Group Bills

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 Sociedade de Crédito S.A., a Brazilian company, headquartered at Rua Manoel da Nóbrega, 1280, 10th floor, Paraíso, São Paulo – SP, ZIP Code 04001-902, registered with the CNPJ/MF under No. 51.342.763/0001-51 ("**Revolut**").

Group Bills can be used by Revolut customers (individuals holding a payment account with a Revolut) and individuals who are not customers of Revolut (together “users”). By using Group Bills, you agree to these Terms. If you don’t agree, you must not use the service.

Group Bills is not a regulated financial service. Revolut does not provide any regulated activities to non-Revolut users accessing Group Bills.

2. What is Group Bills?

Group Bills is a shared expense tracking tool provided by Revolut ("**we**", "**us**"). It helps users – such as friends, flatmates or travel companions – keep track of who paid for what, how costs are split, and what remains to be settled.

You can access Group Bills either:

- directly through the Revolut app (if you’re a Revolut customer), or
- Via groupbills.revolut.com (the "**Group Bills website**") if you’re a non-Revolut user.

If you're a Revolut personal customer and you use Group Bills to settle payments with non-Revolut users, we'll display your payment link to the non-Revolut 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.

Group Bills is not a payment service. Entries added to Group Bills, including bills, repayments and settled debts, are informal records. They are used for tracking purposes only and do not create any legally enforceable rights or obligations between users.

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:

1. You are a Revolut customer accessing the feature through the Revolut app, or
2. You are a non-Revolut user with a profile on the Group Bills website.

Non-Revolut users will be required to verify their email address to create a basic profile.

4. What you can and can't do

What you can do (all users):

- create and join groups,
- add, edit and split bills,
- track who owes what in each group,
- mark expenses or debts as "Paid" once settled outside the platform,

- view your group and individual bill history, and
- edit group details such as group name or settings (e.g. enable/disable Smart Settle).

If you're a Revolut customer, you can also:

- access Group Bills through the Revolut app,
- generate payment links to request money from others (including non-Revolut users),
- receive money into your Revolut personal account through payment links shared with non-Revolut users, and
- settle your own share of expenses via Revolut's in-app payment features (e.g. P2P transfers).

If you're a non-Revolut user, you can also:

- access the Group Bills website,
- log in securely via one-time email authentication,
- accept group invites from Revolut or other non-Revolut users,
- pay Revolut customers using the available payment methods shown on the Group Bills website, and
- receive a payment link from a Revolut user and settle your debt by entering your bank or card details.

As a non-Revolut user, you cannot:

- send or receive funds using Revolut accounts or wallets,
- generate payment links,
- link any external bank or payment accounts to the platform,
- view or manage any financial account information in Revolut, and
- store or hold funds with Revolut.

How settlements work in Group Bills for non-Revolut users
Group Bills does not directly move or transfer money. Any settlement must occur outside the tool using existing payment methods. You can then mark the debt as paid manually (**to be used for general informational purposes only**).

About payment links
A payment link is a secure one-time URL that can only be generated by a Revolut customer to request or send money. The recipient (including non-Revolut users) can use this link to enter their payment details (such as a debit card or bank account) and complete the transaction.

5. Are there any fees or limits?

We do not currently charge a fee for the use of Group Bills.

6. Legal bits and pieces

Changing these Terms
If we change the terms in a manner that doesn't negatively affect 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 make a significant change that affects you directly or could disadvantage 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 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.

We collect and use personal data (e.g. your email and group participation) to provide Group Bills. We may share this with trusted service providers who help us operate the service. For more information, see our Customer Privacy Notice.

We will retain your Group Bills data for three years after your last login. After this, your account and data will be deleted and you will need to sign up again to use the service.

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 non-Revolut users, make sure you use the same email address you used to set up your profile on the Group Bills website).

We'll look into your complaint and try to resolve things via email as soon as we can. 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 is that of Brazil. If you want to take legal action against using the courts, only the courts of São Paulo have jurisdiction.