

Experiences

Why this information is important

These terms and conditions (the "**Experiences Terms**") govern the relationship between you and Revolut Payments Australia Pty Ltd t/a Revolut Bank Australia t/a Revolut Bank Australia (ABN 21 634 823 180) ("**Revolut**", "**we**", "**our**" or "**us**") in respect of the Revolut Experiences feature ("**Experiences**").

These Experiences Terms form a legal agreement between you and us and apply whenever you use and make a booking through the Experiences feature.

1. What is Experiences?

Experiences is a feature in the Revolut app (the "**App**") which allows you to book select activities (such as tours and experiences) provided by third party providers through the App. Throughout these Experiences Terms we refer to each such activity as an "**Experience**".

These Experiences Terms govern all Experience bookings that are made through the App. You must follow these Experiences Terms whenever you book an Experience in the App.

A Revolut account is necessary to use the Experiences feature. By using the Experiences feature, you authorise us to provide the payment services associated with the use of the Experiences feature (for example, when Revolut debits your account for the amount of your Experience when you confirm your booking in the App).

Accordingly, the [Personal Terms](#) will apply to you as well in respect of payments when you book an Experience. You should accordingly read the [PDS](#) and familiarise yourself with your rights and obligations under the [Personal Terms](#). You may also earn and redeem Points under the RevPoints Program in connection with Experiences and the [RevPoints Terms](#) will apply.

Contractual Relationship

We offer Experiences in connection with our partner, Viator, Inc. ("**Viator**"). Viator will process your personal information in connection with Experiences. Please see Section 6 (*Privacy*) below for more information.

Each Experience you can book is provided by a third-party supplier ("**Supplier**"). When you make a booking, you contract with the Supplier for the provision of the Experience. Revolut does not supply any Experience to you, but provides a platform by which you can enter into a contract with a Supplier. The Supplier sets its own booking and cancellation policy, and general terms and conditions for each Experience ("**Experience Policy**") and you must follow any Experience 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. Revolut has no control over and is not responsible for these Experience Policies or for any information provided by the Supplier in relation to an Experience (or any inaccuracies included in or modifications made to the description of an Experience).

2. Booking an Experience

To book an Experience through the App, you will need to pay for it in advance. We will debit the monetary amount from your Revolut account and/or Points from your Points balance immediately, depending on how you choose to pay.

Make sure you read the Experience's description and Experience 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 pay any associated cancellation fees) and book again.

Once you've made a booking, Viator will pass your information on to the relevant Supplier to confirm your Experience. The person nominated as primary user on the booking will receive a confirmation email immediately once the Experience booking is confirmed. If the Supplier is unable to confirm your booking, your payment (along with any Points spent) will be reversed. Your Experience booking is not confirmed until you receive a confirmation email.

The prices for Experiences displayed in the app are inclusive of any GST or sales tax, if applicable. Where your Experience is booked and takes place in Australia, the price you pay will be inclusive of GST.

Earning Points

When you book an Experience and are a member of the RevPoints Program, you may earn Points. We'll show you how many Points you will receive in the App before you book the Experience. The Points that you are entitled to may depend on whether you are subscribed to a Paid Plan (for example, Metal users will generally earn more Points than a Standard user).

We'll add the Points to your Points balance immediately once your booking is confirmed. If you have made a booking, but then cancel it, any Points you received will be reversed (see section 3 (*Cancelling or changing your Experience booking*) below for more information).

For more information on RevPoints, please read our RevPoints terms and conditions [here](#).

3. Cancelling or changing your Experience booking

Each Experience has its own Experience Policy, which explains what happens if you cancel. The Experience Policy varies from one Experience to another, so make sure you read it carefully prior to booking any Experience in the App.

Revolut has no control over the relevant Experience Policy but it will impact your ability to receive refunds or cancellation fees that you may need to pay in connection with your Experience. The Experience Policy for your chosen Experience will be shown to you when you select the relevant Experience in the App. You will be able to see details such as:

- what the free cancellation window is (if any); and
- the implications of cancelling (whether there's a refund/partial refund or no refund).

If your Experience booking is refundable and you ask to cancel within the free cancellation window, you will be entitled to a refund. This may be a full or partial refund, depending on the relevant Experience Policy. If you are eligible, you will be refunded immediately on cancellation of the Experience and any Points that you received will be reversed.

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.

Experience 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 for the same Experience may change if you book again and prices are not guaranteed.

4. What happens if my Experience becomes unavailable?

Cancellation by Viator or Supplier

If your Experience is cancelled by Viator or the Supplier, our Support team will inform you that your booking has been cancelled and arrange a refund (including any Points redeemed). If you wish to reschedule your Experience for an alternative date, you will need to make a new booking for 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 any Points earned will be reversed. If you decide to make a new booking for an Experience for 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.

Cancellation by Revolut

In the event that you are not complying with any applicable terms (including an Experiences Policy or these Experiences Terms) we reserve the right to cancel your Experience booking with notice to you. Should this occur, you will not be entitled to any refund or Points. We also have the right to reverse any Points 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 Points.

5. Australian Consumer Law

Any Experiences are subject to the Experiences Policy of the Supplier and Viator's own terms and conditions. If you have any issues or questions about your Experience, you should raise them with the Supplier or Viator directly. Revolut has no control over the content of any Experience and the Supplier is solely responsible for delivery of your chosen Experience.

However, to the extent that you acquire services from us by using the Experiences feature as a consumer within the meaning of Schedule 2 to the *Competition and*

Consumer Act 2010 (Cth) (the “**Australian Consumer Law**”), you have certain rights and remedies (including consumer guarantee rights) that cannot be excluded, restricted or modified by agreement (including by the Experiences Terms). Revolut is not responsible for providing you with remedies under the Australian Consumer Law in respect of any failure in the delivery of an Experience by a Supplier.

Nothing in these Terms, restrict or modify any such rights you may have under the Australian Consumer Law.

To the extent that the Australian Consumer Law permits us to limit our liability, then our liability is limited to in the case of services, supplying the services again or payment of the cost of having the services supplied again. We will not be liable to you for any indirect or consequential loss of any nature (including, without limitation, for loss of revenue, loss of profits and any other commercial or economic loss of nature) arising from the Experiences feature, subject to our own fraud, negligence or wilful misconduct.

6. Privacy

Revolut will manage all personal information provided by you in connection with Experiences in accordance with our [Privacy Policy](#).

In using the Experiences feature, you will be asked to provide certain personal information including your contact details and other relevant information to make your Experience booking. When you provide this personal information you consent to our processing and sharing it with Viator (and the Supplier).

When you book an Experience, the Personal Information you may be required to provide may include:

- given name and surname;
- date of birth or age;
- nationality and passport details;
- phone number; and
- email address and residential address.

We will share all personal information in encrypted form to ensure that it is safe and secure.

You may also be required to provide personal information in relation to any additional guests or children for your Experience. In the event this is required, you represent and warrant that you have obtained the consent of your guests (or in the case of a child, that you are authorised as their parent or guardian) to provide this personal information to us, and for it to be shared with Viator and the Supplier. You may also need to provide personal health information, for example, if you require any disability access or accommodations so that the Supplier can make arrangements or determine if they can supply the Experience to you.

Viator will also need to process and share your provided personal information with the relevant Supplier - please read [Viator's Privacy Statement](#) to understand more about how your data is processed, shared and protected.

If you engage with us to manage your Experience booking through the App or through our Support function, we may also share personal information with Viator to assist you in managing your Experience booking.

If our Support team needs to contact you to discuss an alternative Experience, they will engage you through a call or via the chat functionality in the Revolut app. We will share and process personal information received as part of that process in the manner referred to above. 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 interact with you or develop the way we interact with customers in relation to the Experiences feature.

7. Complaints

If you're unhappy with our service, we'll try to put things right. If you have a complaint, please contact us through the Revolut app.

Alternatively, you can submit a complaint using our online form or contact the Complaints team at complaints.au@revolut.com

You may also send us a letter addressed to:

Revolut Payments Australia Pty Ltd
Level 28, 161 Castlereagh Street
Sydney, NSW, 2000 Australia

You'll need to tell us:

- Your name;
- The phone number and email address associated with your account;
- When the problem arose; and
- How you'd like us to put the matter right.

We'll look into your complaint and will aim to respond to you as soon as possible or within 30 days following receipt of the complaint.

We are not responsible for the delivery of any Experience or the content of any Experience. If you have any complaints in relation to your Experience, you should contact the Supplier directly. If you submit a complaint about your Experience, we may refer you to Viator or the Supplier.

8. Links to Viator Terms and Conditions

Viator's Terms and Privacy Policies are set out below for your convenience:

- [Viator Terms & Conditions](#); and
- [Viator Privacy Policy](#).

9. General

By booking an Experience through the Revolut app, you promise that the information you provide in order to make your booking is true and correct.

Revolut reserves the right to change, modify and/or supplement these Experiences Terms, and to modify, cancel or suspend the Experiences feature at its sole discretion at any time, including removing Suppliers and individual Experiences.

We will provide you with notice should we make any changes to these Experiences Terms. Where a change is significant or has a negative impact on you, we will provide you with 30 days advance notice to the extent possible. Individual Experiences and Suppliers' availability is subject to change at any time without notice.

Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of booking an Experience, attending an Experience, missing an Experience or otherwise in relation to the Experience itself (including cancellations of the Experience and actions of the operator of the Supplier).

Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of the State of Victoria.