

1. Why this information is important

This document (the “**Terms**”) sets out the terms and conditions for Revolut Group Bills (“**Group Bills**”) for Polish customers. 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 the Revolut entity providing your Revolut Personal account for Revolut personal customers).

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. The Revolut entity providing your Revolut Personal account also provides Group Bills to you.

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

You can stop using Group Bills at any time.

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: (a) you are a Revolut personal 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 charge a fee for Group Bills.

5. Legal bits and pieces

Changing these Terms

We reserve the right to amend the Terms for the following important reasons:

1. the introduction, amendment or repeal of generally applicable laws, to the extent that this will result in an obligation for us to amend the rules and regulations and only to the extent corresponding to such amendments;
2. a change in our offer, that is, we are introducing, changing, ceasing offering or limiting the functionality of products, services or functionalities- the change will be introduced only within the scope of the provisions relating to the relevant product, service or functionality;
3. the need to introduce technological and technical corrections or improvements, adjustment or improvement of existing personal data protection measures, adjustment or improvements of security and fraud prevention measures - only to the extent that it will be necessary to adapt the Terms to the solutions resulting from these changes
4. circumstances in which we update information about us, we change the existing marketing names, we correct clerical errors, spelling or punctuation errors, we update our contact details, address details or registration details, we merge or separate our regulations or we change the existing marketing names provided that these changes do not increase your existing obligations or limit your rights.

Informing about changes to the 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.

In any other cases, information about changes will be sent by email on a durable medium together with the attached amended regulations, no later than 2 months before the date the changes take effect. If you do not object to these changes before changes to the Terms take effect, then we will consider that you have consented to them. You may object to the proposed changes in the period from the day you receive information about the changes to the day preceding the date they take effect and stop using Group Bills.

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 (individuals who use Group Bills via the Group Bills website), these Terms are governed by the laws 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. You can always rely on the mandatory consumer protection rules of Poland. If you want to take legal action against us, Polish courts of law are competent.

The Polish version of the Terms applies

If this Terms is translated into another language, the translation is for reference only and the Polish version will apply.