

1. Why this information is important

This document (the “**Terms**”) sets out the terms and conditions for Revolut Group Bills (“**Group Bills**”). It also sets out other important things that you need to know. The Terms, along with our Revolut [Personal Terms](#) (if applicable), form a legal agreement between:

- you, Group Bills user, and
- us, Revolut Technologies Singapore Pte. Ltd. (“**Revolut**”, “**we**”, or “**us**”).

Group Bills is available to: (a) Revolut personal customers (holding a Revolut payment account) and (b) individuals with a Group Bills website basic profile (a “**Basic User**”), together referred to as “**Group Bills Users**”. By accessing or using Group Bills, you agree to these Terms.

If you’re a Revolut personal customer, your use of Group Bills is governed by these Terms, which supplement (and do not replace) the Revolut [Personal Terms](#) that govern your Revolut [Personal account](#).

We provide Group Bills to both Revolut customers and Group Bills Users.

2. What is Group Bills?

Group Bills is a shared expense tracking tool between Group Bills Users. It helps groups keep track of who paid for what, how costs are split, and what remains to be settled. Group Bills is not a regulated payment service.

If you’re a Revolut personal customer and you use Group Bills to settle payments with Basic Users, we’ll display your payment link to the Basic User so that we can process any payments made to you on your behalf. You can find more information on how we deal with payments made using payment links in the Revolut [Personal Terms](#).

You can access Group Bills:

- directly through the Revolut app if you’re a Revolut personal customer, or
- via groupbills.revolut.com (the “**Group Bills website**”) where available if you’re a Basic User.

3. Who can use Group Bills?

You can use Group Bills if:

- you are at least 18 years old,
- you accept and agree to the Terms, and

either:

- You are a Revolut personal customer accessing the feature through the Revolut app, or
- You are a Basic User with a profile on the Group Bills website.

Basic Users will be required to verify their email address to create a basic profile.

4. Are there any fees or limits?

We do not currently charge a fee for Group Bills. If you are a Revolut customer, please note that there are limits imposed on the amount of funds you may receive into your Revolut personal account, as set out in our [Personal Terms](#).

5. Legal bits and pieces

Changing these Terms

If we change the terms in a manner that is advantageous or neutral to you (for example, making the Terms easier to understand or adding new features at no cost), we'll simply inform you. You don't need to agree to these changes, but if you don't want to accept them, you can stop using Group Bills at any time.

If we change these terms materially or in a manner that is disadvantageous to you, we'll notify you at least two months in advance. If you don't agree, you can stop using Group Bills before the change takes effect.

Do you process personal data?

We collect and use your personal data to provide Group Bills. In addition, if you're not a Revolut customer, we will notify you by email when bills are added, updated, or settled in a group you are part of. You can manage these preferences via the Settings tab. Revolut customers will be notified of Group Bills activities in the standard way. We will be the controller of your personal data.

If you're a Basic User, notwithstanding anything to the contrary in our [Customer Privacy Notice](#), we will retain the personal data of Group Bills Users for three years after their last login. After this, your account and data will be deleted and you will need to sign up again to use the service. If you are a Revolut customer, see section 13 of our [Customer Privacy Notice](#) for information on how long we will retain your personal data.

For information about how we process your personal data more generally, see our [Customer Privacy Notice](#).

How can I complain?

If you're not happy with the service you've received in relation to Group Bills, we'll do our best to make things right where it's within our control. If you have a complaint about Group Bills, please contact Support in the Revolut app (for Revolut customers only) or you can send an email to support@revolut.com and let them know you want

to make a complaint (for Basic Users, make sure you use the same email address you used to set up your profile on the Group Bills website).

If you would like to stop using Group Bills, you can do so at any time by logging out of the Group Bills website or discontinuing use of the platform.

What law applies?

The law that applies to these Terms are governed by the laws of Singapore. Any disputes relating to these Terms must be brought exclusively in the courts of Singapore.