

Group Bills

1. Why this information is important

These terms and conditions ("**Terms**") govern your use of the Group Bills feature ("**Group Bills**") offered by Revolut Payments New Zealand Pty Ltd ABN 89 645 171 65 ("**RPNZ**") and Revolut Ltd (together, "**Revolut**", "**we**", "**our**" or "**us**").

If you have a Revolut personal account in Australia (**a Revolut user**), Group Bills is provided to you by RPNZ as an additional feature in your Revolut personal account. Accordingly, these Terms apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#).

If you're not a Revolut user, Group Bills is provided to you by Revolut Ltd.

2. What is Group Bills?

Group Bills is a shared expense tracking tool provided by us to help users such as friends, flatmates or travel companions to keep track of who paid for what, how costs are split, and what remains to be settled.

Group Bills can be used by Revolut users and non-Revolut users who do not have a Revolut personal account (together "**users**"). You can access Group Bills either:

- directly through the Revolut app (if you're a Revolut user); or
- via groups.revolut.com (the "**Group Bills website**") if you're a non-Revolut user.

Group Bills is not a payment service and is simply a way to track expenses. Entries added to Group Bills by users, including bills, repayments and settled debts, are informal records. They are used for tracking and informational purposes between users only and do not create any legally enforceable rights or obligations. Non-Revolut users cannot access any payment services or financial products through Group Bills.

3. Who can use Group Bills?

You can use Group Bills if:

- you are at least 18 years old,
- you have accepted and agreed to these Terms, and

either:

- you are a Revolut user accessing the feature through the Revolut app, or
- 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 on the website.

4. What you can and can't do

Your Group Bills experience will be different depending on whether you are a Revolut user or a non-Revolut user.

Feature	Revolut User	Non-Revolut User
Participate as part of a group	✓	✓
Track amounts owing, mark amounts as paid manually	✓	✓
Bill calculation and other features	✓	✓
Payment features integrating with Group Bills through the Revolut app, such as:	✓	✗
<ul style="list-style-type: none">• generate Payment Links to both send and receive money	✓	✗

Feature	Revolut User	Non-Revolut User
<ul style="list-style-type: none"> send and receive funds using Revolut account or other payment methods such as peer-to-peer transfer 	✓	✗
<ul style="list-style-type: none"> automated bill tracking and updates 	✓	✗
<ul style="list-style-type: none"> store or hold funds in a Revolut wallet 	✓	✗
<ul style="list-style-type: none"> view or manage financial account information in Revolut 	✓	✗
<ul style="list-style-type: none"> seamless access through the Revolut app 	✓	✗

We may stop offering Group Bills or restrict certain services or features at any time (including, for Revolut users, how features integrate with Group Bills via the Revolut app). For example, we may remove or change a feature, or suspend access to a feature for security reasons.

5. Are there any fees?

Group Bills is free to use.

6. Legal Bits and pieces

Service and liability

Group Bills is provided on an “as-is” basis and no representation or warranty of any kind is given by us, including as to the performance, fitness or suitability of Group Bills. The availability of Group Bills is not guaranteed and we are not liable if at any time and for any reason you are unable to access Group Bills. We will not be liable for any indirect, punitive, incidental or consequential loss or damages of any nature, including but not limited to loss of income, profits, loss of use, or otherwise. The foregoing operates to the extent permitted by law, and is not intended to exclude, restrict or modify any applicable consumer guarantees which may not be excluded by law.

Changing these terms

From time to time we may need to change these terms and conditions. For changes that we reasonably believe are advantageous or not adverse to your interests we will tell you about the change no later than the day the change occurs.

For any other changes we will provide you with 30 days notice before making the change. If you don't agree to the changes, you can stop using Group Bills at any time.

Privacy

We collect and use your personal information to provide Group Bills. If you're not a non-Revolut user, 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.

If you are a Revolut user, the Revolut New Zealand [Privacy Policy](#) will apply to you.

If you're a non-Revolut user, the Revolut Ltd [Privacy Policy](#) will apply to you. 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.

Complaints

If you are a Revolut user, you can contact Support via the Revolut app. Please see the [Personal Terms](#) for more information.

For non-Revolut users, you may email us at support@revolut.com, using 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.

Taking legal action against us

For non-Revolut 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.

For Revolut users, the laws of New Zealand will apply and will be able to deal with any matter relating to these terms and conditions.