

1. What is this document?

This document (the **Revolut Gift Card Terms / 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 buy Revolut Gift Cards, you must (i) have a Revolut Account and (ii) be a RevPoints user. The [Personal Terms](#), the [RevPoints Terms](#), and other applicable terms for the services provided by other entities, will also always apply to you when you use Revolut Gift Cards.

2. What is a Revolut Gift Card?

You can get a Revolut Gift Card and be reimbursed for any payments to 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 with a Merchant immediately, using a personal Revolut debit card. **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 Revolut Account.**

In order to make a purchase covered by your Revolut Gift Card, you must have the sufficient amount in your personal Revolut Account to cover the entire value of the payment.

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 debit 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. We will communicate the changes to you with 30 days prior notice by email. If you don't agree with the changes you can terminate this agreement until the changes enter into force.

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 reclamacoes@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	Revolut Bank- Sucursal em Portugal is registered in Bank of Portugal under number 3560 and in Lisbon Commercial Register under single registration and taxpayer number 980752019, with registered offices in Fábrica 390, Rua Heróis de França, números 415 e 417, 4450-155 Matosinhos. It is a branch of Revolut Bank UAB, a bank incorporated and licensed in the Republic of Lithuania with company number 304580906, registered on the

	Register of Legal Entities of the Republic of Lithuania with the referred company number, with authorisation code LB002119.
Governing law	The laws of Portugal apply to this agreement.
Disputes	The courts of Portugal 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. We'll only charge you for costs we can prove we have actually incurred. These costs are due and payable immediately.
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.
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, except when we act with fraud or gross negligence. 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

	<p>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>
Merchants payment	<p>All purchases made using this Revolut Gift Card programme must be paid by you directly to the Merchant using your own funds and your chosen payment method. Revolut is not a party to, nor responsible for, the underlying payment transaction between you and the Merchant.</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>