

1. Why is this document important

This document (the “**Terms**”) sets out our terms and conditions in relation to the IHG One Rewards programme (“**IHG Program**”). It also sets out other important things that you need to know.

These Terms, along with any other terms and conditions that apply to our services, form a legal agreement between you and us, Revolut Ltd.

You must follow these Terms whenever you use this service. However, other terms and conditions may also apply, including for example, terms and conditions relating to your Revolut Personal account and Revolut Card (including your IHG One Rewards x Revolut Co-Branded Card (“**IHG x Revolut Card**”)), any Paid Plan you have subscribed for, and associated fees.

Please note that our third party Co-Brand partner, IHG Hotels Limited (“**IHG**”), controls and is responsible for administering the IHG Program. Revolut administers the issuance of your IHG x Revolut Card, calculates points (“**IHG One Rewards Points**”) based on your card spend, and transfers those points to your IHG One Reward account. Award of points, eligible spend and any reward benefits are at all times subject to IHG’s terms and conditions and other IHG requirements that apply. From time to time, IHG may make changes to the IHG Program in accordance with its terms and conditions, provided that any change to the points earn structure or status mapping for the IHG x Revolut Card will be agreed with us in advance. We are not responsible or liable for any action or omission on the part of IHG in relation to the IHG Program, IHG One Rewards Points or any reward benefits.

2. What is the IHG Program?

The IHG Program is a reward programme where you can receive, hold and redeem IHG One Rewards Points and reward benefits.

We will keep track of the IHG One Rewards Points and benefits you earn and display them to you in the app.

IHG One Rewards Points are not the same as, and are separate to, RevPoints which relate to a different loyalty points programme. When using your IHG x Revolut Card, you will not earn any RevPoints. For more information about RevPoints, see our [RevPoints Terms](#).

IHG One Rewards Points are not a form of money or currency, and cannot be exchanged for money or currency. They can only be used by redeeming them through your IHG One Reward account with IHG according to these Terms (and IHG’s terms and conditions and other requirements) and are not accepted by any third parties

other than IHG and, any participating IHG One Rewards partners as set out in the IHG One Rewards programme terms.

3. Subscription tiers and fees

IHG x Revolut Cards have different subscription tiers:

Subscription	Essential	Elite
Subscription fee	Free	£18/ month
Card – Delivery fee	Virtual card – Free Physical card (optional) – £10 one-off charge + delivery fee	Physical metal card – Free (and no delivery fee)

By agreeing to these Terms, you request (and we agree) that we will provide you with our services immediately upon your subscription. Your subscription will automatically renew every month unless you give us notice to end it before the automatic renewal. You are only able to hold one subscription tier, and one IHG x Revolut Card, at any one time. You can upgrade from Essential to Elite at any time through the app.

If you need a replacement card, you may need to pay a fee. If you have subscribed to the Elite subscription tier, your first replacement card will be free, but you will need to pay a £39.99 fee for subsequent replacement cards. Delivery fees apply.

Where a delivery fee applies, we'll show you the fees before you order your card in the Revolut app. The delivery charge may vary depending on where you are sending the card.

Fees relating to your Revolut Personal account plan and Cards

The subscription tiers and associated fees set out in these Terms are separate to the fees associated with your Revolut Personal account plan (i.e., Standard, Plus, Premium, Metal, Ultra). The subscription fees pursuant to these Terms are solely for the Subscription Tier under the IHG Program and are not for any Revolut Paid Plans. If you are joining Revolut, when applying for your IHG x Revolut Card, you will have opened a Revolut account on a standard plan. If you upgrade your Revolut account to one of our Paid Plans, you will need to pay the subscription fees for that Paid Plan in addition to any subscription fees under these Terms. If you already hold a Revolut Personal account, your plan will remain unchanged when you subscribe for your IHG x Revolut Card. For more information about the fees relating to your Revolut Personal account, including (but not limited to) our Paid Plans, and Revolut Card (including your IHG x Revolut Card) services, see our [Fees Page](#).

4. How can I earn IHG One Rewards Points?

The ways in which you can earn IHG One Rewards Points, and types of spend that are not eligible for earning IHG One Rewards Points, are set out in the IHG terms and conditions and summarised in Schedule 1 (Earn Rates and Eligible Spend) to these Terms. The number of IHG One Rewards Points you earn will depend on what you are spending on, where you are spending, and your Subscription Tier. The points you earn may be subject to change, for example when there is a promotional campaign, or pursuant to IHG terms and conditions.

IHG One Rewards Points will get added to your IHG One Rewards account with IHG every 14 days, starting on the day you subscribe. We will calculate the number of IHG One Rewards Points for transfer by reference to your completed spends, minus any reversals or refunds. Any negative balance of IHG One Rewards Points will be carried forward to subsequent cycle periods until it is cleared.

You will only be able to use your IHG One Rewards Points once they have been transferred to your IHG One Reward account with IHG.

5. What reward benefits do I get?

Information about the benefits you will receive are set out in the IHG terms and conditions and are summarised in the app. The benefits you receive depends on your subscription tier. You will need to link your IHG One Reward account with IHG before you can receive any benefits. One of the benefits you will receive is IHG Silver status (for Essential) or IHG Platinum status (for Elite).

Reward benefits may change from time to time, including how they are earned. These benefits are controlled and administered by IHG and are subject to their terms and conditions and other requirements.

6. When am I eligible, or ineligible, for IHG One Rewards Points and reward benefits?

The IHG Program is only available to holders of a Revolut Personal account and you must have a IHG x Revolut Card. We will terminate your subscription if you close your Revolut Personal account.

You will also need to have, or set up, an IHG One Reward account with IHG which is linked to the IHG Program so that your IHG One Rewards Points can be transferred. If you do not already have an account with IHG, you can set one up and link the account when you sign up to the IHG Program. Alternatively, if you have not set up and linked an account with IHG within 14 days, you agree for IHG to create an account for you and to link it to the IHG Program.

7. Loss of access to IHG Program or loss of points/ reward benefits

We may reverse and/ or prevent the transfer of any IHG One Rewards Points which have been awarded to you if we reasonably believe you have:

- breached these Terms, any other terms that apply to the services Revolut provides to you (including your Revolut Personal account), or IHG's terms and conditions; or
- acted fraudulently or abusively.

We will make this assessment in our sole discretion, acting reasonably. We will notify you of our decision as soon as possible.

IHG terms and conditions set out the circumstances under which IHG One Rewards Points (after transfer) may be reversed, and/ or reward benefits may be forfeited, from your IHG One Reward account.

If any IHG One Rewards Points or reward benefits which you have already spent/ redeemed need to be reversed or forfeited, points (or points equivalent) may be deducted from your existing IHG One Rewards Points balance. If you do not have enough IHG One Rewards Points, you will have a negative balance.

Where action is taken to reverse or forfeit the points/ reward benefits (for example, identifying that a transaction on which you earned points was abusive), you authorise us to debit your IHG One Rewards Points balance.

We will terminate your subscription if your IHG One Reward account that is linked to your subscription is closed. You will still retain your Revolut Personal account and you can continue to use your Revolut Co-Branded Card but it will not earn any IHG One Rewards Points or benefits.

We may also suspend or terminate your subscription and IHG x Revolut Card pursuant to any of the relevant grounds for suspension/ termination set out in the Revolut Personal account terms and conditions which are incorporated into, and also apply to, these Terms.

8. How can I pay for my Elite subscription?

You can pay for your monthly Elite subscription from your Revolut Personal account. If payment fails, we will notify you and specify a time by which you will need to make payment. If payment still isn't made by that time, you will be downgraded to the Essential Subscription Tier and we may recover the fees as set out in our Personal Terms.

9. How do I end or downgrade my subscription?

Cancellation

You can notify us that you want to cancel your IHG Program subscription with Revolut at any time through the app.

Cancelling Essential:

When you notify us that you want to cancel, the cancellation will take effect immediately.

If you ordered a physical card, you will not be refunded the one-off charge or delivery fee.

Cancelling Elite:

If you notify us that you want to cancel within 14 days of subscribing, the cancellation will take effect immediately. You will be refunded the subscription fee for that month. However, if you redeem or are granted any benefits pursuant to your subscription within the 14 days of subscribing, you will not be refunded any fees you have paid. This includes the IHG Platinum status that will be granted as soon as you link your IHG One Reward account with IHG.

If you notify us that you want to cancel after 14 days of subscribing, the cancellation will take effect at the end of your current monthly subscription period. So if your current subscription period started on 5 August, and you notify us that you want to cancel your subscription on 10 August, your subscription will come to an end on 4 September.

If you notify us that you want to cancel after 14 days and within 6 months of subscribing, you will need to pay a £18 fee for the costs of terminating your Elite subscription.

When your subscription to Essential or Elite comes to an end, your IHG x Revolut Card will be cancelled and you will no longer be able to earn IHG One Rewards Points or reward benefits with Revolut. Your IHG One Rewards Points balance will transfer to your IHG One Reward account as normal as part of the next 14 day cycle.

You will still retain your Revolut Personal account, but you may need to order a Revolut Card if you do not hold one already.

Downgrading from Elite to Essential

You can notify us that you want to downgrade from Elite to Essential at any time through the app.

- If you downgrade within 14 days of subscribing, the downgrade will take effect immediately and you will be refunded the subscription fee you have paid for that month. However, if you redeem or are granted any benefits pursuant to your subscription within the 14 days of subscribing, you will not be refunded any fees you have paid. This includes the IHG Platinum status that will be granted as soon as you link your IHG One Reward account with IHG.

- If you downgrade after 14 days, the downgrade will take effect at the end of your current monthly subscription period.
- If you downgrade after 14 days and within 6 months of subscribing you will need to pay a £39.99 fee for the cost of the Elite card and terminating your Elite subscription.

As well as having an Essential card, you will keep and be able to continue using your Elite card but it will only operate as an Essential card in relation to your Essential subscription.

Losing your IHG Program status

If you cancel or downgrade your IHG Program subscription with Revolut, IHG may downgrade your IHG Program status.

For Elite, you will continue to hold your Platinum status with IHG for at least one month from the date your cancellation or downgrade takes effect (subject to IHG's terms and conditions).

If you have any issues or concerns relating to a downgrade, you will need to raise this with IHG who controls and is responsible for administering the IHG Program.

10. Legal bits and pieces

Our registered address is at 30 South Colonnade, London, United Kingdom, E14 5HX. We are authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Firm Reference 900562).

Changing these Terms

We may update these terms, for example: to improve clarity, to reflect changes in the law, or to account for new products or services. When we do, we'll let you know 2 months in advance. If you're unhappy with any change, you can cancel your subscription at any time before the change takes effect. If you don't cancel your subscription during the notice period, we'll take that as confirmation you're happy with the change.

Data Protection

Revolut and IHG act as independent data controllers to provide the IHG Program. When you apply for the IHG Program through the Revolut app, we will share your personal data – including your name, contact details, and IHG One Rewards membership ID – with IHG. This is used to enrol you in the programme, link your accounts, and provide you with relevant rewards and benefits.

We also share information about your card use, such as spend levels and account status, for programme administration and business analytics purposes. If you close your account, we will notify IHG to ensure their records remain accurate.

Revolut will process your personal data in compliance with the Customer Privacy Notice that applies to your Revolut Personal account. Please refer to the IHG Privacy Notice available at <https://www.ihg.com/onerewards/content/gb/en/customer-care/privacy-statement> which provides information on your personal data processing carried out by IHG.

How can I complain?

If you're not happy with the service you've received in relation to your Revolut Personal Account or IHG x Revolut Card or would like to complain, we'll try to put things right. Please contact us through the Revolut App under the Help section, email us at formalcomplaints@revolut.com or fill out this form. Our complaints policy has more information. If you're not happy with our response, you may be able to refer your complaint to the Financial Ombudsman Service.

If you're not happy with the service you've received in relation to the IHG Program or IHG One Rewards Points or would like to raise a complaint, you should raise your concerns with IHG who controls and is responsible for administering the IHG Program. If you raise a concern or complaint with us in relation to the IHG Program or IHG One Rewards Points, we will only be able to refer it onwards to IHG. The IHG Program and IHG One Rewards Points are not a regulated service, and your complaint cannot be treated as a regulated financial services complaint.

What law applies?

The law that applies to these Terms is that of England and Wales. If you want to take legal action against using the courts, only the courts of England and Wales have jurisdiction.

Schedule 1 - Earn Rates and Eligible Spend

Subscription Tier	Spend Type	Points Earn
Elite	IHG Spend in select International Locations (USA, Canada, Japan, United Arab Emirates, Kingdom of Saudi Arabia, Thailand, Singapore)	6 points per £1
	IHG Spend in other International Locations	4.5 points per £1
	IHG Spend in UK and Europe (EEA)	3 points per £1
	Non-IHG Spend in International Locations	3 points per £1

Subscription Tier	Spend Type	Points Earn
	Non-IHG Spend UK and Europe (EEA)	1.5 points per £1
Essential	IHG Spend	1 points per £1
	Non-IHG Spend	0.5 points per £1

“IHG Spend” means using your IHG x Revolut Card to spend with IHG hotels participating in IHG One Rewards as identified through selected merchant ID codes. The location of your spend is determined by the merchant location you are spending with – please note that merchant location is determined in a variety of ways pursuant to Visa rules, and may be different from the physical location of the merchant. While we make every effort to ensure that we capture all spending with IHG and merchant locations, it is possible that your purchase has used a different merchant ID code/ location or that the technology used to process the payment is not set up in a way that allows us to award IHG One Rewards Points. Where this happens, you should raise this issue with us and we will try our best to resolve your concern – however, we retain full discretion to determine that your purchase does not qualify as IHG Spend or spend in a specific jurisdiction.

“International Locations” means ex UK and Europe (EEA).

Certain transactions do not qualify as eligible spend for earning points, including but not limited to:

- Financial, payment, or insurance services (including money transfers, wallet top-ups, crypto purchases, brokerage activity, and any other liquid or cash-like transactions);
- Tax, fines, penalties, support, or other payments to or required by government or judicial entities;
- Purchases from lotteries, gambling or betting services, utility providers, charities, political or religious organisations, and educational institutions;
- Transactions with merchants selling cigars, tobacco, or similar products;
- Specialised or B2B business services (such as real estate, postal, parking, cleaning, maintenance, advertising, and unclassified business-to-business spend); and
- Transactions flagged as fraudulent, unauthorised, or otherwise excluded under payment network guidelines or program rules.

Also see Clause 7 of these Terms which sets out circumstances in which points may be reversed, forfeited, or prevented from transfer, and where your subscription may be suspended or terminated.

