

For existing customers, these terms are effective from 12 June 2023. For new customers who sign up to Revolut before that date, these terms are effective immediately.

## Rewards and Shops Terms

### 1. Why this information is important

These terms and conditions (the **"Terms"**) govern the relationship between you and Revolut Payments Australia Pty Ltd (ABN 21 634 823 180) (**"Revolut"**, **"we"**, **"our"** or **"us"**) in respect of our rewards service (**"Rewards"**) and shops service (**"Shops"**). They apply whenever you use Rewards or Shops in the Revolut app. These Terms apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#), and the [Fees and Charges Section](#).

### 2. What are Rewards and Shops?

Rewards and Shops are two different services offered by Revolut that allow you to receive certain benefits on eligible purchases made with your Revolut Card.

#### Rewards

Rewards provides a range of offers to receive cashback or a discount (a **"Reward"**) on Revolut card payments made with select third party merchants (**"Rewards Merchants"**).

The amount of Rewards you can receive is capped at a maximum of A\$250 per calendar month (**"Rewards Cap"**). You will not be able to claim a Reward above the Rewards Cap in any calendar month, even if you follow all the required steps.

#### Shops

Shops provides a range of offers for cashback on Revolut card payments made with select third party merchants (**"Shops Merchants"**). Shops allows you to receive a certain percentage of what you spend as cashback into your Revolut account (**"Shops Cashback"**). The Shops Cashback percentage varies between Shops Merchants.

The amount of Shops Cashback you receive is capped at a maximum of €300 (or local currency equivalent) per calendar month (**"Shops Cashback Cap"**). You will not be able to claim any Shops Cashback above the Shops Cashback Cap in any calendar month, even if you follow all of the required steps

A Reward or a Shops Cashback (an **"Offer"**) will be shown in the Revolut app, including:

- the Offer available to you; and
- what you need to do to receive your Offer.

### 3. Who is eligible to receive an Offer?

In order to receive an Offer, you must be an Eligible Customer of Revolut.

An “**Eligible Customer**” is defined as a customer that has:

- passed Revolut’s ‘Know Your Customer’ checks and been successfully onboarded;
- not previously closed a Revolut account or had an account become suspended or restricted;
- accessed an Offer within the Rewards section or Shops section of the Revolut app; and
- have cookies enabled when accessing the Rewards Merchant’s or Shops Merchant’s website or in-app browser.

### 4. How do I claim a Reward?

To claim a Reward, you need to:

- select an Offer in the Rewards section of the Revolut app;
- activate the Reward for the specific Rewards Merchant (if the Offer confirms you need to do this first to become eligible);
- start your purchase journey from the Offer itself;
- follow any other instructions to claim the Offer as set out in the Revolut app; and
- make an eligible purchase with the Rewards Merchant using your Revolut card (“**Rewards Purchase**”).

You must follow all of the above steps to receive your Reward. For example, you will not receive a Reward if you do not start your purchase journey from the Rewards mini-app, even if you make a purchase with a Rewards Merchant using your Revolut Card.

Starting your purchase journey from Rewards means you must either:

1. be redirected to the Rewards Merchant’s website from the Rewards mini-app; or
2. stay in the in-app browser if it is available for the particular Offer; and
3. complete your Rewards Purchase within the same browser session with the Rewards Merchant.

You can only receive a Reward in the form of a cashback or a discount for a Rewards Purchase. You cannot receive both cashback and a discount for a single Rewards Purchase.

Each Reward can be claimed more than once while the Reward offer remains active, unless otherwise stated in the Revolut app.

### 5. How can I claim Shops Cashback?

To claim Shops Cashback, you need to:

- select an Offer in the Shops section of the Revolut app;
- start your purchase journey from the Offer itself;
- follow any other steps within the relevant timeline as explained in the Revolut app; and
- when you are redirected to the Shops Merchant's website or in the in-app browser for the Merchant (depending on the purchase journey for your Offer), select the product, goods or services you want to purchase, proceed to checkout, and complete your purchase using your Revolut card ("Shops Purchase").

You must follow all of the above steps to receive your Shops Cashback. For example, you will not receive Shops Cashback if you do not start your purchase journey from the Shops mini-app, even if you make a purchase with a Shops Merchant using your Revolut Card.

Starting your purchase journey from Shops means you must either:

1. be redirected to the Shops Merchant's website from the Shops mini-app; or
2. stay in the in-app browser if it is available for the particular Offer; and
3. complete your Shops Purchase within 30 minutes.

Purchases made in store with Shops Merchants are not eligible for Shops Cashback.

## 6. When will I receive my Reward or my Shops Cashback?

### **Rewards**

If you are eligible for cashback as part of Rewards, Revolut will credit the Reward to your Revolut account within 90 days of your Rewards Purchase.

If you are entitled to a Rewards discount, this discount will be applied to the total transaction amount at the time you make your Rewards Purchase.

### **Shops**

Revolut will credit the Shops Cashback to your Revolut account on the same business day in which the Shops Cashback purchase was made.

## 7. Australian Consumer Law

Any products, goods or services that you purchase from a Rewards Merchant or Shops Merchant as a result of an Offer from us, is subject to their applicable terms and conditions. If you have any issues or questions about the products, goods or services, you should raise them with the Rewards Merchant or Shops Merchant directly.

However, to the extent that you acquire services (such as Rewards and Shops) from us as a consumer within the meaning of Schedule 2 to the Competition and Consumer Act 2010 (Cth) (the "**Australian Consumer Law**"), you have certain rights and remedies (including consumer

guarantee rights) that cannot be excluded, restricted or modified by agreement (including the Terms).

Nothing in the agreement excludes, restricts or modifies any such rights you may have under the Australian Consumer Law.

To the extent that the Australian Consumer Law permits us to limit our liability, then our liability is limited to in the case of services, supplying the services again or payment of the cost of having the services supplied again.

## 8. What else should I know?

Revolut reserves the right to change, modify and/or supplement these Terms, and to modify, cancel or suspend Rewards or Shops at its sole discretion at any time, including removing a Rewards Merchant or Shops Merchant, and amending Shops Cashback percentages with Shops Merchants. If we exercise this right we will try to give you advance notice. Please contact Revolut Support if you believe you qualify for a particular benefit in relation to Rewards or Shops that has not been awarded to you.

Events beyond the control of Revolut may occur that render the awarding of the Offers impossible. Accordingly, Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

If you make a Rewards Purchase or Shops Purchase that is subsequently returned or refunded (or the payment is otherwise reversed or declined) or in the event you are no longer an Eligible Customer, then that transaction will not be eligible to earn Rewards or Shops Cashback (and we may debit any cashback you have already received in respect of such a purchase from your Revolut account).

If you close your Revolut account or your account becomes suspended or restricted before you receive the Rewards or Shops Cashback, then you will no longer be entitled to receive any such Reward or Shops Cashback and it will not be paid to you.

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse to receive the Rewards or Shops Cashback (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.