

1. What is this document?

These terms (the **Merchant Reward Terms**) along with the [Group Framework Terms](#), [Business Terms](#) and the [Business Fees](#) page apply when you agree with Revolut (**Revolut/us/we**) to offer rewards to your customers for certain Revolut Pay payments (**Merchant Rewards**). The [Payment Processing Services Agreement](#) applies to the processing of the Revolut Pay payments that you accept.

Merchant Rewards are unregulated. These terms do not govern any payment processing services or other regulated services.

2. What are Merchant Rewards?

Merchant Rewards campaigns allow you to boost your visibility to Revolut customers and grow your sales by offering rewards on qualifying online and in-store Revolut Pay transactions under the Shops section of the Revolut Retail App.

You may submit a Merchant Rewards campaign to us for approval and publication on the Shops section of the Revolut Retail App at any time.

We may:

- Set the types of Merchant Rewards that you may offer. This includes cashback, discounts and RevPoints. We'll show you the Merchants Rewards available to you in the Revolut Business App.
- Change the types of Merchant Rewards available to you at any time.
- Approve or reject your Merchants Rewards campaign.
- Revoke approval of your Merchants Rewards campaign at any time.
- Give prominence to the Merchants Rewards available in the Shops section of the Revolut Retail App on the basis of any criteria that we set, including any commission that we may receive. We don't have to disclose this criteria to you.

Merchant Rewards is only available for payments where your customer pays with Revolut Pay.

3. What information must I provide to use Merchant Rewards?

To request approval for a Merchant Rewards campaign, you must provide us with:

- a description of your business, outlet and campaign,
- your branding assets,
- the reward amount you wish to offer for each eligible transaction (within the parameters we allow), or

- any other information we may request to assess your campaign or add it to our Shops product

You consent to us using this information in connection with your Merchant Reward campaign. This includes, for example, displaying your campaign in the Shops section of the Revolut Retail App, placing your business on the “Rewards Map” of the same Shops section, or using it for other reasonable purposes connected to the Shops service.

If you change or remove any of this information, your campaign may require re-approval.

4. Fees for using Merchant Rewards

There is no fee to launch a Merchant Rewards campaign or to have your business listed in our Shops service.

You must pay a fee on each transaction where a customer successfully earns a reward. This fee will be agreed between you and us when you set up your campaign and will not exceed the agreed amount.

For example, if you offer customers the opportunity to earn twice as many RevPoints than they would ordinarily earn when making a transaction, and your fee is set at 1% of the transaction value (actual fees vary), your total fee would be 4% of the value of each transaction when you set up the campaign and will not be charged more than that. For more information, please see the Business Fees page.

How rewards and fees are processed

For each eligible transaction we will deduct both the reward amount and the applicable fee before crediting the remaining balance to your Business Account. The reward amount will be paid to the customer’s Revolut Personal Account at the same time.

5. How can I end my Merchant Rewards campaign?

You can deactivate your Merchant Rewards campaign at any time on the Revolut Business App. Once deactivated, your campaign will end and your business will be removed from the Shops section in the Revolut Retail App.

Some legal bits and pieces

Subject	Clause
Company information	Revolut Ltd is registered in England & Wales under the company number 08804411 at 30 South Colonnade, London E14 5HX, United Kingdom.

Subject	Clause
Governing law	The laws of England and Wales apply to this agreement.
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Entire agreement	These terms, together with the Group Framework Terms, Payment Processing Services Agreement, Business Terms, Business Fees page and any terms and conditions incorporated by reference in these documents constitute the entire agreement between you and Revolut in relation to the Merchant Rewards feature. For the avoidance of doubt, FAQs do not form part of our agreement with you.
Our right to transfer	We may transfer and/or assign our rights and/or obligations under this agreement if we reasonably believe that this won't have a significant effect on your rights under this agreement or if we're required to do so under law. You cannot do this.
Our right to enforce these terms	If you have broken any terms of this agreement and we don't exercise our rights immediately, we reserve the right to exercise our rights at a later date.
These terms are severable	If something in these terms is held to be unlawful, the rest of these terms will still apply.
Third parties do not have rights	Third parties do not have rights under these terms under the Contracts (Rights of Third Parties) Act 1999.