

1. What is this document?

This document (the Revolut Gift Card Terms) forms the legal agreement between you and the Revolut entity (Revolut/we/us) which provides you with RevPoints, for the Revolut Gift Cards (the Revolut Gift Cards).

In order to be eligible to redeem RevPoints for Revolut Gift Cards, you must (i) have a Revolut Account and (ii) be a RevPoints user. The Personal Terms, the RevPoints Terms will also always apply to you when you use Revolut Gift Cards.

2. What is a Revolut Gift Card?

A Revolut Gift Card is a feature provided by Revolut which enables you to redeem your RevPoints into what we call a Revolut Gift Card. When you decide to redeem your RevPoints for a Revolut Gift Card, you select a Merchant within the Revolut App (Merchant) and we create a Revolut Gift Card in the name of that Merchant. This Revolut Gift Card is then available to you to use when making purchases with that Merchant using your personal Revolut card.

A Revolut Gift Card operates by reimbursing its value to your account after you have made a purchase with a Merchant; this means that **in order to use the Revolut Gift Card you must have sufficient funds in your Revolut account to cover the whole amount of your purchase.**

The inclusion of a Merchant does not imply any endorsement or partnership.

3. How do I use a Revolut Gift Card?

Once you get a Revolut Gift Card, you can make a purchase with a Merchant, using your personal Revolut card, **you will receive a reimbursement for the value of your Revolut Gift Card up to the value of your purchase in your Revolut Account.** You must have a sufficient amount in your personal Revolut Account to cover the entire cost of the purchase.

You will only receive a reimbursement for the value of the Revolut Gift Card if your purchase with a Merchant is in the same currency as your Revolut Gift Card and you make the purchase with your personal Revolut card.

If your purchase with a Merchant is below the value of a Revolut Gift Card, you can use the remaining value on the Revolut Gift Card for future purchases with that Merchant.

If you have more than one Revolut Gift Card for the same Merchant, we'll use the oldest Revolut Gift Card first.

4. Does a Revolut Gift Card expire?

A Revolut Gift Card is valid for five years from the day you get it.

5. When can we change these terms?

We may make changes to these Revolut Gift Card Terms and conditions at any time. If we make material changes, we will provide you with a reasonable advance notice, if required by applicable law.

6. Complaints

If you're unhappy with our service, we'll try to put things right. Please contact us through the Revolut App under the Help section, email us at formalcomplaints@revolut.com or fill out [this form](#). Our complaints policy has more information.

7. Your data

For information about how Revolut processes your personal data, please see our [Customer Privacy Notice](#).

8. Legal bits and pieces

Company and regulatory information	<p>Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania.</p> <p>Revolut Bank UAB has established a branch in Ireland, with company number 909790 and address at 2</p>

	Dublin Landings, North Dock, Dublin 1, Ireland.
Governing law	The laws of Ireland apply to this agreement.
Disputes	The courts of Ireland have jurisdiction over any disputes between us.
Enforcement costs	We can charge your Revolut Account with our reasonable costs of enforcing these terms. These costs can include costs in tracing you, collection agency costs and legal costs. These costs are due and payable immediately.
Entire agreement	These Terms, together with the Personal Terms, the RevPoints Terms, and any other terms and conditions incorporated by reference in these documents, constitute the entire agreement between you and Revolut in relation to the Revolut Gift Cards. For the avoidance of doubt, FAQs do not form part of our agreement with you.
Our right to enforce these terms	If you have broken any terms of this agreement and we don't exercise our rights immediately, we reserve the right to exercise our rights at a later date.
These terms are severable	If something in these terms is held to be unlawful, the rest of these terms will still apply.
Liability	To the extent permissible by law, we won't be liable for any direct or indirect loss or damage that you suffer as a result of something that is outside our control or circumstances that are unavoidable despite us taking reasonable care. For example, failures of a third party, legal or regulatory

	<p>intervention or obligations and hardware or software issues. We'll only be liable for foreseeable losses. If we break these terms, we will only be responsible for any loss that we could have foreseen at the time we entered into these terms. We will not be liable for any indirect loss you suffer arising in relation to your RevPoints, for example: loss of opportunity, loss of business or loss of profit.</p>
Merchant payment	<p>All purchases made using this Revolut Gift Card must be paid by you directly to the Merchant using your own funds.</p> <p>Our sole obligation is to reimburse you with the value of the Revolut Gift Card in accordance with these Revolut Gift Card Terms. The reimbursement is separate from and independent of the payment you make to the Merchant.</p>