

## Why is this information important?

Revolut Bank UAB's **Payment Processing Services Agreement** states that its Payment Processing Services may be subject to additional terms relating to a specific **payment method**. This agreement sets out those additional terms and conditions for the **"Card Reader"** payment method. We call them the **"Card Reader Terms"** (or just the **"Terms"**).

You cannot use the Card Reader to accept payments unless you first enter into a Payment Processing Services Agreement with Revolut Bank UAB and order a Card Reader from us in the app.

These Terms apply to merchants (whether they are a Revolut Business customer or a Revolut Pro customer) who use the Card Reader to accept payments (**"Merchants"** or **"you"**). They do not apply to anyone who uses the Card Reader to make a payment to you (we will call them **"Customers"** in these Terms).

## About our Card Reader product

We allow some Merchants to order a Card Reader device through the Revolut app (the **"app"**) that they can use to accept card payments from their Customers. These payments are made via card schemes (Visa and Mastercard).

This product is only available to Revolut Bank UAB Business customers and Pro customers who have already been onboarded to use the services available under the [Payment Processing Services Agreement](#) (which we'll call the **"Payment Processing Terms"**).

If you want to use the Card Reader to process card payments from Customers but have not onboarded to use these services, you can apply for a Merchant account through the Revolut Business app (which we call the **"Dashboard"**) or apply for a Revolut Pro account with access to the services through the Revolut Pro part of the app.

## Ordering your Card Reader, and what terms and fees apply

### The terms and fees that apply

The Card Reader usage fees are set out in the Business Fees Page and the Personal Fees Page. By placing your order, you agree to be charged the Card Reader usage fees in relation to your use of our Card Reader.

### The cost of the Card Reader

Before you place an order for the Card Reader in the Dashboard or the app, we will show you the price and any delivery fee.

If you are happy with the price and delivery fee, you can place an order, and we will either debit your account for the order or charge the card you choose to pay with, depending on the payment method you decide to use. You can order a Card Reader even if you haven't yet onboarded to use the services under the Payment Processing Terms but we'll need to carry out some checks on your account before we can send you your Card Reader.

We may ask you for additional information when carrying out these checks - please make sure you respond to our requests as soon as you can. If our checks reveal that we're unable to

provide you with these services or you fail to provide us with the information we requested from you within 7 days, we will cancel your Card Reader order and refund you any amount you paid. If this happens, we will let you know by email.

### How does the Card Reader work?

The Card Reader works with the Dashboard and the Revolut Pro part of the app on both iOS and Android, depending on which device you use. You can use bluetooth to connect the Card Reader to your device, and you'll need to enable location services to connect your Card Reader. Where a Business customer or Pro customer uses the Card Reader to accept payments, the funds will be credited to their Merchant account or Pro account in line with the terms and conditions that apply to that account.

## What types of card payments can be accepted using the Card Reader?

Merchants can use the Card Reader to accept the following types of card payments:

- **Chip&Pin** (the Customer can pay by inserting their physical card into the device, and inputting their PIN);
- **Contactless** (the Customer can pay by tapping their card on the device as long as contactless payment functionality is enabled for that card); and
- **Apple Pay, Google Pay and Samsung Pay** (the Customer can pay using a card registered to their iOS or Android).

After each payment is made, whether it's successful, it failed or it was cancelled, you will be able to generate and send a receipt to the Customer.

## Your obligations when you use your Card Reader

In addition to your obligations under the Payment Processing Terms, and the terms that apply to your account, you must also comply with the below when using the Card Reader:

- you must only use your Card Reader in relation to the business activity that you opened your Revolut Business or Revolut Pro account to manage;
- you must not sub-licence your Card Reader or allow any third party to use or possess it;
- you must only use the device to accept payments in France;
- you must not discriminate against certain types of cards when a Customer presents them to you for payment; and
- you must not apply any surcharges on top of the amount of the transaction just because a Customer wants to use a particular card.

## What to do if your Card Reader goes missing

If you lose your Card Reader or if it has been stolen, or you think someone has interfered with it, please reach out to Support to let us know as soon as possible.

## If you no longer want your Card Reader

You have **up to 30 days from the date your Card Reader is delivered** to your chosen address to let us know that you've changed your mind and would like a full refund.

You will need to send your Card Reader back to us - please see "Returning your Card Reader" for more information. You will receive a refund from us if you are eligible within 14 days of the product being returned or the date you confirm you sent back the Card Reader. You may only be eligible for a partial refund if the Card Reader is returned in a damaged state and we feel it's because you handled the Card Reader in a way that went beyond what we'd expect from you. If your Card Reader hasn't arrived yet but you've decided you don't want it, please contact Support and they will automatically cancel your order and refund you as long your Card Reader hasn't been dispatched. If it has been dispatched, you will need to wait for it to arrive and then send it back to us to claim your refund.

After the 30 days, if you decide you no longer want to use your Card Reader, please let us know by contacting Support in the Dashboard or app. As you purchased the Card Reader, you do not need to return it to us but we might ask you to provide feedback about why you no longer want to use the Card Reader so we can use it to improve our product and services going forward.

## My Card Reader is not working properly

If your Card Reader is not working properly, please contact Support in the Dashboard or app to report the problem so we can help resolve the issue as soon as possible. When you contact Support, they will ask you to carry out a few troubleshooting steps on your device to test whether it is faulty.

If we face technical difficulties which mean that the Card Reader is impacted, we'll do our best to fix them, and we'll let you know when the issues have been resolved. We may remotely disable your Card Reader if there are technical difficulties and we are concerned about it being used improperly.

## Your rights when your Card Reader is faulty

If your Card Reader is faulty, you may be able to seek a refund or a replacement.

### **Warranty**

We provide you with a **1 year warranty** that means you can claim a replacement Card Reader for up to 1 year from the date when your Card Reader was delivered to your chosen address. Our warranty only applies to the Card Reader device itself, and the fault must have been present in the Card Device from the date it was delivered to your chosen address (when it entered into your possession). This 1 year warranty does not cover any cables, accessories, plugs or power supply units that are needed to support the Card Reader unless we agree otherwise.

## **Rights to a refund or right to repair or replacement**

The warranty applies in addition to any other rights you may have under the local laws of your country of residence or incorporation.

### **Obtaining a refund or a replacement**

You will need to send back the Card Reader when making a claim in relation to your warranty or under any other applicable rights you may have under the local laws of your country of residence or incorporation. Please see the "Returning my Card Reader" section for more information on the returns process. If it has only been 30 days and you would like a replacement rather than a refund, please contact Support.

## **Returning your Card Reader**

If you are seeking a refund or a replacement, we recommend you send your Card Reader back to us via registered post or a tracked delivery service so you can provide evidence of when you sent it in case it goes missing or is late. This is because you're responsible for the Card Reader until we receive it back. You'll need to cover the cost of posting or sending it back to us even if the Card Reader is faulty but you can make a claim for reimbursement of the cost if the Card Reader was faulty so please keep the receipt or proof of the cost.

## **Eligibility for a refund or a replacement**

When you tell Support you want a refund or a replacement because your Card Reader is faulty, you will be asked to fill in a form to explain what's gone wrong with your Card Reader. Once you've completed your form online, Support will start to process your claim. Please send back your form as soon as possible to avoid any delays. Support will then ask you to send the Card Reader back to us (please see "Returning your Card Reader" for more information on how to return it to us).

Support will review your claim and will either approve or reject your claim. Your claim will be approved as long as:

- the Card Reader arrives free of any defects that mean it would be incapable of working properly (for example, a smashed screen) and the defects must not have been caused by your improper handling, storage or use of the Card Reader;
- any deterioration in the state of the Card Reader is only due to normal and fair wear and tear;
- you did not have a third party carry out any repair work or alterations on the Card Reader; and
- you followed the Card Reader instructions for setting up and using the device at all times.

### **Your refund**

Where you are entitled to a refund, we'll refund you the amount you're entitled to within 30 days of either receiving the Card Reader or seeing proof that you sent it, whichever of those dates is earlier. This refund will be credited to your Revolut account if you chose to pay that way, or returned to the card you chose to pay with. You may not receive a refund or you may only

receive a partial refund if the Card Reader arrives in a state that suggests you haven't looked after it properly.

To receive a full refund we need to receive back the Card Reader without any defects, and in a similar state to how it was received by you when we sent it to you. Where we agree you're entitled to a refund, we will provide you with a PDF invoice as well.

### **Your replacement**

If your claim is accepted, we'll send you a replacement Card Reader free of charge including delivery. Just so you know, we repair Card Readers that are sent back to us so when we send you a replacement it may not be a brand new Card Reader but we'll make sure you receive a replacement Card Reader that works properly. We'll let you know when the Card Reader is due to arrive.

If you send us evidence of what you paid for returning the Card Reader to us, we'll also reimburse you for that amount if your claim is accepted, and the money will be credited to your Revolut account.

If your claim is rejected, we'll let you know as soon as we can so you have the opportunity to order a new Card Reader (you'll need to pay for the new Card Reader yourself).

If we ship you a replacement Card Reader ahead of the Card Reader being returned to us because you showed us proof that you sent it (by registered post or a tracked delivery provider) but the Card Reader then arrives and we realise the Card Reader warranty approval conditions are not met, we reserve the right to charge you for the cost of the Card Reader plus delivery whatever the relevant fees were at the time we sent you your replacement.

## **What if my Card Reader order is late?**

If your Card Reader has not been delivered to the address you chose **within 30 days** from the date when we confirmed it was being dispatched, and it's essential that you have the Card Reader on time, you have a right to cancel your order and ask for a full refund for what you paid. Otherwise, we will agree a new delivery date with you. If that new delivery date is unreasonable, you have a right to cancel the Card Reader order and ask for a full refund for what you paid.

## **When we may stop providing you with Card Reader services**

We reserve the right to stop you using your Card Reader by disabling it, or prevent you from ordering another one if we suspect or become aware that you have breached these Terms, the Payment Processing Terms, or any other terms that apply to your use of your Revolut account and other Revolut products you use.

We also reserve the right to stop providing the Card Reader as a service to any or all of our eligible customers at any time at our discretion without reason - we will do our best to let you know ahead of time if this is the case to minimise disruption.

## **Data protection**

We need to process your personal data in order to perform our obligations under these Terms. For example, we may process your personal data so we can carry out any additional checks on your account before we ship your Card Reader to you. We will also process your address so we can send you your device, and your location (through location services) so we can connect your Card Reader to your app. We will also process any feedback you give us about the Card Reader when engaging with Support. We will process your personal data in compliance with the relevant privacy notice which applies in connection with our relationship with you (this depends on whether you are a Revolut Business or Revolut Pro customer). You can find our relevant privacy notices [here](#).

We will also process personal data belonging to your Customers when they make card payments to you using your Card Reader. We will process their cardholder data which includes their cardholder name, the last 6 digits of their primary account number ("**PAN**") for their debit or credit card, and the expiration date. We'll also process Customers' data for the purpose of generating receipts and sending them to Customers using their preferred contact details. We will process this data in accordance with our obligations under the Payment Processing Terms.

## Intellectual Property

The intellectual property rights ("**IPR**") means patents, utility models, copyright and neighbouring and related rights in the nature of copyright, trademarks, rights in designs, and other intellectual property rights and all similar or equivalent rights or forms of protection, which exist now or in the future, in any part of the world. You are not permitted to use any IPR associated with the Card Reader, and you must not copy, reproduce, alter, modify, resell, or transfer the Card Reader to any third party.

## Disclaimers

Unfortunately, if there is a fault with your Card Reader or technical difficulties impact your ability to accept Customers' card payments we won't be responsible for any inconvenience caused. Revolut will not be responsible for any loss of revenue associated with the use of the Card Reader, and will not issue any refunds for money or sales lost as a result of the Card Reader.

If we become aware that you have breached any terms that apply to your account or to your use of the services under the [Payment Processing Services Agreement](#) or these Terms, we are entitled to stop allowing you to use your Card Reader.

## Need to get in touch with us?

If you have a question about the Card Reader device or service which hasn't been addressed in these Terms, please reach out to Revolut Support through the app. The team will do what they can to help you.