

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 (Revolut Ltd for Basic Users and for Revolut customers, the Revolut entity providing your Revolut Personal account).

Group Bills is available to: (a) Revolut customers (individuals holding a payment account with a Revolut, “**Revolut Customers**”) 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 are a Revolut Customer, your use of Group Bills is subject to these Terms, which supplement (and do not replace) the Revolut [Personal Terms](#) that govern your Revolut account, issued by your local Revolut entity.

If you’re a Basic User, Group Bills is provided to you by Revolut Ltd.

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 either:

- directly through the Revolut app if you’re a Revolut 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: (a) you are a Revolut Customer accessing the feature through the Revolut app, or (b) 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.

5. 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.

We'll only change these terms and conditions unilaterally for the following reasons:

- if we think it will make them easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any business operation or technology is provided;
- to reflect legal or regulatory requirements that apply to us (including any statutory legislation and other legal means of state control, recommendation or guideline by a court, arbitration committee or administrative body which govern the agreement relationship between you and us under these terms and conditions, or any change in their official or court interpretation);
- to reflect changes in the cost of running our business (e.g. changes in the tax that apply to us, in our operating costs, or to other factors which impact our costs, or changing business model, or introducing a charge for a service that was previously free);
- to reflect changes in service conditions of third-parties in connection with the services provided by us to you; or
- because we are changing or introducing new services or products that affect our existing services or products covered by these terms and conditions.

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. The Revolut entity responsible for providing Group Bills to you (as set out in section 1 above) will be the controller of your personal data.

If you're not a Revolut customer, 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. If you are a Revolut customer, see section 14 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?

For Basic Users, these Terms are governed by the laws of England and Wales. Any disputes relating to these Terms must be brought exclusively in the courts of England and Wales.

If you are a Revolut Customer, the governing law and jurisdiction provisions that apply to your Revolut Personal account will continue to apply to your use of Group Bills. These Terms do not affect those existing arrangements. The law that applies to these Terms is that of Lithuania. Any disputes relating to these Terms must be brought exclusively in the courts of Lithuania.