1. General information

This document sets out the terms and conditions for the BLIK service (“**BLIK**”). These terms and conditions (the “**Terms**”) form a legal agreement (the "**Agreement**") between:

- you and
- us, Revolut Bank UAB Netherlands branch

Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08105 Vilnius, the Republic of Lithuania. We are licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution. You can see our licence on the Bank of Lithuania website here and our incorporation and company documents on the Lithuanian Register of Legal Entities website here (“**Bank**”).
Revolut Bank UAB has established a branch in the Netherlands, with the establishment number 000053153170 and whose address is at Barbara Strozzilaan 201, 1083HN Amsterdam, the Netherlands (our “**Netherlands Branch**”).

The Agreement concerning the use of the BLIK service (“**Service**”) is provided by the Bank within the operation of the payment account you hold with the Bank. These terms and conditions are a supplement of the legal agreement (the Agreement) between you and us referred to in the Personal Terms. If there is any inconsistency between the Personal Terms and these Terms, these Terms will prevail.These Terms are concluded for an indefinite period of time from the moment you activate the BLIK service in the Revolut app.

Other matters concerning the BLIK service, which are not regulated in these Terms, are regulated by the provisions of our Personal Terms and our Fees Pages.

2. What is “BLIK”?

BLIK is a service which enables payment orders to be made using 6-digit codes generated in the Revolut app (“**BLIK Code**”), which are used for the available BLIK transactions (“**BLIK Payment**”).

You can only use BLIK if you have a Revolut Personal account, you have activated the option to make transactions in Polish currency (“**PLN**”) using the dedicated pocket

(“**Polish Pocket**”) and you have activated BLIK in the Revolut app.

As part of the BLIK service, we enable you to make the following transactions using the BLIK Code:
(a) cash withdrawals in PLN at locations marked with the BLIK symbol, including ATMs,
(b) payments for goods or services in PLN:

- using POS terminals enabling such transactions,
- via the Internet.

You can place payment orders using BLIK up to the balance of your Polish Pocket under your Revolut Personal account.

3. How can I use the BLIK service?

If you want to use the BLIK service, you must meet all of the following conditions:

1. Be onboarded on the Revolut app with no restrictions on your Revolut Personal account,
2. Create or already have a Polish Pocket, which will be used for BLIK Payments,
3. accept these Terms,
4. activate the BLIK service in the Revolut app.

In order to make a BLIK Payment, you are required to authorise it by taking all of the following steps:

1. generating a BLIK Code in the Revolut app,
2. entering the BLIK Code on the merchant's website, at the POS terminal or at the ATM,
3. accepting the BLIK Payment in the Revolut app.

We will execute the BLIK transaction when it is authorised.

The BLIK Code is valid for a maximum of 105 seconds from the time it is generated.

The BLIK Code expires upon expiry or when you authorise the BLIK Payment for which it was generated.

There can only be one valid BLIK Code generated for you at a time.

We accept payment orders in the form of BLIK transactions around the clock and process them on the day of receipt.

You can find the BLIK limits on our website.

We will charge a fee for using the BLIK service in accordance with our Fees Pages.

4. When will we not process your BLIK Transaction?

We will refuse to execute a BLIK transaction you have ordered if:

1. your Revolut Personal account has been closed or restricted;
2. authentication to verify your identity has not been successful;
3. you have provided incorrect data when au
4. thorising the BLIK Payment;
5. you have exceeded the time limit for approving the BLIK Payment indicated in the Revolut app;
6. the BLIK Code has expired;
7. the amount of the BLIK Payment you wish to execute is higher than your available balance on your Polish Pocket;
8. you have exceeded the available daily limit for BLIK Payments
9. if we are required by generally applicable laws or by decisions of courts or administrative authorities to refuse to execute the BLIK Payment.

In the event of a refusal to execute the BLIK Payment, we will notify you and, if possible, provide the reasons for the refusal.

5. What else should I know?

You should protect your security data, including the BLIK Codes. If you suspect that your data may have been breached, please inform us in accordance with the Personal Terms.

We may change these Terms in accordance with the Personal Terms.

6. When will we stop providing BLIK services to you?

You may terminate the Agreement immediately at any time by deactivating the BLIK service by contacting our support agent.

We may terminate the Agreement with a two months' notice in the following cases ("**Notice Period**"):

1. we have asked you to provide us with information or documents which we are obliged to obtain under generally applicable laws and this information has not been provided by you despite our repeated request; or
2. we learned that you gave us false information or withheld true information when opening your Revolut Personal account, if providing true information would have resulted in your account not being opened; or
3. we have reasonable and properly documented grounds to suspect, that you have intentionally or as a result of gross negligence used your Revolut Personal account for purposes that are in breach of the laws that are directly applicable to you; or,
4. we are unable to apply the due diligence measures as defined by the anti-money laundering and counter-terrorist financing regulations to you.

The Agreement will be terminated in the event of:

1. expiry of the Notice Period for the Agreement,
2. termination due to your failure to accept the proposed changes to the Agreement regarding the use of the BLIK service, referred to in Section 5 of these Terms - with immediate effect,
3. termination of the BLIK service offer by its provider,
4. termination of your Revolut Personal account.

7. Filing a complaint

We do our best but we understand that sometimes things can go wrong. If you have a complaint, please contact us in accordance with the Personal Terms and our Complaints Policy.

We will accept and consider every complaint submitted to us. Our final response to your complaint, or a message explaining why a final response has not been provided, will be issued within 15 business days of your complaint being made. In exceptional circumstances, it may take up to 35 business days (in which case we will inform you).

If you're unhappy with our service, we'll try to put things right

We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint has been made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).

How to make a complaint

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the chat available on the Revolut app. The in-app chat is our customer support tool, and our answers to the queries made by you through the in-app chat are not subject to the complaint handling time frames indicated above. We can usually settle matters quickly through the app. You'll probably need to give us the information below.

If you wish to make a formal complaint, you can do that using this form. You can also email us at formalcomplaints@revolut.com. If you express your wish to complain when communicating with us, we will provide you with a complaint form, or may submit the formal complaint form for you and have our agents analyse your case as a formal complaint.

You'll need to tell us:

your name and surname;

the phone number and email address associated with your account;

what the issue is;

when the problem arose; and

how you'd like us to put the matter right.

We'll look into your complaint and respond to you by email. We will communicate with you in English or Dutch, unless we tell you otherwise.

Irrespective of the above, you always have the right to approach the out of court dispute resolution authorities mentioned above in relation to any complaint about our service. You also have the right to apply to any competent court if you think we have breached the law.

Out of court dispute resolution authority for complaints related to financial services & the processing of personal data

If you are unhappy with how we have dealt with your complaint, you can refer it to the Dutch Institute for Financial Disputes ("KiFiD").

More information about how KiFiD will handle your complaint can be found here.

More information

Click here for more information about our complaints handling procedure.

8. Legal bits and pieces

Only you and us have any rights under the Agreement.
You may not transfer any rights or obligations under the Agreement to any other person.

You may withdraw from the Agreement without giving reasons by submitting a written declaration within 14 days of its conclusion. This deadline is met if the declaration is sent before its expiry. In the event of withdrawal from the Agreement, the Agreement is considered not to have been concluded, and you are released from all obligations and do not incur costs related to withdrawal. Withdrawal from the Agreement does not affect any BLIK transactions that you have already authorised and that have been executed before the withdrawal.
You will be responsible for the correct use of the Service and, therefore, for the consequences that may arise from the incorrect use of its functionalities, without prejudice to the provisions of the Personal Terms of which this document forms part, as applicable.

The laws of the Netherlands apply to these Terms. Despite this, you can still rely on the mandatory consumer protection rules of the Netherlands.

The language used in the performance of the Agreement regarding the use of the BLIK service is the Netherlands. If these Terms are translated into another language, the translation is for reference only and the Dutch version will apply.

If something is not covered in these Terms, the relevant provisions of the Personal Terms will apply.

The court with jurisdiction to resolve disputes related to the performance of the Agreement is determined in accordance with applicable legal provisions on the jurisdiction of courts.