

# IMPORTANT

Pay with Revolut is currently only offered as a payment option by Revolut merchants based in the UK/EEA. This means that the availability of Pay with Revolut and the Buyer Protection Policy in Australia is limited. The Buyer Protection Policy does not apply to any other payments made from the Revolut app or from your Revolut card.

## What is the Pay with Revolut - Buyer Protection Policy?

The Pay with Revolut - Buyer Protection Policy (the Buyer Protection Policy) applies to eligible purchases (see below) made using Pay with Revolut.

Pay with Revolut is a payment option offered by Revolut merchants that enables you to make instant transfers directly to the merchant to purchase goods. Pay with Revolut is only available where a merchant has signed up for it and you see Pay with Revolut offered as a payment option at checkout.

This Buyer Protection Policy does not operate as a guarantee, warranty or a contract of insurance. The Buyer Protection Policy is a mechanism by which we assist you to obtain a refund from Revolut merchants, if we decide that the certain circumstances have been met. If a merchant is unable to refund you (for example, because they are insolvent, or do not have sufficient funds), we will not refund you ourselves.

There is no cost to use our Buyer Protection Policy and no fees are associated with it.

## What is covered?

The Buyer Protection Policy allows you to make a claim if you have made an eligible purchase using Pay With Revolut and:

1. the item is not delivered to you; or
2. the item is materially different to what the business said it would be.

There is no automatic entitlement to any payment under the Buyer Protection Policy.

## What is an eligible purchase?

In order to qualify as an eligible purchase the purchase must be made using Pay with Revolut and not be an excluded item.

The following items are excluded from the Buyer Protection Policy:

- items not delivered by tracked courier/postage;

- items delivered electronically;
- customised items;
- tickets (travel, sporting, entertainment)
- real estate;
- vehicles;
- businesses;
- financial products or investments;
- commodities; and
- any purchase involving a transaction which is prohibited by our relevant terms and conditions.

## How do I make a claim?

You must try and resolve any issues with the merchant first. The merchant is best placed to return, replace or refund your purchase. We will ask you for evidence that you have done this before advancing your claim. You may not file a claim under the Buyer Protection Policy if you have already received a refund, including any store credit, directly from the Merchant.

A claim must be made within 60 days of your purchase. You are not protected if you make a claim after this.

To make a claim, contact us via chat in the Revolut app and tell us you want to make a claim under the Buyer Protection Policy. We will ask you for evidence that you have contacted the merchant, for evidence of non-delivery (if your claim is for non-delivery) and may ask you for other evidence to support your claim. For example, where it is claimed that an item is counterfeit we may require you to provide documentation from a third party to substantiate your claim at your own expense. We may also contact the merchant and ask them to provide evidence too.

Once we have all the required evidence, we will then review your claim.

## If your item is not delivered

As an indication, we will generally consider your purchase to have not been delivered if the merchant cannot provide proof of delivery or if you can provide us with positive evidence of the delivery failing (e.g. a tracking receipt showing it was not delivered).

You are not covered for any loss after delivery (e.g. if the purchase is delivered to, but taken from, your doorstep).

## If your item is materially different

As an indication, we will generally consider your purchase to be materially different to what the business said would be if it bears no resemblance to the description provided by the business. This means something more than a criticism about the quality of the purchase or your satisfaction with it, such as:

- the item does not match the merchant description at point of sale or it is a different item;
- the condition of the item is materially different to how it was described;
- the item is not authentic (e.g. counterfeit) and was not disclosed as such; or
- the item is missing components or features and this was not disclosed in the description of the item.

If you claim that a purchase is materially different to what the business said it would be, we may require you to return it and provide proof that you have before advancing your claim.

## Your claim

We will aim to make a decision on your claim within 40 days and let you know the outcome via chat in the Revolut app. Your claim will either:

- be accepted and the full amount of the Pay with Revolut transaction will be refunded; or
- not be accepted and you will not be refunded at all.

We will determine, at our sole discretion, whether your claim is eligible for any refund. We are not required to provide any reasons for our determination. However, if you are not satisfied with our decision you can lodge a complaint.

## Your other legal rights

This Buyer Protection Policy is an additional service we offer to protect you when you make a purchase using Pay with Revolut. Nothing in this Buyer Protection Policy excludes, restricts or limits any legal rights or remedies that are available to you under the Australian Consumer Law or other applicable consumer laws in place of purchase that may exist against the merchant and/or the manufacturer of the items you have purchased.