1. What are these terms?

1.1. These terms and conditions (the "**Rent and Bills Terms"**) set out the rules for the Points Earning Activity promotion offered by Revolut Bank UAB, acting through its head office or through the branch that provides your Personal Account in your Eligible Market, as set out in clause 11 of these terms (" **Revolut**", "**we**", "**us**" or "**our**"), under the RevPoints loyalty programme, for payments on rent and household utility bills ("**Rent and Bills**").
1.2. The Rent and Bills Terms form part of your agreement with us for RevPoints. They must be read together with the RevPoints Terms and the Personal Terms that apply to your Personal Account. Words and expressions defined in the RevPoints Terms have the same meaning in these Rent and Bills Terms unless stated otherwise.

2. Who can take part?

2.1. You are eligible to take part in Rent and Bills promotion if you:
(a) are an existing Revolut Personal customer of Revolut with an active account and no restrictions on it;
(b) are resident at a residential address in an Eligible Market, as established in 2.2 below; and
(c) have activated RevPoints. Rent and Bills promotion is available only after you activate RevPoints and is shown to you in the RevPoints section of the App.
2.2 ."**Eligible Markets**" means, for Rent and Bills, Denmark, Spain and Norway (for all Revolut Personal customers in their individual accounts) and Belgium and Italy (for customers on a paid plan (Plus, Premium, Metal or Ultra only), as shown to you in the Revolut App (the "**App**").

3. Which payments qualify?

3.1. You can earn RevPoints on payments that meet the definition of a "**Rent Payment**" or a "**Bill Payment**" set out below.
3.2. A "**Rent Payment**" is a payment that meets all of the following criteria:
(a) it is made by any type of bank transfer, peer-to-peer payments or direct debit, and is not made to an account held in the same name as yours or to another account you hold or control;
(b) it is a recurring, monthly payment, with the only purpose of covering the rent or mortgage of the property you live in;
(c) its value is at least EUR 400 / DKK 3,000 / NOK 4,400; and

(d) only one payment can be linked as Rent Payment
3.3. A "**Bill Payment**" is a payment for a household supply of electricity, gas or water, up to a maximum of EUR 500 / DKK 3,400 / NOK 5,500 combined value per calendar month, made either by direct debit or by card payment to the utility provider. We identify eligible utility providers from your payment data matching to utility provider codes.
3.4. We identify eligible utility providers and qualifying payments from your transaction data, using industry payment-classification information. However, we hold a right to ask you for supporting documents at any time for rent or bill payments.

4. How do you earn RevPoints?

4.1. To earn RevPoints, you must take the steps shown to you in the Revolut App to take part in Rent and Bills promotion and to link your qualifying Rent Payments.
4.2. You link a qualifying Rent Payment or activate Bill Payments using the steps shown to you in the Revolut App. Once linked/activated, later qualifying payments to the same payee earn RevPoints automatically, but only after the successful qualifying payment for that calendar month has completed. We determine eligibility from your transaction data and you do not need to provide any supporting information. We decide whether a payment qualifies as a Rent Payment or Bill Payment against the eligibility criteria in these Rent and Bills Terms, based on your transaction data. A payment that does not meet these criteria will not earn RevPoints.

5. How many RevPoints do you earn?

5.1. The number of RevPoints you earn on a qualifying payment depends on your account/plan, as follows:

Plan/Account	**Earn rate**
Standard	EUR 10 / DKK 100 / 150 NOK spent = 1 RevPoint
Plus	EUR 10 / DKK 100 / 150 NOK spent = 1 RevPoint
Premium	EUR 4 / DKK 25 / 40 NOK spent = 1 RevPoint
Metal	EUR 2 / DKK 15 / 25 NOK spent = 1 RevPoint
Ultra	EUR 1 / DKK 10 / 10 NOK spent = 1 RevPoint

5.2. The following caps apply to Rent and Bills: (a) you may link one Rent Payment per calendar month, and you can earn RevPoints on a qualifying rent payment up to a maximum of EUR 2,000 / DKK 15,000 / NOK 22,000 per calendar month; and (b) you can earn RevPoints on qualifying Bill Payments up to a maximum combined value of EUR 500 / DKK 3,400 / NOK 5,500 per calendar month.

5.3. We will show you the number of RevPoints you are due to earn before you undertake the activity, in accordance with the RevPoints Terms.

6. When do we credit your RevPoints?

6.1. We will credit the RevPoints you earn under Rent and Bills to your RevPoints balance after the successful qualifying payment for the relevant calendar month has been completed.

7. What happens if a payment is reversed or returned?

7.1. If a qualifying payment is returned, cancelled, reversed or reclassified after RevPoints have been awarded, we will reverse those RevPoints. Any such reversal, and the recovery of any resulting negative balance, is dealt in accordance with the RevPoints Terms.

8. What if you misuse Rent and Bills?

8.1. We may suspend your access to, or reverse RevPoints awarded under, Rent and Bills promotion where you have acted fraudulently or abused the RevPoints programme, as set out in the RevPoints Terms. For Rent and Bills, this includes:
(a) designating a payment as rent or utilities when it is not;
(b) making payments to yourself or to another account you hold or control;
(c) making payments to a joint account or to a person connected to you; and
(d) splitting, repeating or circulating payments to earn RevPoints.

9. How do these terms fit with the RevPoints Terms?

9.1. Except as expressly set out in these Rent and Bills Terms, the RevPoints Terms and the Personal Terms continue to apply in full. In particular, the following are governed by the RevPoints Terms and are not restated here: RevPoints expiry; account-closure forfeiture; fees; reversal of RevPoints and recovery of a negative balance; changes to terms and applicable notice periods; complaints and dispute resolution; data protection; liability; and governing law and jurisdiction.
9.2. If there is any inconsistency between these Rent and Bills Terms and the RevPoints Terms about Rent and Bills promotion, these Rent and Bills Terms prevail for Rent and Bills only, in accordance with the RevPoints Terms.

10. How and when can we end Rent and Bills?

10.1. This promotion will run from 29 October 2026, 00:00 CET until 30 April 2027, 00:00 CET.
10.2. You can opt out of Rent and Bills at any time in the App.

11. Who provides Points Earning Activity?

11.1. This Points Earning Activity is organised and offered to you by the Revolut group entity that provides you with your Personal account:
(a) **Revolut Bank UAB**, Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania; or
(b) **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; or
(c) **Revolut Bank UAB - Succursale Italiana**, (registration number 12372510961) via its registered office at Via Dante 7, 20123 Milan, Italy. It is the active branch office in Italy of Revolut Bank UAB, a company incorporated in the Republic of Lithuania (company number 304580906) with registered office and head office at Konstitucijos ave. 21B, 08105 Vilnius, Republic of Lithuania.