This version of the Terms will be effective from 27 October 2026 except where indicated otherwise. If you would like to see a previous version of these Terms, please click here.

1. What is this document?

This document (the "**RevPoints Terms**") along with the Personal Terms form the legal agreement between you and Revolut Bank UAB ("**we**", "**us**", "**our**" or "**Revolut**") for the RevPoints loyalty programme ("**RevPoints**"). You must have a Revolut Personal Account to use RevPoints and so the Personal Terms will also always apply to you when you use RevPoints. Other terms and conditions may also apply when you use RevPoints. These will be clearly shown to you in the Revolut App (the "**App**").

2. What is RevPoints?

RevPoints is a loyalty programme where you can earn, hold and redeem points (also called "**RevPoints**" or "**points**").

We will keep track of your points and display your points balance to you in the App.

The RevPoints you earn are loyalty points. They are not a form of money or currency, and cannot be exchanged for money or currency. They can only be used by redeeming them according to these RevPoints Terms and are not accepted by any third party. They cannot be used as a payment method.

RevPoints is not a payment service or a means of payment and is not regulated. The underlying payment services provided to you under the Personal Terms, in relation to which the loyalty programme is offered, are regulated. Please see the Personal Terms for more information.

3. How can I earn and redeem RevPoints?

The RevPoints programme may allow you to earn points in the following ways:

- completing an action that earns points;
- exchanging something else for points;
- transferring in points from another loyalty programme; or
- any other way we allow you to earn points.

(We call these, "**Points Earning Activities**".)

Any points that have not been redeemed are valid for 3 years after they are earned. After this time, they permanently expire and can no longer be redeemed. You cannot obtain a refund for expired points. You can see when your points expire in the App.

The RevPoints programme also allows you to redeem points in the following ways:

- redeeming your points for a benefit;
- exchanging your points for something else;
- transferring out points to another loyalty programme; or
- any other way we allow you to redeem points.

(We call these "**Points Redeeming Activities**".)

When redeeming RevPoints, any RevPoints that you have bought but not yet redeemed will be redeemed first.

The specific Points Earning Activities and Points Redeeming Activities we offer and their terms and instructions are set out in the App. They may change at any time and can vary based on your plan or location.

Where we change or remove a Points Earning Activity or a Points Redeeming Activity, we will try to give you 14 days notice, but this may not always be possible. We have the right to change or remove a Points Earning Activity or a Points Redeeming Activity at any time or suspend your right to access them if we believe that you are acting fraudulently in relation to RevPoints or abusing the RevPoints programme in any way. For the purposes of these RevPoints Terms, you will be acting fraudulently or abusively where you exploit or misuse the loyalty products, including (but not limited to) exploiting refunds and returns or manipulating the programme's mechanics.

The number of points earned or spent on any specific Points Earning Activity or Points Redeeming Activity varies and may change at any time. We will always show you the number of points you are to earn or redeem in the App before you undertake the activity.

We will always offer at least one Points Earning Activity and one Points Redeeming Activity. However, we do not guarantee to offer an activity in each category of Points Earning Activity and Points Redeeming Activity stated above, and may not do so at all times.

Completing an action may give you access to additional Points Earning Activities and Points Redeeming Activities. For example, activating SpareChange or upgrading your Paid Plan (see our Paid Plan Terms for more information) may give you access to additional Points Earning and Points Redeeming Activities. If any such actions are available to you, we'll show them along with the additional Points Earning Activities and Points Redeeming Activities available to you as a result in the App.

Buying RevPoints
You can buy RevPoints using the options shown in the App.

This includes any RevPoints you buy using RevPoints SpareChange. This is an optional feature where you can choose to round up any card transaction to the nearest whole number and use the difference to buy points. For example, if you have selected a 1x multiplier and your card transaction was EUR 5.60, it would be rounded up to EUR 6.00, with the EUR 0.40 being used to buy points (or currency equivalent). The rate of exchange for RevPoints SpareChange will be shown to you in the App when you activate it. If we change the rate of exchange for RevPoints SpareChange, we'll give you 30 days' notice.

4. When am I ineligible for RevPoints?

If you close your Personal Account, your RevPoints balance will be forfeited. You cannot obtain a refund for RevPoints that you have purchased, except if you use your right to cancel as set out below.

You must activate RevPoints to use it. If you do not activate RevPoints, you will not be eligible to earn points or use the RevPoints features in the App.

You have a right to withdraw from this agreement free of charge and for any reason within the first 14 days of accepting these RevPoints Terms. Please contact us through the chat function located under the Help section of the App (you can withdraw using this form but it's not obligatory). If you do, we'll refund you for any points that you have purchased but not yet used. Any points that you have earned in any other way will be forfeited.

You can close your RevPoints account at any time by contacting us through the chat function located under the Help section of the App or any other way we make available in the App. If you do, your points balance will be forfeited.

Where a Points Earning Activity requires you to make a purchase, it must be made with your Revolut card and must be a genuine purchase of goods or services to be eligible for points. For example, cash-like transactions (such as financial services (including cryptocurrency), cash withdrawals, or payment transfers) are not purchases of goods or services and are not eligible.

Transactions with certain types of merchants are not eligible for points. We set out a list of these types of merchants here. This list may be updated at any time without notice.

These exclusions apply except to the extent the terms of a specific Points Earning Activity provide that a transaction is eligible for that activity.

Loss of access to RevPoints or loss of points
We may suspend your access to RevPoints or reverse any points which have been awarded to you if we believe or suspect you have:

- breached these RevPoints Terms or any other terms that apply to your Personal Account;
- reversed or undone any action which earned you points; or
- acted fraudulently or have otherwise abused, or sought to abuse, the RevPoints loyalty programme.

If we reverse any of your points we will notify you.

Any forfeit of points when your account is closed is permanent, regardless of whether your account is closed by you or by us. You cannot obtain a refund for points you have earned or purchased. You can avoid forfeiting your points by redeeming your points before your account is closed.

5. Are there any fees?

There are no fees for enrolling in the programme, for Points Earning Activities, or for holding points.

There may be fees for some Points Redeeming Activities. Where these fees apply, they will be clearly shown to you in the Points Redeeming Activities instructions and in the App before you proceed.

6. Reversal of points and Recovery

If you earn points by completing a Points Earning Activity and then reverse the action that you completed, we will automatically reverse your points.

If we need to reverse points which you have already spent, your RevPoints balance may become negative. For example, you earn 100 points by spending money on your Revolut card. You redeem those points for Airline Miles, leaving you with a points balance of 0. You then return your purchase, leaving you with a points balance of -100.

You must complete a Points Earning Activity to remedy your negative points balance so that you have at least 0 points without delay. You agree that we have the right to debit your Personal Account to purchase points to bring your balance to 0 if you do not remedy your negative points balance within 10 days. We'll notify you before we do this.

You agree that we have the right to remedy your negative points balance by debiting your Personal Account immediately and without notice if the value of your negative points is above EUR10 or we believe that you have acted abusively or fraudulently in relation to RevPoints in any way. If we do this, the amount we charge you for each point will not be higher than EUR0.02. We'll let you know if we do this through the App.

7. When can we change these RevPoints Terms?

If we make any changes to these RevPoints Terms that are disadvantageous to you, we'll give you at least 30 days' notice. If you do not agree with the change, you can close your RevPoints account. If you do, you agree to forfeit any RevPoints that you have not used before the closure. If the changes are not detrimental to you, we may make them immediately.

8. Complaints

If you're not happy with the service you've received in relation to RevPoints, we'll do our best to make things right where it's within our control. If you have a complaint about RevPoints, please contact us through the App under the Help section, email us atformalcomplaints@revolut.com or fill out this form. We'll look into your complaint and try to resolve things via email as soon as we can. However, as RevPoints is not a

regulated service, your complaint cannot be treated as a regulated financial services complaint.

If you are unhappy with how we have dealt with your complaint, you can refer it to the State Consumer Rights Protection Authority within 1 (one) year of the date you sent us your complaint.

Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website.

Examination of the complaint at the State Consumer Rights Protection Authority is free of charge.

You can also rely on the mandatory consumer protection rules of the EEA country where you live.

9. Your data

Revolut will process your personal data in the course of providing RevPoints to you and personalising your experience. In particular, we may share your personal data with third parties when you use RevPoints:

- We do this where necessary to allow you to redeem your RevPoints (for example, if you transfer points to an Airline Miles partner, we will share your name and membership number with them). This is necessary to perform our obligations under these RevPoints Terms;
- In some cases, we'll share pseudonymised data with third party merchants we work with to provide RevPoints offers so that they can verify you've made a qualifying purchase with them and / or to help them carry out benchmarking and analytics into their RevPoints promotions. We do this either because it is necessary to perform our obligations under these RevPoints Terms or on the basis of our legitimate interests (namely, to provide a competitive product).

For more information about how Revolut processes your personal data, please see our Customer Privacy Notice and product-level Privacy Notice (which contains details about how Revolut personalises your RevPoints experience).

10. Legal bits and pieces

Company and regulatory information	Revolut Bank UAB, a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania
Governing law	To the extent permitted by law, these RevPoints Terms shall be exclusively governed by and construed in accordance with the laws of Lithuania. You can still rely on the mandatory consumer protection rules of the EEA country where you live.
Disputes	Any disputes arising out of or in connection with these RevPoints Terms shall exclusively be submitted to and dealt with by the competent court in Lithuania (or in the courts of any EEA Member State where you reside).
Enforcement costs	To the extend permitted by local law, we can charge your Revolut Personal account with our reasonable costs of enforcing these RevPoints Terms. These costs can include costs in tracing you, collection agency costs and legal costs. We'll only charge you for costs we can prove we have actually incurred. These costs are due and payable immediately.
Entire agreement	These RevPoints Terms, together with the Personal Terms, the terms and conditions for any Points Earning Activity or Points Redeeming Activity which you use and any other terms and conditions incorporated by reference in these documents, constitute the entire agreement between you and Revolut in relation to RevPoints. For the avoidance of doubt, FAQs do not form part of our agreement with you.
Our right to enforce these RevPoints Terms	If you have broken any terms of this agreement and we don't exercise our rights immediately, we reserve the right to exercise our rights at a later date.
These RevPoints Terms are severable	If something in these RevPoints Terms is held to be unlawful, the rest of these RevPoints Terms will still apply.
Third parties do not have rights	Third parties do not have rights under these RevPoints Terms.
Survival	The following provisions of these RevPoints Terms will continue in force on or after the termination or closure of your account and shall remain in full force and effect: 6 (Negative balance and recovery) 9 (Your data)

Company and regulatory information	Revolut Bank UAB, a company incorporated in the Republic of Lithuania with company number 304580906 and whose registered office and head office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania
Liability	To the extent permissible by law, we won't be liable for any direct or indirect loss or damage that you suffer as a result of something that is outside our control or circumstances that are unavoidable despite us taking reasonable care. For example, failures of a third party, legal or regulatory intervention or obligations and hardware or software issues. We'll only be liable for foreseeable losses. If we break these RevPoints Terms, we will only be responsible for any loss that we could have foreseen at the time we entered into these RevPoints Terms. We will not be liable for any indirect loss you suffer arising in relation to your Revpoints account, for example: loss of opportunity, loss of business or loss of profit.