

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 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.

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 currently charge a fee for Group Bills.

5. Legal bits and pieces

Changing these 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.

If we make a significant change that affects you directly or could disadvantage you, we'll notify you at least two months in advance by email and lay out how you can agree to those changes. If you do not want to agree, you or we can terminate the agreement. Until then, the conditions valid until the change will continue to apply to you.

If a change is based on a change of law (including directly applicable European Union legislation), a legally binding court decision or a binding order of a national or international authority competent for Revolut, we will give you two months prior notice of such change unless we are legally required to make the change earlier. We will include information about termination options in the notification.

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.

Language of the agreement

For Revolut customers of Revolut Bank UAB, Zweigniederlassung Deutschland, the language of the agreement is German. If these terms and conditions are translated into another language, the translation is for reference only and the German version will prevail.

For Revolut customers of Revolut Bank UAB and Basic Users, the language of the agreement is English. If these terms and conditions are translated into another language, the translation is for reference only and the English version will prevail.

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 (or in the courts of any EU Member State where you have a statutory right to bring legal action under these Terms).

If you are a Revolut personal customer, the governing law and jurisdiction provisions that apply to your Revolut Personal account will continue to apply to your use of Group Bills.

If you are a Revolut customer of Revolut Bank UAB, Zweigniederlassung Deutschland, these Terms are governed by the laws of Germany. Any disputes relating to these Terms can only be brought to the courts of the Federal Republic of Germany (or in the courts of any EU Member State where you have a statutory right to bring legal action under these Terms).

If you are a Revolut customer of Revolut Bank UAB, these Terms are governed by the laws of Lithuania. Any disputes relating to these Terms can only be brought to the

courts of the Republic of Lithuania (or in the courts of any EU Member State where you have a statutory right to bring legal action under these Terms).

Please see below for the relevant information of each Revolut group entity:

Revolut group entity/branch	Registered address
Revolut Ltd	7 Westferry Circus, London, E14 4HD, England
Revolut Bank UAB	Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania
Revolut Bank UAB, Zweigniederlassung Deutschland	FORA Linden Palais, Unter den Linden 40, 10117 Berlin, Germany