

Effective date: 15 July 20221.

1. Introduction

This privacy notice sets out how we will handle your personal data when you use our Pay with Revolut Checkout Service.

Pay with Revolut Checkout is a fast checkout service we provide to customers which participating merchants can choose to make available on their websites. Before using Pay with Revolut Checkout, you must first agree to our [Terms and Conditions](#).

If you hold an account with us in the Revolut app, please refer to our [Customer Privacy Notice](#) for details about how we process your personal data when you use our other products and services.

We are committed to protecting and respecting your privacy.

We will:

- always keep your personal data safe and private;
- never sell your personal data; and
- allow you to manage and exercise your data subject rights at any time.

If you have concerns about how we use your personal data, you can contact us at dpo@revolut.com.

2. Who is responsible for processing my personal data?

If the merchant you make your first Pay with Revolut Checkout purchase with is based in the United Kingdom, the Revolut company which will be responsible for your personal data is Revolut Ltd.

If the merchant you make your first Pay with Revolut Checkout purchase with is based in the European Economic Area (EEA), the Revolut company which will be responsible for your personal data is Revolut Bank UAB.

3. What personal data do you collect about me?

If you sign up to use Pay with Revolut Checkout and do not hold an account with us in the Revolut app, we will collect your:

- name;
- date of birth;
- phone number;
- email address;
- shipping address;
- preferred shipping method;
- billing address; and
- credit/debit card details (including card number, expiry date and CVV).

If you have an account with us in the Revolut app, we already have most of this information. However, we will still need to ask you to include your shipping address and preferred shipping method for specific purchases you make through Pay with Revolut Checkout.

We will usually collect the personal data described above from you directly. However, we may also receive certain information from the relevant merchant. This will depend on how the relevant merchant has chosen to integrate Pay with Revolut Checkout into their website. We need to process the personal data set out above to provide you with the Pay with Revolut Checkout service. If you do not provide us with this information, we will not be able to:

- provide you with the service; or
- process your purchase.

We may also process certain technical details regarding your device (including your device details, IP address, service provider, location, date and time, browser and language) if you ask us to remember your device to log you in to Pay with Revolut Checkout automatically for any future purchases you wish to make using the service.

4. When we act as a “controller” and “processor”

We act as both a controller and a processor (acting on behalf of the relevant merchants who make Pay with Revolut Checkout available on their websites) of your personal data when you use Pay with Revolut Checkout. This privacy notice primarily sets out information we need to provide you when acting as a controller.

When you make a purchase using Pay with Revolut Checkout on a merchant’s website, the merchant will also be a controller of your personal data. We advise you to review the merchant’s privacy notice for information about how they will handle your personal data.

5. How do you use my personal data?

As a controller, we need to have a legal basis to process your personal data for any purpose under data protection laws.

We set out the purposes for which we process your personal data and the lawful bases below.

Purpose: To carry out checks to ensure you are eligible to use Pay with Revolut Checkout.

Lawful basis: Keeping to contracts and agreements between you and us.

Purpose: To provide you with the Pay with Revolut Checkout service.

Lawful basis: Keeping to contracts and agreements between you and us.

Purpose: To authenticate your device each time you use Pay with Revolut Checkout (if you have asked us to remember your device for subsequent transactions using Pay with Revolut Checkout).

Lawful basis: Consent.

Purpose: To send an SMS with a one time passcode to verify your identity each time you use Pay with Revolut Checkout (unless you have asked us to remember your device).

Lawful basis: Keeping to contracts and agreements between you and us.

Purpose: To store some of your personal data to make it easier for you to use our other products, for example, by automatically filling in your registration information (such as your name and contact details) when you sign up to the Revolut app.

Lawful basis: Legitimate interests (to provide you with a seamless customer experience across our range of products and services).

Purpose: To send you details of how to claim any rewards (such as cashback) offered to you during the checkout process.

Lawful basis: Legitimate interests (to market our services and grow our business). Note, you will always be given the option to opt out of receiving such communications as part of the checkout process. If you are in Poland or Hungary, we will ask for your consent to send such communications.

Purpose: To carry out checks to protect against fraudulent payments.

Lawful basis: Legitimate interests (to protect you and us against fraud).

6. Do you share my personal data with anyone else?

Revolut group companies

We may share your personal data within the Revolut group of companies to provide you with Pay with Revolut Checkout.

Suppliers and partners

We may share your personal data with third party suppliers and partners who help us provide Pay with Revolut Checkout. Such third party suppliers and partners may include:

- suppliers who provide us with data hosting, database and card processing services; and
- our banking and financial services partners and payments networks, including Visa and Mastercard.

Merchants

We will share your personal data with merchants to the extent necessary for them to provide you with their products and/or services and to allow us to fulfil our contractual obligations to them.

Please note that we will be acting as a processor on behalf of the relevant merchant when providing them with this information.

For legal reasons

We may share your personal data with third parties:

- if we are legally required to do so;
- if we believe, in good faith, that such disclosure is necessary to comply with a legal obligation or request;
- to enforce our terms and conditions; or
- to protect your, or our, rights and safety.

7. How long will you keep my personal data for?

This will depend on whether or not you hold an account with us in the Revolut app.

If you use Pay with Revolut Checkout and do not have an account with us in the Revolut app, we will retain your personal data for one year following:

- the termination of your Pay with Revolut Checkout account; or
- the date of your last transaction using Pay with Revolut Checkout.

If you use Pay with Revolut Checkout and also have a payment account with Revolut, we will retain your personal data in accordance with the data retention period set out in our [Customer Privacy Notice](#).

8. Additional information

Please refer to the relevant sections of our [Customer Privacy Notice](#) for more information about:

- your rights as a data subject;
- your right to complain to your local data protection supervisory authority about how we handle your personal data;
- international transfers of your personal data outside the UK or EEA (as applicable); and
- how we protect your personal data.

9. Updates

We may update this privacy notice from time to time. Any changes will be posted on this page. If we make any material changes to this privacy notice, we may notify you by email before the change becomes effective.