Revolut's Payment Processing Services Agreement states that its Payment Processing Services may be subject to additional terms relating to a specific Payment Method. This agreement sets out those additional terms and conditions for the "Payment Links" Payment Method. We call them the "Pay with Revolut Terms" (or just the "Terms").

You cannot use Revolut.Me to receive payments unless you first enter into a Payment Processing Services Agreement with us. All Revolut.Me payments will be processed according to that agreement.

These Terms apply to merchants who use Payment Links to receive payments ("Merchants" or "you"). They do not apply to anyone who uses Payment Links to make a payment (we call them "Customers" in these Terms). If a Merchant uses Pay with Revolut to make a payment to someone else, they will be acting as a Customer and so these Terms will not apply to the Merchant when making that payment.

## 1. What are Payment Links

A Payment Link is an easy way to accept one off payments from your customers. By sharing a simple URL you can receive payments from anyone, anywhere, who has a valid means of payment.

You can create a Payment Link by adding a description and filling the amount in the Revolut App. You can then share this link with the person you want to pay you.

When you share the Payment Link with someone, they will be able to make a payment to you. If they don't complete this process, you will not be paid.

Customers can make a payment to you using the following methods. We may add to or remove these methods without notice:

- · Card payments.
- · Open Banking.
- Revolut Pay.

Manual bank transfer (we'll provide you account number so they can make a manual transfer to you).

Payment Links are single use. This means that once a payment has been made using a Payment Link, a payment cannot be made using the same link again.

We may put limits on the amount you can request using a payment link, which we will show you in the app.

All payment links have a time limit. After this, the link will expire, and your friend will not be able to make or receive your payment. We'll tell you what this time limit is in the app when you create the link.

## 2. What is Payment Link customisation

You can choose to customise your Payment Link by uploading your logo or a cover image. If you do, we will check the logo and image to ensure they meet the following requirements. You will only be able to use your logo and image if they are approved by us. We can decline to

approve any logo or image, or revoke any previous approval, at our sole discretion. An image or logo is inappropriate if it includes:

- Discriminatory or hateful content
- Violence in any form
- · Sexually explicit or objectifying content
- · Criminal or antisocial content
- · Trademarks or logos not associated with the account owner
- Direct or indirect references to a company or person other than the account owner
- Anything which breaches any other terms and conditions you have agreed to with us
- Anything else which could reasonably be considered inappropriate.

We are not responsible and cannot be held liable for any images or logos you upload when customising your Payment Links. You must not upload anything that infringes third party intellectual property rights (unless you have written permission). If we incur any third party claims, losses, damages, costs, expenses, demands, or fines in connection with your failure to discharge your responsibilities in respect of third party intellectual property rights, you must reimburse us immediately upon demand.

If you share your business trademark, logo or other intellectual property with us when designing your custom Payment Link, we agree that we do not acquire any right, title or interest in it and that you retain full control and ownership rights of your intellectual property.

## 3. What are the fees for Payment Links

We charge a fee for payment received by Payment Links. These are set out in our Fees Page. There are no fees associated with customising a Payment Link.