

# Merchant Rewards Terms and Conditions

## 1. Why is this information important?

This document sets out the terms and conditions in respect of the merchant rewards service offered to qualifying merchants (**Merchant**) by Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**Revolut, we, our** or **us**).

These terms and conditions, along with the [Merchant Terms](#) and the [Merchant Fees](#), and any other terms and conditions that may apply to the services we provide to you, form a legal agreement between the Merchant and us.

## 2. What are Merchant Rewards?

Merchant Rewards is a service that enables a Merchant to promote its business on the Shops section of the Revolut app by running a reward campaign to offer additional RevPoints on eligible transactions to its customers (**Merchant Rewards**).

Merchant Rewards are only available to be earned on purchases made using Revolut Pay for account to account payments. A Merchant Rewards campaign will not allow Merchant Rewards to be offered on purchases made via other payment methods (for example, card based payments).

Each Merchant Rewards campaign must be approved by us before being made available in the Shops section of the Revolut app. We may revoke this consent at any time. You can submit a request for us to approve your Merchant Rewards campaign from within the Revolut Business app.

While your Merchant Rewards campaign will always be shown in the Shops section of the Revolut app, the placement and prominence of different Merchant Rewards campaigns is decided by us based on a range of factors, such as the amount of Merchant Rewards being offered.

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

In order to request us to approve a Merchant Rewards campaign, you must provide us with the following information:

- A description of your business and campaign
- Your branding assets
- The multiplier amount of RevPoints you want your customers to earn on each eligible transaction, within the parameters we allow
- Your relevant campaign dates
- Any other information we may reasonably request to assess your request or add your Merchant Rewards campaign to our Shops product

You consent to the information you provide above being used by us in connection with your Merchant Rewards campaign. This includes, for example, display of that information in the Shops section of the Revolut app, placement of your business on our Rewards Map, and any other reasonable use in connection with the use or promotion of the Shops service.

If you change or remove any of this information, your Merchant Rewards campaign may need to be approved again.

#### 4. What are the fees?

Fees are charged for every transaction where a customer earns a Merchant Reward (**Merchant Rewards Fees**).

Merchant Rewards Fees are made up of two components: a campaign fee and multiplier fee. The campaign fee is a fixed fee. The multiplier fee is variable depending on the level of Merchant Reward you decide to offer customers. For example, the higher the Merchant Reward, the higher the multiplier fee applicable on the value of each eligible transaction.

The Merchant Rewards Fees will be shown to the Merchant within the Business app.

Once a Merchant Rewards campaign has been approved by us, the Merchant Rewards Fees will be deducted from each relevant customer transaction before it is paid into your payout account.

Merchant Rewards Fees are in addition to any other applicable fees. Please see the [Merchant Fees](#) for more information.

## 5. How can I end my Merchant Rewards campaign?

If you selected a campaign end date when creating your Merchant Reward campaign, the campaign will end on the date that you selected. If you did not select an end date, or you want to end your Merchant Reward campaign early, you can do so at any time in the Revolut Business app.

By ending your Merchant Rewards campaign, your business will be removed from the Shops section in the Revolut app immediately.

## 6. What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms from time to time and to modify, cancel or suspend Merchant Rewards if necessary to protect our legitimate interests. If we exercise this right in a way that is detrimental to you we will provide you with reasonable notice where possible.

If your customer makes a purchase that is subsequently returned or refunded (or the payment is otherwise reversed or declined) then that transaction will not be eligible to earn a Merchant Reward. We may debit any Merchant Reward your customer has already received in respect of such a purchase from you and refund any Merchant Rewards Fees that you previously paid in relation to that transaction.

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse (such as for example attempting to obtain an unfair advantage through deception) we may in our sole discretion take any actions we see fit in the circumstances.

Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of the State of Victoria.