

# 1. Why this information is important

This document sets out the terms and conditions for the Revolut Business Payroll feature (“**Payroll**”). It also sets out other important things that you need to know.

These terms and conditions (the “Terms”), along with the Fees page, and any other terms and conditions that apply to our services, form a legal agreement (the “agreement”) between: you, the Payroll user; and us, Revolut Ltd.

## 2. What is Revolut’s Payroll feature?

Payroll is a feature that allows any Revolut Business customers to pay their employees’ salaries from their Revolut Business account.

Our Payroll feature allows you to do the following from within the Revolut Business app. Only Payroll Admins can do these things:

- view and control the Payroll feature;
- make salary payments to registered employees;
- add (and remove) team members from the Payroll feature;
- calculate employees’ pay (including gross versus net pay, tax contributions, national insurance, any benefits and one-off adjustments);
- manually input key information about each employee including their name, date of birth, role at the company, their contact details, and their pension provider and pension group;
- manage what contributions must be made to employees’ pension providers where you’ve used the Payroll feature to make a payment to them;
- manage what information should be provided to Her Majesty’s Revenue and Customs (HMRC) in relation to those employees to ensure HMRC can keep their tax codes up to date; and
- be able to download a CSV file of each employee’s pension information after you’ve made a salary payment to them using the Payroll feature in case it is useful for your own internal records or for the employee as part of their payslip information.

Although we provide you with features to allow you to do these things yourself, we cannot provide you with advice on how to do them or do them for you. Payroll is a feature to help you to meet your needs and obligations, it is not an advisory service in relation to your tax, pension, or any other obligations as an employer. You, not us, are responsible for ensuring the way you use Payroll meets your needs and obligations.

## 3. How can I add team members to the Payroll feature?

Although Payroll is available to all Revolut Business customers, it must be activated by the account administrator. No other person (like an authorised user or cardholder) can activate

Payroll.

Once the account administrator has activated Payroll, they will become a “Payroll Admin”. They can also add other users of the Revolut Business account as Payroll Admins by activating the Payroll toggle under the team member’s profile in the Revolut Business dashboard. Managing Payroll Admin access works in the same way as managing your users’ access to any other feature on Revolut Business.

If you are not Payroll Admin, you will not have any access to Payroll. If you are a Payroll admin, you will be able to access Payroll, its features and make changes to them.

## **4. Who can I pay using Payroll?**

Payroll supports salary payments to all accounts that you can make ordinary payments to using your Revolut Business account.

To add an employee to Payroll and make a salary payment to them, you must add them as a user of your Revolut Business account. This means the employee must go through, and pass, our onboarding process to be a user. If you would like to invite a team member to the Payroll feature who does not have a Revolut Business account yet, you can do so by sending them an invitation through the app.

Once your team member has successfully completed our onboarding process, you will be able to add them to the Payroll feature and make salary payments to them. Adding someone as a user does not mean they will have full access to your Revolut account. You are in control of the access that users of your Revolut Business account have (and don’t have). For example, if you only grant them access to receive their salary and nothing else, that is what will happen.

## **5. How much does it cost to use the Payroll feature?**

We will charge you a monthly fee for any “active” team member’s use of the Payroll feature or app. A team member is considered an “active” team member once an Admin has added them to the Payroll feature, and they have been paid at least once through Payroll. The fee will be charged to your Revolut Business account in line with your billing cycle. To see what this fee is and to read more about what it means for a team member to be “active” please refer to our [Fees page](#).

## **6. Data protection**

Words and terms used, but not defined, in this section have the meanings given to them in applicable data protection laws (which include the Data Protection Act 2018 (‘DPA 2018’) and General Data Protection Regulation (2016/679) (‘GDPR’).

We need to process your personal data, and that of the employees who you or other Payroll Admins enter into the payroll system, for the Payroll feature to work properly, and to provide you with the service you have requested. Each Payroll Admin you nominate is empowered to act on your behalf for the purposes of uploading information and providing instructions for the purposes of the Payroll feature.

**Payroll set up**

When you set up the Payroll feature as an Owner, we will ask you to enter certain personal data about yourself as the Owner, Payroll Admins and each employee that you want to pay through the system. We will process this personal data in compliance with our privacy policy.

Relevant personal data (included in the table below) will be shared on a controller-to-processor under the DPA 2018 and GDPR.

It is your responsibility as an Owner to comply with your obligations at all times under relevant data protection laws and confirm that you have a valid legal basis for sharing personal data with Revolut.

Revolut, as a processor, will:

- only process personal data on the basis of your written instructions (which are set out in these terms);
- process the personal data included in the table below for the agreed purposes as outlined in the right column of the same table; and
- share certain personal data with HMRC where required for tax purposes on the basis of your written instructions (for example, where you or a Payroll Admin add employee personal data to an employee Payroll feature profile, we will ask for confirmation that we can share that information with HMRC to compute the employee's tax rate and ensure the employee is paid the correct salary amount).

We have set out below the personal data points we need from you as the Owner so that the Payroll feature can work. We've also explained in the table why this personal data is required. We will not process personal data for any other purpose except where required by law, and where that is the case we will notify you before performing the processing unless the relevant laws prevent us from doing so.

The first category of data is **personal details**. This includes:

- Title, Gender and Date of birth. This data is required by HMRC for their statistics.
- Address. This data is already collected by Revolut for the Owner, Payroll Admins and team members. Revolut needs to process this information for our own Know Your Business purposes and to ensure we are only facilitating salary payments to employees with UK residential addresses. Revolut needs to share this data point with HMRC so HMRC can identify tax payers and for tax reporting requirements.
- National Insurance Number and National Insurance category number. This data is Required by HMRC to identify tax payers.

The second category of data is **account details**. This includes:

- Account number and sort code. This data is required so you or a Payroll Admin can make a salary payment to your employee through the payroll system.

The third category of data is **employment information**. This includes:

- Job title. This data is required so the Owner or any Payroll Admins can identify the employee on the payroll system.
- Employment status (for example, "part time" or "full time"). This data is required so the Owner or any Payroll Admins can identify the employee on the payroll system and to compute salary amounts.

- Salary information (for example, annual amount and the date from which the current salary is effective). This data is required to compute salary payment amounts.

The fourth category of data is **tax information**. This includes:

- Tax code, previous taxable pay, previous tax paid, and tax calculation type (for example, “cumulative”). This data is required to compute salary payment amounts.

The fifth category of data is **optional information**. This includes:

- Pension contributions and employee benefits, leave from work, payslips and other pay related documents (for example, a P45) and company directorship. This data is required to be processed to compute salary payment amounts.

In order to share your employees' Full Payment Submission (FPS) information with HMRC for tax filing purposes, we will also need to store your, or your Payroll Admins', HMRC login details (username and password) depending on who asks us to share your employees' information with HMRC.

As a processor, Revolut:

- confirms it has appropriate technical and organisational measures in place to protect unauthorised or unlawful processing of personal data and accidental loss or destruction of, or damage to, personal data;
- will ensure that all personnel that have access to and/or process the personal data are obliged to keep it confidential;
- will assist you with any requests submitted by data subjects in relation to the personal data you have provided to Revolut;
- will notify you without undue delay if we become aware of a personal data breach;
- at your request, will delete or return any personal data and copies where you decide you no longer want to make use of the payroll feature. In the absence of such a request from you, we will keep any personal data for three years after you decide to stop using the payroll feature, except where we are required to store it for longer under applicable laws; and
- will maintain records to demonstrate our compliance with these terms and will allow you or your designated auditor, to audit us in this respect where required. Any such audits must be approved by Revolut in advance in writing.

You consent to Revolut appointing sub-processors to assist with the provision of the service.

Where we decide to appoint a sub-processor, we will:

- require them to agree to similar terms to those included in this section; and
- be fully liable for all acts or omissions of any approved sub-processors.

We will tell you which sub-processors we've appointed by including them in the list at the end of these terms. We'll update this list as and when we appoint or remove a sub-processor.

Revolut will not transfer any personal data outside of the United Kingdom or European Economic Area unless you instruct us to or we are required to by applicable laws. Where we transfer personal data outside of the United Kingdom or European Economic Area, we will ensure that:

- we have appropriate safeguards in place to protect the personal data;
- the relevant data subjects have enforceable rights and effective legal remedies;

- we comply with our obligations under applicable data protection laws; and
- we comply with your reasonable instructions notified to us in advance in relation to the processing of the personal data.

If you have any questions about this section of the terms, please do not hesitate to get in touch with us at [dpo@revolut.com](mailto:dpo@revolut.com).

## **7. Anything else I should know?**

As part of the Payroll feature, we'll also be offering an encrypted app to your employees so they can login (after completing two factor authentication) to view their employee payroll details, and view and download their payslips. We'll tell you more about this app in the Revolut Business app.

## **8. Disclaimers**

If we face technical difficulties which mean that the Payroll feature is impacted, we'll try to let you know in advance. Unfortunately, if technical difficulties impact your ability to pay your employees we won't be responsible for any inconvenience caused. We will try to resolve any technical issues with our Payroll feature as soon as we can, and we'll also try to let you know when those issues have been resolved.

### ***List of sub-processors***

- Google Ireland Limited, for the provision of cloud computing services. Their country of incorporation is Ireland, and their location of data processing is in the UK/EEA.