

## 1. Why this information is important

These terms and conditions (the "**Terms**") govern the relationship between:

- you, and
- us, Revolut Payments India Private Limited.

They apply whenever you use the Revolut app (the "**App**") to access our Plan Partnerships services (the "**Plan Partnerships**").

To access the Plan Partnerships, you must be over 18 years old and have an unrestricted and active Personal account on a Plus, Premium or Metal (each a "Paid Plan") in India. However, the Plan Partnerships are only available to some Paid Plan users. In India, Plan Partnerships are available to Plus, Premium and Metal users. If they are not shown to you in the App they are not available to you.

Any payments you make or receive on your Personal account when using Plan Partnerships will be governed by the terms and conditions you have agreed for that account with Revolut Payments India Private Limited. Please refer to the [Personal terms](#) that apply to your Revolut account for more information related to your payment services. However, just so you know, Plan Partnerships is an unregulated service.

## 2. What are Plan Partnerships?

The Plan Partnerships provide in-app access to free subscriptions, credits or passes ("**Subscriptions**") from selected partners ("**Partners**") which can be redeemed as part of your Paid Plan.

Available Plan Partnerships are shown in-App. Each Plan Partnerships has its own terms and conditions, which states details of the Subscription and what you need to do to redeem it (the "**Offer Terms**"). We may change the Plan Partnerships available, and the Offer Terms (including the type or duration of Subscriptions) at any time at our own discretion.

In order to redeem your Plan Partnerships, you may have to open an account with the Partner and agree to their own terms and conditions, which means you may also become a customer of the Partner. Revolut has no control over that relationship and will not be responsible for any issues arising from or in connection with the service the Partner provides to you.

## 3. How can you redeem a Partner Offer?

To redeem a Partner Offer, all you need to do is:  
head to the Plan Partnerships dashboard in the Revolut app to see which Subscriptions are available to you;  
choose a Partner Offer in-App and opt-in to redeem the Partner Offer which will redirect you to a unique Partner URL or our dedicated Partner page;  
follow any steps set out in the Offer Terms; and  
if required, agree to the Partner's terms and conditions when redeeming the Offer (for example, if you need to create an account with them).

You can redeem as many Plan Partnerships as you want from the Plan Partnerships dashboard. Subscriptions can only be redeemed by you as the account holder and cannot be shared by any means with anyone else.

Where you can redeem or use your Subscription (i.e. your subscription, credit or pass) is determined 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 restrictions imposed by the Partner before you redeem a Subscription.

#### 4. When will your Subscription start?

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

#### 5. When might you not receive a Subscription, or have one cancelled?

Your Subscription may be reversed if we believe you have:  
breached these Terms, the Offer Terms or any other terms and conditions you've agreed with us;

abused our Partner Offer services (for example, by redeeming someone else's Subscription or sharing your Subscription with another user); or  
caused us, or another Revolut group company, legal, regulatory, relationship or reputational issues by providing you with the Plan Partnerships.

If your Revolut account is closed or we apply any restrictions, in most circumstances, your Subscriptions will terminate within 30 days of your account being closed or restricted.

Partners may decide to change or cancel subscriptions at their own discretion, and Revolut is not responsible for any changes or cancellations made by Partners to your Subscriptions. If this happens, you may decide to renew it at the Partner's full price. We may also terminate any Plan Partnerships at our own discretion, and when that happens we will try to give you notice before your Subscription with the Partner ends

to the extent possible.

## 6. What happens if you downgrade?

At present, we are unable to offer you the option to downgrade once you have subscribed to a Paid Plan. We will let you know through the Revolut App, if this functionality is enabled in the future.

## 7. Termination of Plan Partnerships

The duration of your Partner Offer will be set out in the Offer Terms. Once the Partner Offer ends, any Subscriptions you have redeemed will usually terminate (unless the Partner decides otherwise) and you may decide to renew directly with the Partner at their full price (if possible), or redeem the Partner Offer again if we decide to renew it. You may also decide to terminate your subscription with a Partner in accordance with their terms and conditions, by following the steps set out in the Partner app.

## 8. Who are the Partners?

The Partners that we provide Plan Partnerships in relation to are all third party partners. We have commercial relationships with all Partners.

Just to clarify, Revolut Payments India Private Limited, is not a "trader" or otherwise responsible or liable in any way for any goods or services you choose to purchase as a result of a Partner Offer. If you have any issues about the goods or services purchased, please raise them with the Partner.

We also have no control over, and accept no liability whatsoever in relation to the contents on any Partner's website or any services they provide to you through the Plan Partnerships.

## 9. Not happy about the Plan Partnerships product?

If you're not happy about the service you've received in relation to Plan Partnerships, we will do our best to make things right where it's within our control. If you have a complaint about Plan Partnerships, please reach out to Support and let them know you want to make a complaint against Revolut Payments India Private Limited as the provider of Plan Partnerships. We'll look into your complaint and try to resolve things via email as soon as we can. We may have to refer you to the Partner directly if the complaint relates to an issue which is out of our control. Usually, the terms and

conditions for the Plan Partnership, will lay down the process for complaints and/or grievance redressal.

## 10. Some legal bits and pieces

We can change these Terms without advance notice but we'll try to let you know in advance if we can.

Only you and we have any rights under these Terms. You cannot transfer any rights or obligations under these Terms to anyone else.

We can transfer any of your and our rights or obligations under these Terms to a third party, but only if we reasonably think that this won't have a significant negative effect on your rights under these Terms or if we need to do so to keep to applicable legal or regulatory requirements.

We may suspend the use of Plan Partnerships products if, in our reasonable opinion, the products are being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or product-wide basis.

We might provide a translation of these Terms. If we do, the translation is for reference only and the English version will apply.

The laws of India apply to these Terms. If you want to take legal action against us in the courts, only the courts of Mumbai can deal with any matter relating to these Terms.

If you have breached these Terms and we don't enforce our rights, or we delay enforcing them, this will not prevent us from enforcing those or any other rights at a later date. This is also the case if we have any legal rights that we don't enforce straight away.

For Plan Partnerships, we may share de-identified and pseudonymised transaction data relating to your use of Partner URL or our dedicated Partner page to redeem Subscriptions so that the Partner can verify that you have redeemed a Subscription from them. We need to do this to be able to provide you with the Plan Partnerships under these Terms. For information about how we process your personal data, please refer to the Customer Privacy Notice that applies to your account which you can find [here](#).