

Click to Pay Cardholder Notice (VISA)

1. Why this document is important

This notice (**CTP Notice**) applies to your use of Click to Pay account services with your Visa Revolut Card (**Click to Pay**). This CTP Notice gives you some more information about how Click to Pay works. In particular, this CTP Notice sets out important privacy information that you should be aware of when you use Click to Pay.

2. What is Click to Pay

Click to Pay is the new industry standard for easy, smart and secure online checkout experience built on the latest e-commerce industry specifications – EMV Secure Remote Commerce which is also the specifications for Contactless payments. To make an online purchase, you'll no longer have to manually enter your card details. Simply click to pay with Visa when you see the Click to Pay icon where Visa is accepted.

You are only able to use Click to Pay where you hold an eligible Revolut Card which has been enabled with the Click to Pay feature.

3. Role of Visa

Whilst Click to Pay facilitates the transaction between you and a merchant, Visa is not party to the transaction.

The payment to or from a merchant in connection with your use of Click to Pay, including the purchase or return of goods or services, is solely between you and the merchant.

Where we provide access to Click to Pay through the Revolut app, you will not be eligible to enrol directly through Visa. Such an attempt to register and accept Visa's terms (whether through the Visa website or a merchant checkout) shall not constitute an agreement between you and Visa. Visa may share such information with us to enable access to the service offered through us.

4. Data protection

We need to share certain personal data about you with Visa, including your name, email address, phone number, billing address and other card details, in order to provide you with Click to Pay.

Visa, merchants and other relevant third parties may use and share your data and/or information about a transaction (including to complete a transaction), to determine eligibility for card benefits or features (such as RevPoints), or such other purposes that you may consent to.

5. Authenticating you Click to Pay Account

You may be able to authenticate your use of Click to Pay with your device through biometrics and/or passcode (together **Passkeys**):

- The use of Passkeys is subject to your agreement with your device manufacturer;
- Your Passkeys will not leave your device;
- You may choose to authorise Visa's use of Passkeys with any payment transaction, and you may disable your use of Passkeys for Click to Pay by unlinking your Revolut Card or removing your device with Visa.

6. Your obligations when using Click to Pay

You agree:

- To use Click to Pay only as permitted by applicable law (including rules, regulations and other legal requirements);
- Not to disrupt or interfere with the security or operation of, or otherwise abuse, Click to Pay or any part of it;
- Not to attempt to obtain unauthorised access to Click to Pay or part thereof which is restricted from general access;
- Not to use Click to Pay in any manner that could be deemed false and/or defamatory, abusive, vulgar, hateful, harassing, obscene, profane, threatening, invasive of a person's privacy, or in violation of any third-party rights;
- Not to reproduce Click to Pay in any form, or store or incorporate Click to Pay into any information retrieval system, electronic, mechanical or otherwise;
- Not to copy, emulate, clone, rent, lease, sell, commercial exploit, modify, decompile disassemble, distribute, reverse engineer or transfer Click to Pay or part of it; and
- Not to use any device, software or routine to interfere or attempt to interfere with the proper working of Click to Pay and/or take any action that imposes an unreasonable or disproportionately large burden of the Click to Pay system, as determined by Visa in their sole discretion.

7. Changes to Click to Pay and this CTP Notice

Your continued use of Click to Pay after any changes, modification or improvements have been made to any or all aspects of Click to Pay will be construed to be their acceptance of such changes, modifications or improvements, and the applicability of such changes to these terms as necessary to reflect such changes, modifications or improvements.

If you do not agree to such changes to this CTP Notice you must not use Click to Pay. You may terminate/opt-out of Click to Pay at any time through the Revolut app.

8. Liability

In no event and under no cause of action, including negligence, shall Visa or its affiliates and each of their respective officers, directors, customers, members, employees or authorised agents (collectively, the **Visa Parties**) be liable for any damages, claims or losses incurred (including compensatory, incidental, indirect, special, consequential, punitive or exemplary damages), however caused and under and theory of liability, arising from or in connection with Click to Pay, even if a Visa Party is advised of the possibility of such damages, claims or losses.

Notwithstanding anything to the contrary contained in this CTP Notice, the Visa Parties' cumulative liability to you arising from any cause of action will at all times be limited to the lesser of (a) your actual loss or (b) US\$100 (or equivalent in local currency)

Where a jurisdiction does not allow the disclaimer, exclusion or limitation of certain warranties, liabilities and damages, such that the above exclusions and limitations do not apply to you, then Visa's liability to you will be limited to the fullest extent permitted by applicable law. Nothing in these terms excludes Visa's liability to you for (a) death or personal injury caused by its negligence, (b) fraud or fraudulent misrepresentation, or (c) any matter which it would be illegal for Visa to exclude or limit or attempt to exclude or limit liability.