

GROUP BILLS

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, a user of Group Bills (defined below), and
- us, REVOLUT TECHNOLOGIES JAPAN, Inc.

Group Bills is available to: (a) Revolut personal customers (holding a Revolut personal account) and (b) individuals with a Group Bills website basic profile (a “**Basic User**” or “**Basic Users**”, and collectively or individually with Revolut personal customers, referred to as a “**Group Bills User**” or “**Group Bills Users**”). By using Group Bills, you agree to these Terms.

2. What is Group Bills?

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

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 our [Personal Terms](#).

You can access Group Bills either:

- directly through the Revolut app (if you’re a Revolut personal customer), or
- via groupbills.revolut.com (the “**Group Bills website**”) 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:

You are a Revolut personal customer accessing the feature through the Revolut app,
or

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 the use of Group Bills.

5. Legal bits and pieces

Changing these Terms

We may change these terms and conditions for the following reasons:

- if we think it will make them easier to understand, or the purpose of each provision will be clarified;
- to make them more helpful to you;
- to appropriately reflect the way our business is run, particularly if the change is needed because of a change in the financial system, our technology or that of our subcontractor;
- if we think it is necessary for us to properly comply with laws, regulations (including self-regulatory rules), guidelines, supervisory guidelines and other regulatory requirements that apply to us;
- to reflect changes in the cost of running our business or fees for our services;
- because we are changing or introducing new services or products or products covered by these terms and conditions;
- if we consider it necessary to do so in order to provide our services more appropriately; or
- in addition to the above, if we reasonably consider it necessary to do so.

Telling you about changes

In the event of changes to these terms and conditions, if we consider it necessary in light of the influence on you, we'll notify you in advance of such change through the Revolut app, email or other appropriate means and will also provide you with the specific change to be made and the date such change will become effective. If you disagree with any of the changes we make, you can notify us before the effective date of the change to close your account. Otherwise, we'll assume that you agree with the change.

Do you process personal data?

We may 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.

We collect and use personal data (e.g. your email and group participation) to provide Group Bills. We may share this with trusted service providers who help us operate the service.

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.

For more information, see our [Privacy Policy](#).

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 personal 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.

Japanese law applies

The laws of Japan apply to these terms and conditions.

The Japanese version of these terms and conditions applies

If these terms and conditions are translated into another language, the translation is for reference only and the Japanese version will apply.

Taking legal action against us

The Tokyo District Court shall have exclusive agreed jurisdiction of the first instance over all disputes arising out of or in connection with these terms and conditions.