

# Experiences

This document sets out the terms and conditions for the Revolut Experiences feature ("**Experiences**"). It also sets out other important things that you need to know.

These terms and conditions (the "**Terms**"), along with the Fees page and any other terms and conditions that apply to our services, form a legal agreement (the "**Agreement**") between:

- you, the Experiences user; and
- us, Revolut Ltd.

Experiences allows you to book select activities provided by third party providers through the Revolut app (the "**app**"). Throughout these Terms we refer to those activities collectively as "Experiences" or as an "Experience" where we're referring to a singular booking.

These Terms govern all bookings that are made through the app. You must follow these terms whenever you book an Experience in the app. By booking an Experience through the Revolut app, you promise that the information you provide in order to book your Experience is true and correct.

In order to provide the Experiences feature to you, Revolut Ltd will debit your retail account for the amount of your Experience after you confirm your booking in the app. Any such debit will be performed by the entity which provides your retail account and governed by the terms and conditions of that account. Experiences is not a payment service and is not regulated.

You must also follow any booking and cancellation policy that applies to your Experience. We will always make this information available to you before you decide to book the Experience in the app. We are not responsible for these policies or for any inaccuracies included in or modifications made to the Experiences descriptions.

## Booking an Experience through the Revolut app

To book an Experience through the Revolut app, you will need to pay for it in advance. We will debit the amount from your retail account immediately.

Make sure you read the Experience's booking and cancellation policy before you book. Once a booking is made, it cannot be amended, so if you want to change it you will need to cancel it (if possible) and book again.

Once you've made a booking, our partner, Viator, Inc. ("**Viator**") will pass your information onto the relevant Experiences provider to confirm your Experience. The person nominated as primary user on the booking will receive a confirmation email immediately once it is confirmed. If the Experiences provider is unable to confirm your booking, your payment will be reversed immediately. Your booking is not confirmed until you receive this email.

### How much cashback will I receive?

When you book an Experience using your Revolut account, you may be eligible for cashback. We'll show you how much cashback you're entitled to in the app before you book the Experience. We'll credit the value of the cashback to your main Revolut account balance (in the currency your account is denominated in) once your booking is confirmed.

If you have made a booking, but then cancel it, the cashback you received will be reversed proportionately to the amount refunded in line with cancellation policy, as set out in these Terms.

## **Need to cancel or change your booking?**

Each Experience has its own booking and cancellation policy, which explains what happens if you cancel. The policy varies from one Experience to another, so make sure you check it. Revolut has no control over the relevant Experiences booking and cancellation policy but it will impact our ability to manage any refunds for you. You will have seen key details about your Experience's policy when you selected the Experience in the app, and you'll be able to see what the free cancellation window is (if any) and the implications of cancelling (whether there's a refund/partial refund or no refund and whether we'll be recouping cashback) in the app. If your booking is refundable and you ask to cancel within the free cancellation window, you may be entitled to a refund. This may be a full or partial refund, depending on the Experience's policy. If you are eligible, you will be refunded immediately on cancellation of the Experience. If your booking is non-refundable or you ask to cancel outside of the relevant Experience's cancellation windows, you will not be entitled to a refund.

Bookings cannot be amended. If you want to change your dates, personal details or number of guests, you will have to cancel your booking in line with its cancellation policy, and book it again. The price may change if you book again.

## **What happens if my Experience becomes unavailable?**

If your Experience is cancelled by Viator or the Experience provider, our Support team will inform you that your booking has been cancelled and arrange a refund for you. Note that if you decide to reschedule to an alternative date, you will need to make a new booking at the alternative date as bookings cannot be amended. We will never reschedule a booking on your behalf.

If your Experience becomes unavailable and is cancelled, you'll receive a full refund even if this occurs outside of the Experience's free cancellation window, and we will recoup our cashback. If you decide to make a new booking at an alternative date, we cannot guarantee that the price of the Experience will be the same and we will not be liable for any price differences.

## **Can Revolut cancel my booking?**

If we become aware that you are not complying with these Terms, or the Personal Terms that apply to your Revolut account (together the "Applicable Terms") we reserve the right to cancel your booking. In this instance, you will not be entitled to any refund or cashback for your bookings during the period where you have been in breach. We also have the right to reverse any cashback we already credited to your account for bookings where you were in breach at the time of those bookings or at the time we credited the cashback.

## **Permission for us to process your personal data in relation to Experiences**

When you book an Experience through the Revolut app, you will be asked to provide certain information in order to confirm the booking like your contact details, so we can book the Experience for you. We will need to process this personal data and share it with Viator. We will share all personal data with Viator in encrypted form to ensure that it is safe and secure. For more information on how your personal data will be processed by Viator, see [Viator's Privacy Statement here](#). The information which is requested from you will vary depending on the Experience you are booking, but for example it may include your given name and surname, your date of birth, your nationality, your phone number, email address, your passport information and your billing address.

If you are booking an Experience for more than one guest, including a child, we may also ask you to share information for the other guests. By sharing that information on behalf of other guests, you confirm that you have received their consent to do so.

Viator will also need to share your personal data with the Experiences provider - please read Viator's Privacy Statement to understand more about what personal data they will share with the Experiences providers each time you book and how they protect your data.

If your Experience becomes unavailable and our Support team needs to speak to you, they will engage with you through the call or chat functionality in the Support inbox within the Revolut app. Our Support team will process any personal data you provide to us as part of that process, and will share your personal data with Viator so that we can confirm the new booking. Viator will subsequently need to share your personal data with the new Experience provider to prepare for your activity. If our Support team needs to call you to discuss an alternative Experience, calls may be recorded for training purposes which means we'll store your conversations on our systems but only for as long as we need it to develop the way we interact with customers in relation to Experiences.

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 Experiences product. We'll process this information so we can try to resolve any concerns you may have raised and so we can improve the Experiences product going forward.

Revolut will process all personal data obtained as a result of your use of the Experiences feature in compliance with the [privacy notice that applies to your Revolut account](#).

## **Not happy with the Experiences service?**

If you're not happy about the service you've received in relation to Experiences, whether you've booked an Experience or not, we'll do our best to make things right where it's within our control. If you have a complaint about Experiences as a feature or about your booking experience, please reach out to Support and let them know you want to make a complaint. We'll look into your complaint and try to resolve things via email as soon as we can. This will be a complaint against Revolut Ltd as the provider of the Experiences service even if you hold a Revolut account with another Revolut entity.

If your complaint relates to the underlying payment services you received in relation to Experiences, please also reach out to Support and let them know you want to make a complaint. This will be a complaint against the Revolut entity that provides you with your Revolut account. If you are unhappy with how we deal with your complaint, you can refer the matter to the Financial Ombudsman Service if you are a Revolut Ltd user or to the Bank of

Lithuania if you are a Revolut Bank UAB user. Please refer to the Personal terms that apply to your Revolut account for more information on complaints related to payment services.

Just so you know, Revolut Ltd can only handle complaints about the service we provide to you so we can help with anything to do with:

- the process for selecting and booking an Experience;
- managing payment for the Experience and managing any refunds or cancellation where required (although the processing of those payments will be carried out by the Revolut entity that provides you with your account);
- the passing of your information to Viator in relation to your bookings;
- the engagement with you by our Support team where your original Experience becomes unavailable; and
- to manage any customer complaints you have about your Experience.

If you have a complaint about the Experiences product, booking process, or the nature of or experience you had with your Experience, please reach out to Support. Support may liaise with Viator on your behalf depending on the nature of your complaint.

## **Taking action against Revolut in relation to Experiences**

The law that applies to the Terms is that of England and Wales, and if you want to take legal action against Revolut in the courts, only the courts of England can deal with any matter relating to these terms.

If you want to take legal action against the Revolut entity that provides you with your Revolut account in relation to the underlying payment services provided to you as part of the Experiences feature, legal action can be brought in the courts of England and Wales if you are a Revolut Ltd user or in the courts of the Republic of Lithuania (or in the courts of any EU Member State where you have a statutory right to bring legal action under these terms) if you are a Revolut Bank UAB user.

## **Amendment to these Terms**

We reserve the right to amend these terms at any time and will try to give you notice ahead of doing so where we can.