

1. What is this document?

This document (the “**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 an active Revolut Personal Account in Brazil and (ii) be a RevPoints user. The [Personal Terms](#), the [Paid Plan Terms](#) (as applicable) and 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 any of the merchants for which these are available in the Revolut App (the “**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.

The availability of a Merchant in the Revolut app does not imply any endorsement or partnership between us and the 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 for the value of your Revolut Gift Card up to the value of your purchase in your Revolut Account**. You must have the sufficient amount in your personal Revolut Account to cover the entire amount 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 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. After this period, any unused balance will expire.

5. Legal bits and pieces

Changes to these terms

If we make any changes to these Terms, we will notify you at least 30 days in advance, and you may close your account if you do not agree with the change.

Entire agreement

These Terms, together with the Personal Terms, the Paid Plan 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 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.

Merchant payment

All purchases made using this Revolut Gift Card 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.

Our sole obligation is to reimburse you with the value of the Revolut Gift Card in accordance with these Terms. The reimbursement is separate from and independent of the payment you make to the Merchant.

Do you process personal data?

Revolut processes your personal data in order to provide RevPoints, which are used to purchase Revolut Gift Cards. For more information on how Revolut processes your personal data, please see our [Customer Privacy Notice](#).

How can I make a complaint?

If you are not satisfied with the service you received in relation to Revolut Gift Cards, we will do our best to resolve the situation within what is under our control. If you have a complaint about Revolut Gift Cards, please contact Support and state that you wish to file a complaint.

Which law applies?

Brazilian law applies to these Terms. If you wish to take legal action against us, the competent courts will be those of the city of São Paulo.

6. Contact Information

Online chat: <https://www.revolut.com/pt-BR/contact-us/>.

Support phone numbers: +55 11 5039 1888 and 0800 591 1445 (toll-free).

Emails:

- **support@revolut.com** – customer support.
- **Ombudsman:** available on business days, from 8:00 a.m. to 6:00 p.m. (Brasília time), at 0800 591 1329 or by email at **ouvidoria@revolut.com** – for complaints that could not be resolved through the customer support channels listed above.
- **courtorders@revolut.com** – fraud, information requests, or fund blocking requests.
- **juridico@revolut.com** – judicial matters or other legal issues.