

1. Why is this information important?

The Donations Feature is a feature in the Revolut app which allows listed charities to receive donations from you.

These terms and conditions (the "**Donations Terms**") govern the relationship between:

- you, the account holder; and
- us, Revolut Payments New Zealand Pty Ltd

The Donations Terms apply when you use the Donations Feature on the Revolut app.

Please read these Donations Terms carefully before using the Donations Feature.

2. What is the Donations Feature?

The Donations Feature is available in the Revolut app and allows you to donate to a list of certain charities instantly or to schedule a recurring donation on a daily, weekly or monthly basis. We collect these donations and pay them to the charities on your behalf. We call these donations "Funds".

3. What happens to Funds that are donated?

All Funds donated to a particular charity are collected and held by us on behalf of the charity, and paid to the charity regularly. The intervals at which we pay the charity and the currency in which we pay them, are agreed between us and the charity. If you donate Funds from your Revolut account using a currency other than NZD, we will generally convert this into NZD first, before transferring it to the charity.

4. Are there any fees?

We don't charge you any fees to donate to the charities listed in the Donations Feature.

We do not charge the charities any fees for listing on the Donations Feature. Charities will receive all Funds donated by you, subject to any currency conversion that may occur in accordance with our agreement with the charity (e.g. if you donate in NZD, but the charity wants to be paid in US Dollars, we will convert your NZD into US Dollars before sending them to the charity).

5. Who can I donate to?

You can use the Donations Feature to donate to charities that are listed in the Donations Feature. only. Any payments made to charities using the Revolut app outside the Donations Feature are subject to the [Personal Terms](#).

Any organisation that is registered as a charity in New Zealand can apply to be listed on the Donations Feature, but will be subject to our internal review and approval process. We must approve charities before they are actually listed. We can approve, reject or remove charities at any time. We do not guarantee that any particular charity will always be available in the Donations Feature.

We require charities listed on the Donations Feature to agree to only use the Funds for the furtherance of their charitable purpose.

6. How can I schedule, make or cancel donations?

You can currently donate in the following ways, but we may add or remove ways of donating at any time.

- You can make one-off instant donations.
- You can schedule regular donations in the future.
- You can instruct us to round up your spare change to the nearest whole number on any purchase you make and donate the difference.

You can cancel any future donation before it is made, but you cannot cancel any donation after it is made and we cannot refund it. This applies to all donations, whether they are made as one off donations, by rounding up spare change, or as

scheduled donations. For example, if you schedule a donation for a regular interval, you will be able to cancel it before the day on which it is paid out, but you cannot cancel it after it is made.

You can only donate from your Revolut account. This means that you cannot donate directly in cryptocurrency or precious metals. You may use any other fiat currency held within your Revolut account however we will exchange it into NZD denominated electronic money first.

7. How does rounding up my spare change work?

If you instruct us to “round up my spare change” to the nearest whole number on any card transaction you make and donate the difference, we'll do just that. By turning on “round up my spare change” you authorise us to withdraw an amount from your Revolut account between \$0.01 and \$0.99 per card transaction (or the equivalent in the currency of the card transaction) and to donate those funds.

The exact amount of the donation will depend on the amount of the card transaction and may not be increased or decreased. For example, if you buy a coffee for \$3.40, we will round up that transaction to \$4.00 and the \$0.60 difference will be donated. You can turn “round up my spare change” on and off in the app, but it can only be turned on for one charity at a time.

You can also choose to accelerate your spare change round up. This means that you can authorise us to increase your spare change donation by multiples of between 2 and 10. For example, if you use an accelerator of 10, you authorise us to withdraw an amount from your Revolut account up to \$9.90 per card transaction (or the equivalent in the currency of the card transaction).

8. Is my donation tax deductible?

Your donation may or may not be tax deductible depending on your circumstances and the amount donated. By making a donation through the Donations Feature, the Funds transfer will be recorded in your transactions listing. A statement listing all transactions, including donated Funds, can be downloaded from the Revolut App.

Revolut does not make any representations regarding your eligibility for tax benefits and you are solely responsible for any tax reporting or other requirements for tax

benefits that you seek.

9. Will the charities contact me?

The Donations Feature does not currently enable charities to contact you directly. However, it may in the future. If that happens, we'll let you know, and this section of the Donation Terms will apply.

Sometimes, a charity may want to contact you. For example, they may want to tell you more about their charitable purpose or other projects, or just say thanks. We may allow you to opt in and out of the charity contacting you in the app using the Contact Me toggle. By default, you will be opted out.

If you opt in, the charity will receive your name and email address so that they can contact you. If you opt out, we'll tell the charity not to contact you anymore and to delete your name and email address. They may take some time to process this. You can also opt out directly with the charity if you wish.

10. Other information

Our contract with you

Only you and we have any rights under these Terms.

These Terms are personal to you and you cannot transfer any rights or obligations under it to anyone else.

Our right to transfer

We reserve the right to transfer, assign or novate this agreement if we reasonably think that this won't have a significant negative effect on your rights under these Donations Terms or we need to do so to comply with any legal or regulatory requirement and you consent to any such transfer.

Our right to enforce the agreement

If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date.

Ending this agreement

This agreement commences when you accept these Terms. You must accept them to begin using the Donations Feature.

You can stop using the Donations Feature at any time by disabling the feature in the Revolut mobile app. You can speak to us through the Revolut app or contact us for more information. Please refer to the [Personal Terms](#) for further information.

Limitation of liability

We'll do as much as reasonably possible to make sure that our services are not interrupted and are accessible at a reasonable speed. However, we can't promise that this will always be the case or that the services will be free from faults. We also rely on some third parties to provide services to you, which can sometimes disrupt our services. We'll always do our best to solve any problems with our services, no matter what the cause.

If we break the agreement, we will only be responsible for any loss that we could have foreseen at the time we entered into the agreement.

Nothing in these terms and conditions removes or limits our liability for death or personal injury resulting from our negligence or from fraud or fraudulent claims and statements.

Personal information

You can find more information about how we collect, use and store your personal information in our [Personal Terms](#) and the [Privacy Policy](#).

Taking legal action against us

These Donations Terms are governed by the laws of New Zealand. If you want to bring a claim against us in the courts, the courts of New Zealand will be able to deal with any matters relating to these Donations Terms.