

Donation Program T&Cs

1. Why is information important?

These terms and conditions that apply to the Donations Program govern the relationship between:

- you, the account holder; and
- us, Revolut Technologies Japan Inc.

These terms apply when you use the Donations Feature on the Revolut app. Please read these terms carefully before using the feature.

In addition, these terms and conditions shall apply together with our [Personal Terms](#) and other terms related to our services. In the event of any conflict between these terms and conditions and our Personal Terms, these terms and conditions shall prevail.

2. What is the Donations Feature?

The Donations Feature allows you to donate any amount (Up to 1 Million JPY per transaction), at any time, to charities listed on the Revolut App. You can either make a one-off instant donation, schedule a recurring donation on a daily, weekly, monthly basis, or instruct us to round up your spare change. We collect these donations and pay them to the charities on your behalf. We call these donations "Funds". My Number notification is required to make donations. Please note that the funds available for donation are limited to the balance topped-up to your Revolut account via bank transfer or transfers between Revolut accounts only.

3. What happens to Funds 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 Revolut Group (us or our group companies. The same applies hereinafter) and the charity.

You can check the total donation amount made by all Revolut users to all charities, as well as the total donation amount you have made to all charities, via your Revolut app. Please note that these amounts are displayed in Japanese yen, converted using the exchange rate designated by us at the time you check them in your Revolut app.

4. Are there any fees?

We do not charge you or the charities any fees to use the Donations Feature. Charities will receive all Funds donated by you, subject to any currency conversion that may occur in accordance with agreement between Revolut Group and the charity (e.g. if you donate in JPY, but the charity wants to be paid in US Dollars, we will convert your JPY into US Dollars before sending them to the charity. The timing of this conversion may cause the amount displayed as your contributions to differ from the sum of individual contributions made.)

5. Who can I donate to?

You can use the Donations Feature to donate to charities that are listed in the Donations Feature only. Please note that in cases where the contract between Revolut Group and the charity has ended, you will not be able to donate to that specific charity moving forward.

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

You can currently donate in the following ways.

- You can make one-off instant donations.
- You can schedule regular donations in the future (daily, weekly, or monthly basis).
- You can instruct us to round up your spare change to the nearest ¥100 on any purchase you make and we will donate the difference (For more details about this donation feature, please refer to "7. How does rounding up my spare change work?").

You can cancel any future donation before it is made (before the donation is deducted from the balance in your account), but you cannot cancel any donation after it is made and we cannot refund it. This applies to all donation methods, whether they are made as one-off instant donations, scheduled donations, or by rounding up spare change. 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 "real" currencies from your Revolut account. This means that you cannot donate directly in precious metals. You may donate in any other fiat currency held within your Revolut account, but we will exchange it into the currency agreed with the charity first.

7. How does rounding up my spare change work?

If you instruct us to “round up my spare change” to the nearest ¥100 on any card transaction you make and donate the difference, we'll do just that. By turning on “round up my spare change” you authorize us to withdraw an amount from your Revolut account between ¥1 and ¥100 per card transaction (or the equivalent in the currency of the card transaction) and to donate that amount.

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 cup of coffee for ¥340, we will round up that transaction to ¥400 and the ¥60 difference will be donated. In addition, if you buy a cup of coffee for ¥300, we will round up that transaction to ¥400 and the ¥100 difference will be donated. You can turn “round up my spare change” on and off anytime 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 authorize us to increase your spare change donation by multiples of 2, 3, 4, 5 or 10. For example, if you use an accelerator of 10, you authorize us to withdraw an amount from your Revolut account up to ¥1,000 per card transaction (or the equivalent in the currency of the card transaction). In the example buying a cup of coffee above, the ¥60 difference will be multiplied by 10 using the accelerator, resulting in a ¥600 donation.

8. Is my donation tax deductible?

Currently, you cannot receive income deductions or tax credits. For details, please consult a tax accountant or the tax office in your jurisdiction.

9. Will the charities contact me?

The Donations Feature does not currently enable charities to contact you directly.

10. Can we change these terms?

We can change these terms and conditions for the following reasons:

- if we think it will make them easier to understand, the purpose of each provision is clear, or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided by us or our consignee;
- if we think it necessary for us to appropriately comply with legal or regulatory requirements that apply to us;
- to reflect changes in the cost of running our business or fees related to our services;

- because we are changing or introducing new services or products that affect our existing services or products covered by these terms and conditions;
- if we think it necessary to do so in order to provide our services more appropriately; or
- in addition to the above, if we reasonably think it is necessary to do so.

Telling you about changes

If we determine that a change to the terms and conditions is required in light of the impact on you, we'll notify you of such change in advance through the Revolut app, email or other appropriate means and will also provide you with the specific change to be made and the date such change will become effective. If you disagree with any of the changes we make, you can notify us before the effective date of the change to close your account. Otherwise, we'll assume that you're happy with the change.

11. When does this agreement end?

Once this agreement on the Donation Program has started, it will continue until you or we end it.

You can end this agreement at any time by letting us know through the Revolut app. However, ending this agreement does not mean that your agreement for our other services have ended.

Please note that we may end this Donations Feature at any time. In such events, the amount you already donated will be paid to the charity as if the contract was still effective.

12. Consultations, etc.

Our address is as follows:

REVOLUT TECHNOLOGIES JAPAN, Inc. 1-4-5 Roppongi, Minato-ku, Tokyo 106-0032, Japan

If you have any queries or complaints, you can contact us in the following ways:

Queries

- Chat within our app.

Complaints

- Submit a form
- Email us at: complaints.jp@revolut.com

Once we have received your complaint, we will then investigate the details of your complaint, and, as a general rule, issue our response within 7 days. Do note that depending on the complaint, it may take more than 7 days to achieve final resolution.

Third party resolution

Complaint Processing Measures:

Japan Payment Services Association

Telephone number: 03-3556-6261

Dispute Resolution Measures:

Tokyo Bar Association Dispute Resolution Centre

Telephone number: 03-3581-0031

Dai-ichi Tokyo Bar Association Arbitration Centre

Telephone number: 03-3595-8588

Daini Tokyo Bar Association Arbitration Centre

Telephone number: 03-3581-2249

13. Some legal bits and pieces

Our agreement with you

- Only you and we have any rights under this agreement.
- This agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

Our right to transfer

We will only transfer any of your and our rights or obligations under this agreement if we reasonably think that this won't have a significant negative effect on your rights under these terms and conditions or we need to do so to keep to any legal or regulatory requirement.

Japanese law applies

The laws of Japan apply to this agreement.

The Japanese version of this agreement applies

If these terms and conditions are translated into another language, the translation is for reference only and the Japanese version will apply.

Our right to enforce this agreement

If you have broken this 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. This is also the case if we have any legal rights that we don't enforce straight away.

Taking legal action against us

The Tokyo District Court shall have exclusive agreed jurisdiction of the first instance over all disputes arising out of or in connection with these terms and conditions.