1. What is this document?

These terms and conditions (the **Exclusive Store Terms**) between you and Revolut (**we/us/our/Revolut**) apply when you use the Exclusive Store feature in the Revolut App (the App). The Exclusive Store feature is provided to you by Revolut Ltd. Your Revolut Personal account and the RevPoints loyalty programme are provided by the Revolut entity you contract with for those services which remains responsible for your account information.

2. What is the Exclusive Store feature?

The Exclusive Store is a feature in the App that allows customers who have signed up to the RevPoints loyalty programme (the **RevPoints**) to redeem their RevPoints for selected merchandise or services, subject to availability (each an **Item**). You cannot use cash to purchase any Items.

The description and characteristics of the Items are displayed in the App. Items with digital elements, digital content and digital services function on standard devices and operating systems in current versions supporting internet connectivity, in accordance with the information provided in each product description. Where a given Item is subject to technical protection measures, this is expressly indicated in its product description together with the scope of the applicable restrictions.

Placing an order in the Exclusive Store is a 'Points Redeeming Activity' and not a 'Points Receiving Activity' – this means you won't receive any RevPoints on these orders. See the RevPoints Terms for more details. The Revolut entity that provides you with the RevPoints loyalty programme will remain responsible for any RevPoints redemption or refund transactions related to the Exclusive Store.

3. How do I place an order for an Item?

Redeem RevPoints to order
You place an order by redeeming the total number of RevPoints required for the Item. The total number of RevPoints required for the Item is displayed in the App. When you click to confirm your order in the Exclusive Store, your RevPoints are redeemed and deducted from your balance immediately.

Taxes and delivery costs

The total number of RevPoints to be redeemed for an Item is inclusive of all applicable taxes, customs and standard delivery costs (unless otherwise stated on the checkout page).

Order confirmation and delivery
If you place an order for digital content, the Item will be immediately available to use. For any other Items purchased, as soon as you place your order, we will send a confirmation email to the email address registered with your Revolut account. This email will include your order reference number, the details of the Item(s) you ordered, delivery details, and the total amount of redeemed RevPoints (inclusive of delivery costs, taxes and any other charges).

We will aim to deliver your Item(s) within 30 calendar days of placing your order. We will fulfill deliveries only to addresses located in the territories listed in our App. Tickets will be electronically delivered to the email address registered with your Revolut account.

Waiver of banking secrecy for order fulfillment
By placing an order and redeeming your RevPoints in the Exclusive Store, you consent to the lifting of the general banking secrecy obligation binding the Revolut entity that provides you with the RevPoints. Specifically, you authorise said entity to disclose your full name, shipping address, and contact details to us and our third-party fulfillment partners and their designated logistics and delivery subcontractors.

4. Tickets for events

If you redeem your RevPoints to book a ticket, note that we make these available to you for events organised and delivered by third parties. The quantity and category of tickets available on the Exclusive Store varies depending on the type of event. When booking a ticket, you must follow these Exclusive Store Terms as well as the terms that apply to the ticket by the relevant event organiser or any other third party associated with the event (the **third party**).

Tickets may be issued subject to entry or usage rules, such as minimum age, security policies or a restricted view (where you may be unable to see a significant portion of the stage). We or the third party may also limit the number of tickets you can book for each event; maximum quantities will be clearly displayed in-App prior to redeeming your RevPoints. It is your responsibility to check all the information and restrictions shown during the booking process. We will not be responsible if you (or your guest) are refused entry or removed from the venue by the organiser for any reason, including failure to meet age requirements or health and security protocols.

What if the event becomes unavailable or is altered?
If an event is cancelled, rescheduled, or materially altered, our Support team will make reasonable efforts to notify you once we receive the necessary details from the third party. We cannot guarantee you will be informed before the event date. It is your responsibility to check if an event is going ahead as planned.

If an event is cancelled and not rescheduled, you'll receive a full refund of your RevPoints. For multi-day events where some days are cancelled, a proportionate partial refund may be offered.

If an event is rescheduled to a new date, your ticket will remain valid for the updated event. If you wish to not attend on that date, you must notify us in-App via our Support function to issue you a refund of your RevPoints. Failure to notify us in time will be treated as your confirmation to attend the altered event date.

If an event is "materially altered" your tickets will usually be valid for the updated event. If you choose not to attend due to this change, you must notify us in-App via our Support function within the timeframe shown to you so that we can issue you a refund of your RevPoints. An event will be deemed as materially altered if in our reasonable opinion there is a change that makes the event significantly different from what a customer would reasonably expect. The following would not constitute material alterations:

- Changes to supporting acts or individual band members.
- Changes to a festival line-up or multi-performer event.
- Bad weather conditions.
- Delays to the start time of a performance.
- An event being cut short if the majority of the performance took place.

5. Returns policy

In addition to your statutory right of withdrawal within 14 days, you can change your mind and return an Item within **30 days** of receiving it. In that case:

- **Cost:** We will cover the cost of standard return shipping.
- **Refunds:** Subject to the below conditions, we will refund you the total number of RevPoints redeemed to order the Item plus any applicable delivery fees. We will process your refund within 14 days of receiving either the Item or your proof of delivery (whichever comes sooner). We will not issue any refunds in cash.

Tickets for events are explicitly excluded from this returns policy. Please see Section 4 above for information on refunds in relation to tickets.

Digital content that is not supplied on a tangible medium (such as app themes) is excluded from this returns policy and from the statutory right of withdrawal only where supply has begun with you prior consent and your acknowledgment that you thereby lose your right of withdrawal. Where you have given that consent and acknowledgment, redemptions on such goods are final and cannot be refunded.

Conditions for return
To get a full refund of your redeemed RevPoints under our returns policy mentioned above:

- Items must be returned in their original condition.
- Items must have the original labels, packaging, and accessories attached.
- You must post the Item back to us immediately and in any event no later than 14 days after notifying us of the return.

How to return
To start a return, contact our Support team via the App within 30 days of receiving your Item. We will provide you with a return label and instructions on how to post the Item back to us.

Exceptions
Even under this 30-day returns policy, we cannot accept returns for:

- **Personalised Goods:** Items made to your specifications (e.g., engraved or inscribed items) unless they are faulty.
- **Hygiene Items:** Sealed goods (like earrings, swimwear or waterbottles) that have been unsealed after delivery.
- **Sets and Bundles:** If an Item is sold as a package containing multiple pieces, you must return the whole package. We cannot refund individual parts of a set or bundle.
- **Tickets:** Tickets cannot be cancelled or exchanged or resold and are non-refundable unless they meet any of the conditions set out in Section 4 above.

6. Other statutory rights

You have additional statutory rights in relation to Items that are incorrect, faulty, unfit for purpose or of unsatisfactory quality. The statutory rights that apply to you depend on your

country of residence. These include your rights where goods do not conform to the contract, You can find out more about your rights, and obtain assistance from the consumer protection authority in your country of residence (for customers resident in Greece, the General Secretariat for Consumer Affairs and the Consumer Ombudsman). To speak to us about an Item you ordered that falls into any of these categories, just contact our Support team via the App.

Based on your residency, the statutory warranty rights of your country apply to all Items that are faulty, damaged, incorrect, or not as described. For any issues regarding a faulty or incorrect Item, please contact our Support team via the App.

7. How do we process your personal data?

When you place an order through the Exclusive Store, you will be asked to provide certain information to confirm the order, like your contact details and delivery address. We will need to process this personal data and share it with our third party fulfillment and delivery partners (where relevant) so they can pick, pack, and deliver your Item to you.

The information we share will include your given name and surname, your phone number, your email address, and your delivery address. We will share all personal data with our partners in a secure manner.

If there are issues with your delivery and our Support team needs to help resolve them, they will engage with you through the call or chat functionality in the Support inbox within the App. Our Support team will process any personal data you provide to us as part of that process, and may share your personal data with our fulfillment or delivery partners so that we can resolve the issue (for example, to arrange a redelivery).

We may also process your personal data where you submit a complaint (see the section below) or provide any feedback to us about your experience with the Exclusive Store. We'll process this information so we can try to resolve any concerns you may have raised and so we can improve the Exclusive Store product going forward.

Revolut will process all personal data obtained as a result of your use of the Exclusive Store in compliance with the Privacy Notice that applies to your Revolut account (available at www.revolut.com/privacy).

We share information needed to fulfill your order with our fulfillment and delivery partners because this is necessary for the performance of our contract with you. Where a partner or

a subcontractor is located outside the European Economic Area, we will only transfer your personal data where an appropriate safeguard or other lawful mechanism is in place.

8. How do I make a complaint?

If you're unhappy with our service (whether it is about the Exclusive Store or another related service), we'll try to put things right. Please contact us through the App under the Help section, email us at formalcomplaints@revolut.com or fill out our online complaints form. Our Complaints Policy has more information on how we handle complaints.

If we cannot resolve your complaint, you may be entitled to refer the matter to an out-of-court dispute resolution body in your country of residence. For customers resident in Greece, this includes the Consumer Ombudsman.

9. Legal bits and pieces

Subject	Clause
Company information	Revolut Ltd is registered in England & Wales under the company number 08804411 at 30 South Colonnade, London E14 5HX, United Kingdom.
Governing law	The laws of England and Wales apply to this agreement. Despite this, you may also be able to rely on the mandatory consumer protection rules of the country where you live.
Disputes	The courts of England and Wales have jurisdiction over any disputes between us. If you live in another country outside the United Kingdom, you will be able to take other action in the courts where you live if local consumer law requires this. For customers resident in Greece, the competent Greek courts are available to you.
Liability	We are responsible for providing you with Items that conform to these Terms. If the Items do not conform to the Terms, you are entitled to rights under consumer law, in particular the right to request a repair or replacement, as well as a price reduction or withdrawal from the agreement.
Applicable terms	These Exclusive Store Terms constitute the entire agreement between you and Revolut in relation to the Exclusive Store. The Personal Terms and the RevPoints Terms are applicable in relation to your Personal account and usage of RevPoints with the relevant Revolut entity providing those services.

Subject	Clause
	For the avoidance of doubt, FAQs do not form part of our agreement with you.
Changes	We can make changes to the Exclusive Store Terms in accordance with the provisions of your RevPoints Terms.
Our right to enforce these terms	If you break the Exclusive Store Terms and we don't exercise our rights immediately, we reserve the right to exercise our rights at a later date.
These terms are severable	If something in the Exclusive Store Terms is held to be unlawful, the rest of these terms will still apply.
Third parties do not have rights	Third parties do not have rights under these terms under the Contracts (Rights of Third Parties) Act 1999.
English version prevails	The Exclusive Store Terms may be translated in other languages. The English version of these terms applies and will prevail in the event of inconsistency with any translation. This clause on the prevailing language is without prejudice to any mandatory requirement of the consumer law of your country of residence concerning the language in which terms must be provided. A Greek language version of these Terms is made available to customers resident in Greece.