

1. Why this information is important

These terms and conditions govern the relationship between you and us. They apply whenever you use the Revolut app to access our Merchant Rewards services. These services allow you to receive a cashback on eligible purchases made with merchants using your Revolut card. These terms and conditions, along with our Personal Terms, Fees page and any other documents we give you that apply to our services, form a legal agreement (the agreement) between:

- you; and
- us, Revolut Ltd.

2. What are the Merchant Reward services?

Our Merchant Rewards services allow you to receive a cashback on eligible purchases made with merchants using your Revolut card. This cashback is the “Reward”.

We will show you the merchants for which you can receive a cashback in the Revolut app. These merchants can change, or be withdrawn, at any time without notice. This means a Merchant Reward can be removed or changed at any time - even before its expiry date - so it makes sense to check the app before making a transaction you hope to get a cashback on. The available Merchant Rewards at any given time will be shown in the Revolut app. Each Merchant Reward will state:

- its own expiry date;
- the cashback available (which may be a percentage, or a fixed amount, and may be capped);
- what you need to do to get the cashback (for example, spend a minimum amount or be a new customer); and
- any other rules for the particular cashback.

Each Reward can only be claimed once, unless we say otherwise in the app. This means that your Reward will be claimed on the next purchase you make after activation that meets all the criteria. If you can claim a Reward more than once, you may need to reactivate it, and to follow any other specific rules stated in the Revolut app.

You can also only claim one Reward on a single transaction. If you have activated two different Rewards and make a single transaction that both Rewards are eligible for, you will only be paid the Reward that you activated first.

3. What do I need to do to receive a Merchant Reward?

In order to receive a cashback, all you need to do is:

- have an active Revolut account and have passed KYC;
- activate the Merchant Reward in the Revolut app;
- follow all the rules for that Merchant Reward, as set out in the app;
- make a purchase using your Revolut card.

It's that easy!

Your cashback should be paid into your account within 90 days of your purchase. This may seem long, but it's to make sure that you are not paid a cashback for a product that you might still be able to return. If you have not received your cashback and 90 days have passed, please contact our support team via in-app chat.

4. When might you not receive a Merchant Reward, or have one reversed?

There is a finite amount of cashback available for each Merchant Reward. This means that the amount of the Merchant Reward, set by the merchant (not by us), is limited by a total amount. Once the total amount of the Merchant Reward has been used, it's gone for good, without notice.

It also means that you may not receive a full cashback on all Merchant Rewards in all circumstances. In particular, if you are the last customer to receive a Merchant Reward, you may not receive a full cashback. For example, if the merchant offers a 10% cashback, and you spend £100, but the merchant only has £5 left in their Merchant Reward budget, you will only receive £5 as a cashback and not the full amount of £10. We will do our best to send you an in-app notification when a Merchant Reward that you have activated is approaching its limit and when the limit has been met, but we can't guarantee that we'll be able to notify you in time in all cases.

Even where the Merchant Reward limit has not been met, in some cases you may not receive a cashback, or a cashback you have received may be reversed. This will happen where we believe you have:

- made the purchase using a promotional/voucher code not supplied by us;
- reversed, cancelled or refunded the purchase (or the merchant has);
- breached any terms and conditions you've agreed with us (including these);
- abused our Merchant Reward services; or
- caused us legal, regulatory, relationship or reputational issues by providing you with the cashback.

5. Some legal bits and pieces

Any Merchant Reward that we provide you can be changed or removed by us without notice. We can also change these terms and conditions without advance notice.

Only you and we have any rights under the agreement. The agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

We can transfer any of your and our rights or obligations under the agreement, but only if we reasonably think that this won't have a significant negative effect on your rights under these terms and conditions or we need to do so to keep to any legal or regulatory requirement. When we transfer rights and obligations we call this 'novation'. When we only transfer rights, we call this 'assignment'.

We might provide a translation of these terms and conditions. If we do, the translation is for reference only and the English version will apply.

The laws of England and Wales apply to the agreement. If you want to take legal action against us in the courts, only the courts of England and Wales can deal with any matter relating to

these terms and conditions. If you live in another country, you may be able to take other action in the courts where you live.

If you have broken the agreement between you and us and we don't enforce our rights, or we delay in enforcing them, this will not prevent us from enforcing those or any other rights at a later date. This is also the case if we have any legal rights that we don't enforce straight away. For more information about how we process your personal information, please review our [Privacy Policy](#).