

## 1. What is this document?

This document (the **Revolut Gift Card Terms / Terms**) forms the legal agreement between

- you, and
- us, Revolut France succursale de Revolut Bank UAB (limited liability company registered in Lithuania under company number 304580906 and authorisation code LB002119), registered in France under company number 917 420 077, licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution, authorised by the Autorité de contrôle prudentiel et de résolution (ACPR – 4 Pl. de Budapest, 75009 Paris, France): registered address: (Servcorp) 10 avenue Kléber, 75116 Paris, France (branch) and Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania (headquarters), email: support@revolut.com.

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](#) and the [RevPoints Terms](#) will also always apply to you when you use Revolut Gift Cards.

## 2. What is a Revolut Gift Card?

You can redeem your RevPoints to get a Revolut Gift Card and be reimbursed for any payments to merchants listed in the Revolut App (the **Merchants**) in the available currencies.

A Revolut Gift Card operates by refunding to your account the value of purchases made 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 card. **Once you make this purchase, you will receive a reimbursement value of your purchase in your Revolut Account, up to the value of your Revolut Gift Card.**

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 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 change the Revolut Gift Card Terms at any time. We will propose changes to you on a durable medium (e.g., via email or an in-app notification) no later than one (1) month before their proposed date of application.

You will be deemed to have accepted the changes if you do not inform us that you reject them before they are effective. To reject the changes, you must terminate the Revolut Gift Card Terms (and the Revolut Gift Card), but you can do so free of charge at any time by informing us before the date the changes are effective.

Amendments may come into force with immediate effect if they are strictly required by legislative or regulatory measures, or if they are not detrimental to you and do not alter the duration, price or characteristics of the services we provide to you. We'll simply inform you by e-mail when the changes are effective. You need to agree to these changes to keep using the Revolut Gift Card. If you don't want to accept them, you can stop using the Revolut Gift Card at any time.

#### 6. Complaints

The complaints clause in the Personal Terms applies to this contract. Please refer to Section 29 (How to make a complaint) of the [Personal Terms](#) or our [Complaints Policy](#) for more information.

If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the [Médiateur de l'Association française des Sociétés Financières \(ASF\)](#) once you have been through our internal Revolut complaints process. The Médiateur de l'ASF can be reached through its website (see link above) or by mail at the following address: Monsieur le Médiateur de l'ASF 75854 PARIS CEDEX 17. If you need more information on the Médiateur de l'ASF, please refer to its website.

## 7. Your data

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

## 8. Legal bits and pieces

| <b>Terminating the contract</b> | <p>The agreement is concluded for an undefined period. You may terminate the Agreement and deactivate Revolut Gift Cards at any time and for any reason via the Revolut app or by contacting Support.</p> <p>We may terminate the agreement for any reason. If we do, we will inform you by email at least one (1) month before the termination is effective.</p> <p>We may also terminate the agreement immediately if you engage in fraud or commit a serious breach of these Terms or of the Personal Terms that apply to your Revolut Account and the RevPoint Terms.</p> <p>Finally, the agreement will automatically terminate if:</p> <ul style="list-style-type: none"><li>• It is required by law or regulation;</li></ul> |
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|                              | <ul style="list-style-type: none"><li>• You stop being eligible to Revolut Gift Cards (to be eligible, you must have a Revolut Account and a be a RevPoint user)</li><li>• You reject changes to this agreement regarding the use of the Revolut Gift Cards in accordance with Section 5 of these Revolut Gift Cards Terms.</li></ul> <p>If the agreement is terminated, you will lose your access to the service and will no longer be able to use Revolut Gift Cards.</p>   |
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| <b>Your withdrawal right</b> | <p>You may withdraw from this agreement free of charge and without giving any reasons by letting us know through the Revolut app or by emailing us at support@revolut.com (<a href="#">withdrawal form</a>) within 14 days of accepting the Revolut Gift Cards Terms. This deadline is met if you send us a message at any time before the deadline expires. In the event of withdrawal from the agreement, you are released from all obligations and do not incur withdrawal costs.</p> <p><b>By accepting the Revolut Gift Cards Terms and by starting to use Revolut Gift Card, you expressly consent to use Revolut Gift Card before the expiration of your withdrawal right.</b> This means that if you exercise your withdrawal right after having used your Revolut Gift Card, you will only be entitled to a refund up to the unused value of your Revolut Gift Card. If you have used your</p> |

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|   | Revolut Gift Card entirely, you will not be entitled to compensation.   |
| <b>Governing law</b>                    | The laws of France apply to this agreement. However, you can always rely on the mandatory consumer protection rules of the EEA country where you live.  |
| <b>Disputes</b>                         | The courts of France have jurisdiction over any disputes between us.  |
| <b>Language</b>                         | If these Terms and conditions are translated into another language, the translation is for reference only and the French version will apply and be used in any legal proceedings. By entering into this agreement and accepting Revolut services, you confirm that you understand the French language and agree to communicate with Revolut in French or English. |
| <b>Place of conclusion</b>              | These Terms and conditions are deemed to be concluded at the place you live at the moment of conclusion.  |
| <b>FAQs</b>                             | For the avoidance of doubt, FAQs do not form part of our agreement with you.  |
| <b>Our right to enforce these Terms</b> | 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.   |
| <b>These Terms are severable</b>        | If something in these Terms is held to be unlawful, the rest of these Terms will still apply.   |
| <b>Liability</b>                        | We won't be liable for any direct or indirect loss or damage that you suffer as a result of a reasonably  |

|                          | <p>unforeseeable event that is outside our control and make it impossible for us to perform this agreement. For example, failures of a third party, legal or regulatory intervention or obligations and hardware or software issues.</p> <p>In all other cases, and save for cases of gross misconduct or negligence, we'll only be liable for losses that were foreseeable at the time you accepted this agreement.</p> <p>We will not be liable for any indirect loss you suffer, for example: loss of opportunity, loss of business or loss of profit.</p> |
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| <b>Merchants payment</b> | <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>                                      |