Plan Partnerships

1. Why this information is important

These terms and conditions (the "**Terms**") govern the relationship between you and us, Revolut Bank New Zealand Limited (NZBN 9429048733212) ("**we**", "**us**" or "**Revolut**")" in respect of our plan partnerships services ("**Plan Partnerships**"). These Terms apply whenever you use Plan Partnerships in the Revolut app ("the **app**") and 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. The Plan Partnership Services

In providing Plan Partnerships, Revolut works with selected commercial partners (each, a "**Partner**") to provide you with access to complimentary or discounted third party subscriptions, credits or passes ("**Subscriptions**") to goods or services which you can be redeemed (each, a "**Partner Offer**").
You will be able to access Plan Partnerships through the App if you are:

- on a Premium, Metal or Ultra plan (each a "**Partnerships Paid Plan**"); and
- over the age of 18, on an unrestricted Revolut account.

3. Availability and redemption of Partner Offers

What Partner Offers are available?
Partner Offers will be visible in the "Plan Benefits" section in the app. Each Partner Offer has its own terms and conditions, which details the Partner Offer and what you need to do to redeem it (the "**Offer Terms**").
We may change the Partner Offers available to you and the applicable Offer Terms (including the type or duration of Subscriptions) on 30 days notice to you. .
How do I redeem a Partner Offer?
To redeem a Partner Offer:

- select a Partner Offer in the app to redeem;

- refer to and follow any Offer Terms which apply; and
- if required, agree to the Partner's terms and conditions and create an account with the Partner.

Subject to Clause 9 (*New Zealand Consumer Law*) below, Revolut has no control over or any responsibility in relation to your relationship with a Partner. Your access to a Partner's goods or services are governed by each Partner's respective terms and conditions. We encourage you to read any such terms and conditions carefully. Revolut will not be liable or responsible for any issues arising from or in connection with goods or services provided by, or the conduct of, the Partner.

How many Partner Offers can I redeem?

You can redeem as many Partner Offers as you want from the Partnerships dashboard. Subscriptions obtained pursuant to Partner Offers can only be redeemed by you as the account holder and cannot be shared with anyone else.

Where and how you can use a Subscription (i.e. your subscription, credit or pass) is determined solely by the Partner, not by us. For example, a particular Subscription may only be able to be used at certain times or in certain places. Please ensure you check any terms and conditions or restrictions imposed by the Partner before you redeem a Subscription.

4. When do Subscriptions start?

Most Subscriptions will start as soon as you redeem the relevant Partner Offer. If they will start at a different time, this will be set out in the relevant Offer Terms.

5. Downgrading your Paid Plan

If you downgrade your Partnerships Paid Plan to a plan that does not have Plan Partnerships included (so to Standard or Plus), or to a Partnerships Paid Plan with lesser access to Plan Partnerships, any Subscriptions you have will automatically terminate within 30 days of your moving to your new plan. If you downgrade or upgrade to another Partnerships Paid Plan, and the same Partner Offer is still available on your new Paid Plan, you may need to redeem that Partner Offer again via the app.

In some cases, you may be required to manage your Subscription with the Partner directly through the Partner's platforms. If this is required, it will be set out in the relevant Offer Terms.

6. Termination and suspension of Subscriptions

Termination in accordance with Offer Terms
Certain Partner Offers may prescribe in the Offer Terms that a Subscription is only for a set period of time ("**Subscription Period**"). In that case, the relevant Subscription will terminate when the Subscription Period ends.
Termination or suspension by us
A Subscription may be terminated or suspended by us without notice if:

- you breach these Plan Partnerships Terms, the Offer Terms, the terms of your Subscription, or the terms of any other services provided to you by us, including the Personal Terms; or
- your use of the Plan Partnerships services is for a dishonest or unlawful purpose or we reasonably consider that it exposes us to unacceptable regulatory, reputational or prudential risk; or
- your use of the Plan Partnerships services threatens the security, integrity or availability of any Revolut service or platform.

Revolut may also cease to provide certain Partner Offers in its discretion. If we do so we will provide no less than 30 days notice of the relevant Subscription ending.
If we otherwise close your Revolut account or apply any restrictions to it (in accordance with the Personal Terms), your Subscriptions will terminate within 30 days of your account being closed or restricted.
Termination or suspension by Partners
Partners may decide to terminate, suspend or cancel Subscriptions at their own discretion and in accordance with their own terms. This may also mean we are unable to provide a certain Partner Offer. Subject always to Clause 9 (*New Zealand Consumer Law*) Revolut is not responsible for any changes or cancellations made by Partners to your Subscriptions.
Termination by you
You may choose to terminate a Subscription directly with a Partner directly in accordance with that Partner's own terms and conditions.

7. Revolut's relationship with Partners

Our Partners are third parties with whom we have commercial relationships. We are not in legal partnership or joint venture with any Partners.

8. Complaints

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app.
If you prefer you can make your complaint using this form. Or you can email us at formalcomplaints@revolut.com.
You'll need to tell us:

- your name;
- the phone number and email address associated with your account;
- when the problem arose;
- details of your concern;
- how you'd like us to put the matter right; and
- any other relevant information.

If your complaint is about a Subscription or the goods or services provided by a Partner, please contact that Partner directly.

9. New Zealand Consumer Law

Any products, goods or services that you obtain through a Subscription as a result of a Partner Offer, are subject to the applicable terms and conditions of the Partner. If you have any issues or questions about the products, goods or services, you should raise them with the Partner directly.
However, to the extent that you acquire services (such as Plan Partnerships) from us as a 'consumer' under the *Fair Trading Act 1986* or the *Consumer Guarantees Act 1993* ("**New Zealand Consumer Law**"), you have certain rights and remedies 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 New Zealand Consumer Law.
To the extent that New Zealand 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.

10. Privacy

For Plan Partnerships, we may share de-identified and pseudonymised data about you relating to your use of our webpages, App or services with our Partners so that they can verify the redemption of Partner Offers and Subscriptions by you. We need to do this to be able to provide you with the Plan Partnerships under these Terms. By using Plan Partnerships you consent to our use of your personal information in this manner. We manage and process your personal information in accordance with our Privacy Policy.

11. General

If we add a new product or service to these terms that doesn't change your or our rights and obligations under these terms, we can do so immediately but we'll still let you know about the update. If we need to modify, cancel or suspend Plan Partnerships, including removing a Partner or Partner Offer, or amending Offer Terms, we will try to give you advance notice.
Sometimes events outside of our control may occur that make the availability of Plan Partnerships or specific Partner Offers impossible. Revolut will not be responsible for any loss, whether directly or indirectly suffered, as a result of an event outside of its control where it was unavoidable at the time.
If we have reasonable grounds to believe that you have engaged in any fraud or material abuse in relation to Plan Partnerships (such as for example, using another person's account or 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 only be dealt with by the Courts of New Zealand.