

1. What is this document?

This document (the **Revolut Gift Card Terms**) along with the Group Framework Terms forms the legal agreement between you and Revolut Ltd (**Revolut/we/us**) for the Revolut Gift Cards (the **Revolut Gift Cards**). You must have a Revolut Personal Current Account to use the Gift Cards and so the Personal Terms will also always apply to you when you use Gift Cards.

2. What is a Revolut Gift Card?

You can get a Revolut Gift Card for any of the merchants for which these are available in the Revolut App (the **Merchants**) in the available currencies by redeeming your RevPoints.

A Revolut Gift Card operates by reimbursing its value to your account after you have made a purchase with a Merchant.

3. How do I use a Revolut Gift Card?

Once you get a Revolut Gift Card, you can make a purchase, using a personal Revolut card, with a Merchant immediately. Once you make this purchase, you will receive a reimbursement for the value of your Revolut Gift Card up to the value of your purchase in your Personal Account.

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.

If your purchase with a Merchant is below the value of a Revolut Gift Card, you can use it for future purchases for its remaining value 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 one year from the day you get it.

5. When can we change these terms?

We may make changes to these terms and conditions at any time. If we make significant changes, we may give you notice in advance.

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.

If you're not happy with our response, you may be able to refer your complaint to the [Financial Ombudsman Service](#).

7. Your data

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

8. Legal bits and pieces

Clause	Detail
Company and regulatory information	Revolut Ltd is registered in England & Wales under the company number 08804411 at 30 South Colonnade, London E14 5HX.
Governing law	The laws of England and Wales apply to this agreement.
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Enforcement costs	We can charge your Revolut Personal 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.

Clause	Detail
Entire agreement	These Terms, together with the Personal Terms and 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.
Third parties do not have rights	Third parties do not have rights under these terms under the Contracts (Rights of Third Parties) Act 1999.
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 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 Revolut Gift Card, for

Clause	Detail
	example: loss of opportunity, loss of business or loss of profit.