgium.
Revolut Bank UAB Hungarian Branch Office being the Hungarian branch of Revolut Bank UAB	8 Szervita tér, 1052 Budapest, Hungary	Hungarian law. The Hungarian version of these terms prevails over the English version and will be used in any proceedings.	The competent courts of Hungary.
Revolut Bank, S.A., Institución de Banca Múltiple	Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc, Código Postal 06600, Ciudad de México, México.	Mexican Law	The competent courts of Mexico, City Revolut also provides you with its specialised unit responsible for processing any of the Claims, Clarifications, Queries, and Complaints indicated in these Terms and Conditions, to which you can send an email at une@revolut.com at any time, any

Revolut Group entity / branch	Registered address	Law that applies to these terms and the prevailing language	Which courts have jurisdiction
			day. It should be noted that the UNE does not have a contact telephone number, as all its procedures and communications are carried out through the Revolut App and/or the email address mentioned in this paragraph. • Email: une@revolut.com • Address: Calle Varsovia 36, Piso 6, Oficina 603-W, Colonia Juárez, Alcaldía Cuauhtémoc, Mexico City, Mexico. Through the Revolut App in the claims section. Please note that you can always submit your Claims, Clarifications, Queries, and Complaints to the National Commission for the Protection and Defense of Financial Services Users

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			("CONDUSEF"), located at Insurgentes Sur 762, Colonia Del Valle, postal code 03100, Benito Juárez, Mexico City, telephone numbers 800 999 8080 and 55 5340 0999, email: asesoria@condusef.gob.mx or consult the website www.condusef.gob.mx. Additionally, the Customer has the right at any time to express, before the Public Registry of ("REUS") of CONDUSEF, their refusal to receive advertising information about financial products and services via the internet, telephone, and/or in person.
Revolut Sociedade de Crédito Direto S.A.	Avenida Brigadeiro Faria Lima, 4221, 6th Floor, suite 61, Itaim Bibi, São Paulo – SP, Zip Code 04538-133 and enrolled with the Tax Registry (CNPJ) under No. 51.342.763/0001-51	Brazilian law. The Portuguese version of the Promotion Terms applies. The Portuguese version of these terms will prevail over other versions and will be used in any	The courts of the city of São Paulo, State of São Paulo. Online chat: https://www.revolut.com/pt-BR/contact-us/ Support phone numbers: +55 11 5039 1888 and

Revolut Group entity / branch	Registered address	Law that applies to these terms and the prevailing language	Which courts have jurisdiction
		legal proceedings.	+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.

