

1. Why is this information 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**”, “**us**” or “**our**”) in respect of the Revolut Gift Cards (the “**Rewards Card**”).

You must have a Revolut Account and participate in the RevPoints Program to redeem and use a Rewards Card. Our [Personal Terms](#), the [RevPoints Terms](#) will also always apply to you when you use a Rewards Card. It is important, and it is your responsibility to read and understand these Terms and the other terms that may apply to you.

2. What is a Revolut Gift Card (Rewards Card)?

A Rewards Card is a digital voucher obtained by redeeming RevPoints. You can get a Rewards Card and be reimbursed for any payments made to available merchants shown in the Revolut App (the “**Merchants**”).

IMPORTANT: A Rewards Card does not operate like a standard gift card that can be presented to a Merchant for payment at point of sale. Unlike standard gift cards, Rewards Cards operate by reimbursing its value to your Revolut account after you have made a purchase with a Merchant. Rewards Cards are for personal use only and cannot be transferred to anyone else.

Your redemption of RevPoints for Rewards Card is final. A Rewards Card cannot be exchanged or refunded. The Merchants for which Rewards Cards are available may change from time-to-time without notice and we do not guarantee the ongoing availability of Rewards Cards for any Merchant.

3. How do I use a Revolut Gift Card (Rewards Card)?

IMPORTANT: Rewards Cards work by reimbursing your Revolut account after you make a purchase using your Revolut card with the relevant Merchant.

Rewards Cards are only available in AUD. You will only receive a reimbursement for an amount up to the value of the Rewards Card if your purchase with a Merchant is in AUD.

To have your Rewards Card applied to a purchase, you must follow these steps:

1. Begin by redeeming your RevPoints for a Rewards Card at the Merchant of your choice.
2. Once you have obtained a Rewards Card for a Merchant, complete a purchase with that Merchant using your personal Revolut card. You must have sufficient funds available in your Revolut account to complete the purchase.
3. After you make this purchase, you will receive a reimbursement for the amount of your Rewards Card up to the value of your purchase in your Revolut Account.

If your purchase with a Merchant is less than the value of the Rewards Card, any remaining balance will be available for future purchases with that Merchant until the Rewards Card expires (three years from the date of issuance) or is exhausted.

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

4. Does a Revolut Gift Card (Rewards Card) expire?

A Rewards Card is valid for three years from the date of your RevPoints redemption.

You may view your active Rewards Cards and their remaining balances at any time through the Revolut app.

5. Australian Consumer Law

Any products, goods or services that you purchase from a Merchant using your Revolut Account is subject to that Merchant's applicable terms and conditions. If you have any issues or questions about the products, goods or services, you should raise them with the Merchant directly.

However, to the extent that you acquire services 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.

6. Complaints

If you're unhappy with our service, we'll try to put things right. If you have a complaint, please contact us through the Revolut app.

Alternatively, you can submit a complaint using our [online form](#) or contact the Complaints team at formalcomplaints.au@revolut.com.

You'll need to tell us:

- Your name;
- The phone number and email address associated with your account;
- When the problem arose; and
- How you'd like us to put the matter right.

We'll look into your complaint and will aim to respond to you as soon as possible or within 30 days following receipt of the complaint.

We are not responsible for the delivery of any goods or services by Merchants. In the event you have a complaint with a good or service delivered by one of the Merchants, you should contact that Merchant directly. The Rewards Card operates as a Revolut-issued top-up based on a transaction. Accordingly, whilst Revolut handles this mechanic, any goods or services purchased are solely the Merchant's responsibility.

7. What else should I know?

Privacy

We process personal information to provide this service and we may need to share your personal information with other Revolut entities to do so. Please see our Privacy Policy for more information.

You can modify your privacy settings from within the App at any time.

Changes

From time to time we may need to change these Terms, including:

- if we think it will make them easier to understand or more helpful to you;
- to reflect the way our business is run, particularly if the change is needed because of a change in the way any financial system or technology is provided;
- to reflect legal or regulatory requirements that apply to us;
- to reflect changes in the cost of running our business; or
- because we are changing or introducing new services or products that affect our existing services or products covered by these terms or conditions.

If we make a change that doesn't negatively affect your rights and obligations under these Terms, we will tell you about the change no later than the day the change occurs.

For any other material changes we will provide you with 30 days notice before making the change. We'll assume you're happy with the change unless you tell us that you want to close your account before the change is made.

General

Events beyond the control of Revolut may occur that may make it impossible to redeem Rewards Card or otherwise use a Rewards Card. Revolut will not be liable for any loss, whether directly or indirectly suffered, as a result of an event outside of its control.

If we have reasonable grounds to believe that you have engaged in any fraud or material abuse in respect of Rewards Cards, we may cancel or suspend your ability to redeem or use Rewards Cards.

Any disputes arising out of or in connection with these Terms can be dealt with by the Courts of the State of Victoria.