

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 information you need to know. The Terms, together with our Revolut Personal Terms (if applicable), form a legal agreement between:

- you, the Group Bills user, and
- us, Revolut Sociedade de Crédito S.A., a Brazilian company, with registered office at Rua Manoel da Nóbrega, 1280, 10th floor, Paraíso, São Paulo – SP, postal code 04001-902, registered with CNPJ/MF under no. 51.342.763/0001-51 ("Revolut").

Group Bills may be used by Revolut customers (individuals who hold a payment account with Revolut) and individuals who are not Revolut customers (together, "users"). By using Group Bills, you agree to these Terms. If you do not agree, you must not use the service.

Group Bills is not a regulated financial service. Revolut does not offer regulated activities to non-Revolut users who access Group Bills.

2. What is Group Bills?

What Group Bills is

Group Bills is a shared expense tracking tool provided by Revolut ("we", "our"). It allows users – such as friends, roommates, or travel companions – to track who paid what, how costs are split, and what still needs to be settled.

How to access Group Bills

You can access Group Bills in two ways:

- directly through the Revolut app (if you are a Revolut customer), or
- through the website groupbills.revolut.com (the "Group Bills website"), if you are not a Revolut customer.

Payments between Revolut customers and non-customers

If you are a Revolut personal customer and use Group Bills to settle payments with users who do not use Revolut, we will display your payment link to those users, allowing us to process any payments made to you on your behalf. For more information on how we process payments made through payment links, please refer to the Revolut Personal Terms.

Nature of the service

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

3. Who can use Group Bills?

You may use Group Bills if you meet the following requirements:

- be at least 18 years of age;
- accept and agree to these Terms; and
- be a Revolut customer accessing the feature through the Revolut app, or be a non-Revolut user with a profile created on the Group Bills website.

Note: Non-Revolut users must verify their email address to create a profile on the Group Bills website.

4. What you can and cannot do

Features available to all users

All Group Bills users can:

- create and join groups;
- add, edit, and split bills;
- track who owes what in each group;
- mark expenses or debts as "Paid" after settlement outside the platform;
- view transaction history (group and individual); and
- edit group details (name, settings such as Smart Settle).

Additional features for Revolut customers

If you are a Revolut customer, you can also:

- access Group Bills directly through the Revolut app;
- generate payment links to request money from anyone (including non-Revolut users);
- receive payments to your Revolut account through payment links; and
- settle your share of expenses using Revolut app payment features (such as P2P transfers).

Additional features for non-Revolut users

If you are not a Revolut customer, you can also:

- access the Group Bills website (groupbills.revolut.com);
- log in securely via email authentication;
- accept group invitations from Revolut customers or other non-Revolut users;
- pay Revolut customers using the payment methods available on the website; and
- receive payment links from Revolut customers and settle debts by entering bank or card details.

Limitations for non-Revolut users

As a non-Revolut user, you cannot:

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

How payments work for non-Revolut users

Group Bills does not process money transfers directly. All settlements must occur outside the tool, using external payment methods. After settlement, you can manually mark the debt as paid on the platform (for record-keeping purposes only).

What payment links are

Payment links are secure, single-use URLs generated exclusively by Revolut customers to request or send money. The recipient – including non-Revolut users – can use this link to enter their payment details (debit card or bank account) and complete the transaction.

5. Are there any fees or limits?

We do not currently charge fees for using Group Bills.

6. Legal Provisions

6.1. Changes to these Terms

We may change these Terms at any time. The type of notice you will receive will depend on the nature of the change:

Non-material changes: If the change does not affect you negatively (for example, improvements to wording or addition of new free features), we will notify you of the change. You do not need to formally accept these changes, but you may stop using Group Bills at any time if you do not agree.

Material changes: If we make a significant change that directly affects you or may harm you, we will notify you at least two months in advance. If you do not agree, you may stop using Group Bills before the change takes effect.

6.2. Personal Data Protection

Notifications: We will send email notifications when bills are added, updated, or settled in groups you participate in. You can manage your notification preferences in the Settings tab.

Data collection and use: We collect and use personal data (including your email address and group participation) to provide the Group Bills service. We may share this data with trusted third-party service providers who assist us in operating the service. For detailed information on how we handle your data, please refer to our Customer Privacy Notice.

Data retention: We will retain your Group Bills data for three years after your last login. After this period, your account and data will be permanently deleted, and you will need to create a new registration to use the service again.

6.3. Complaints and Customer Service

If you are not satisfied with the Group Bills service, we will do our best to resolve the situation when it is within our control.

How to file a complaint:

- **Revolut customers:** Contact us through Support in the Revolut app.
- **Non-Revolut users:** Send an email to support@revolut.com stating that you wish to file a complaint. Make sure to use the same email address registered in your profile on the Group Bills website.

We will review your complaint and work to resolve it by email as quickly as possible.

Termination of use: You may stop using Group Bills at any time by ending your session on the website or discontinuing use of the platform.

6.4. Applicable Law and Jurisdiction

These Terms are governed by the laws of the Federative Republic of Brazil. Any legal action related to these Terms must be brought exclusively in the courts of the District of São Paulo, State of São Paulo.

7. Contact information

Online chat: <https://www.revolut.com/pt-BR/contact-us/>

Support phone numbers: +55 11 5039 1888 and +55 0800 591 1445 (toll-free call);

Emails:

- support@revolut.com - customer service
- Ombudsman: available on business days, from 8:00 AM to 6:00 PM Brasília time, by phone at 0800 591 1329 or by email:
- ouvidoria@revolut.com - complaints that could not be resolved through the customer service channels listed above
- courtorders@revolut.com - fraud, requests for information or blocking of funds
- juridico@revolut.com - judicial matters or other legal matters