

Points Terms and Conditions

This document sets out the terms and conditions for the Revolut Retail Points product ("**Points**"). The Points product is a product feature available to Revolut Ltd Retail customers. You must comply with the [terms and conditions](#) of your Revolut Retail account at all times when engaging with the Points product feature as well as these terms.

Earn Points

You can earn points by completing certain steps or "**Challenges**"; Challenges may be one-off, or they may be recurring or ongoing. We'll tell you in the app how many points you'll earn for completing each Challenge.

Challenges and points allocated to them are subject to change at any time without notice, but may include things like completing a certain amount of transactions if you're a new customer, referring a friend to Revolut for the first time or topping up via Apple Pay or Google Pay depending on your device (one-off Challenges) or receiving X many points for every £1 transaction you make (a recurring Challenge).

Use Points

You will be able to use your points to do things in the app (like enter a competition) - we'll let you know when there's an opportunity to redeem your points in the app.

Points are not e-money. They do not represent a claim on us. You cannot redeem them with any other person either.

If you close your Retail account during the Pilot or your account is terminated, you won't be able to redeem any remaining points balance you may have nor will you be able to transfer it to another Revolut Retail or Business customer.

Once points are redeemed, the redemption is final.

Processing your data and Points Leaderboards

You will be default opted in to participate in Points. You may opt out from participating in Points at any time in the Privacy Dashboard in the app.

We will process personal data such as your transactional data (for example, where you make an eligible payment transaction as part of a Challenge) or behavioural data (for example, where you refer a friend as part of a Challenge) to reward you with points.

Points Leaderboards

We offer Points leaderboards in the app - a Global Leaderboard and a Friends Leaderboard. Leaderboards allow you to see how many Retail Points other customers have obtained.

You will be default opted into the Global Leaderboard as part of the Points feature but we'll need your consent to opt you into the Friends Leaderboard (we'll ask you if you're happy to

appear on the Friends Leaderboard in the app). You can opt out of the Friends Leaderboard at any time in the Privacy Dashboard in the app, and if you don't want to appear in the Global Leaderboard you can opt out of Points overall.

The Global Leaderboard allows you to see points for all Revolut customers participating in Points, and you'll be viewable to participating customers too. The Friends Leaderboard will allow you to see points obtained by your friends (where you have each other saved as contacts on your iOS or Android device, and have both synced your contacts list with Revolut) and you'll be viewable to them too if you opt in. We'll provide more information about what personal data is viewable to others on these leaderboards in the app.

Changing your Points preferences

You can manage your privacy preferences in relation to Points in the Privacy Dashboard in the app at any time by using the dedicated privacy toggles.

For information on how we process personal data, please refer to our [privacy policy](#).

Any questions?

If you experience any issues redeeming points, or you believe you've completed Challenges but have not been awarded points, feel free to get in touch with our Support team in the app and they'll be able to look into the matter for you.