

1. Why this information is important

In these Revolut <18 Rewards Terms:

- When we say **"Lead Parent"**, we mean the Revolut personal account holder who originally set up the Revolut <18 account.
- When we say **"User"**, we mean any person who the Lead Parent has allowed to use the Revolut <18 account.

These terms and conditions (the **"Terms"**) govern the relationship between:

- You, the Lead Parent, and
- us, Revolut Ltd.

The Terms apply whenever the User uses the Revolut <18 app to access our Revolut <18 Rewards services. As the Revolut <18 app is a sub-account of the Lead Parent's personal account, the Lead Parent is responsible for everything a User does as if they had done it themselves; this includes anything the User does in relation to Revolut <18 Rewards.

Revolut <18 Rewards are only available to Users in some markets. If Revolut <18 Rewards do not appear in the User's app they are not available in the User's country.

Please note that Revolut <18 Rewards is an unregulated service.

2. What are Revolut <18 Rewards?

Revolut <18 Rewards provides in-app access to a range of offers (**"Offers"**) that enable the User to receive cashback (a **"Reward"**) on Revolut <18 card payments made with select merchants (**"Merchants"**) in-store or online (depending upon the Offer).

Available Offers are shown in the Revolut <18 app. Each Offer has its own terms and conditions. These terms and conditions can be viewed in the Revolut <18 app; they state the available Reward and what the User needs to do to receive it (the **"Offer Terms"**). We may change the Offers and the Offer Terms (including the amount of any cashback) at any time.

We try to make sure that each Merchant and Offer appearing on Revolut <18 Rewards is appropriate for Revolut <18 Users and that we provide straightforward instructions on how to obtain the Reward.

3. How can the User receive a Reward?

To use the Revolut <18 Rewards, the Lead parent must have an active Revolut account with an active <18 sub-account for the User. These accounts must be with Revolut Ltd or Revolut Bank UAB. To receive a Reward, the User needs to:

- choose an Offer in Revolut <18 app and activate it (if the Offer confirms that it requires activation);
- start the purchase from the in-app link in the Offer itself (not from the Merchant's website) and complete within 30 minutes of clicking on the link;
- ensure cookies are enabled (so we can check that the Offer has been properly redeemed);
- make an eligible purchase with the Merchant using the Revolut <18 card; and
- follow any other Offer Terms in-app.

The User can only earn a Reward once on a single purchase. However, unless the Offer Terms say otherwise, the User can earn a Reward on a second or subsequent purchase, as long as the steps above are followed.

A cap on the available amount of cashback per month applies. The total monthly cashback that can be received across all merchants is capped at €300 or currency equivalent.

4. What is an eligible purchase for Revolut <18 Rewards?

An eligible purchase is any **genuine** purchase of goods and services made using a physical or virtual Revolut <18 card. A genuine purchase of goods and services means a purchase where the User genuinely intends to consume the goods and services (for example, a cash-like purchase or a purchase you intend to sell for cash is excluded) and actually to consume (for example, returns, refunds and onselling is excluded).

5. When will the User receive the Reward?

The cashback amount should be paid into the User's Revolut <18 account within 5 business days of the User's purchase. If the User has not received cashback in their account within 5 business days, please contact our Support team via in-app chat.

6. When might the User not receive a Reward or have a Reward reversed?

The total amount of cashback available across all users for any Revolut <18 Reward is capped. The Offer will be withdrawn without notice when this cap is reached.

This means that the User may not receive the full cashback amount on all Offers if the User is one of the last customers. For example, if the User clicks through an Offer to make a purchase:

- the cap may be met before the purchase is completed, in which case the User will not receive cashback; or
- there may not be enough in the cap to fully pay the cashback, in which case the User will receive the remaining amount under the cap (but not the full amount of cashback).

Even if the User receives cashback, it may be reversed if we believe the User has:

- made the purchase using a promotional/voucher code not supplied by us;
- reversed, cancelled or refunded the purchase (or the Merchant has done this);
- breached these Terms or any other terms and conditions that you - as Lead User - has agreed with us or another Revolut group company;
- abused our Revolut <18 Rewards product; or
- caused us, or another Revolut group company, legal, regulatory, relationship or reputational issues by providing the Revolut <18 Reward.

7. Who are the Merchants?

The Merchants in relation to which we provide Offers are all third party merchants. We have commercial relationships with some, but not all, of the Merchants. This means we may fund cashback for a merchant without having any association with them.

Just to clarify, Revolut Ltd, is not a “trader” or otherwise responsible or liable in any way for any goods or services you choose to purchase as a result of an Offer. If the User has any issues about the goods or services purchased, the complaint should be raised with the Merchant.

We cannot control and do not accept any liability for the content of the Merchant’s website.

It is yours - the Lead Parent’s - responsibility to check the User’s purchases and ensure they are appropriate for the User.

8. Not happy about the Revolut <18 Rewards product?

You have the option to disable Revolut <18 Rewards on the Revolut <18 account: by disabling the “Online transactions” toggle for the User’s spending card within your Revolut app, the Offers will not be visible to the Revolut <18 User. Please note that doing so will also disable the ability for the User to make any other online purchases using their Revolut <18 spending card.

If you, the Lead Parent, are not happy about the service you’ve received in relation to Revolut <18 Rewards, we will do our best to make things right where it’s within our control. If you have a

complaint about Revolut <18 Rewards, please reach out to Support and let them know you want to make a complaint against Revolut Ltd as the provider of Revolut <18 Rewards. We'll look into your complaint and try to resolve things via email as soon as we can.

Our agreement is with you, the Lead Parent, and not with the User. Only you, as the Lead Parent, and we (Revolut Ltd) have rights under these Revolut <18 Terms. Revolut <18 Users do not. This includes rights in relation to the Revolut <18 Rewards product. This agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else.

9. Some legal bits and pieces

1. We can change these Terms without advance notice but we'll try to let you know in advance if we can.
2. We can transfer any of your and our rights or obligations under these Terms to a third party, but only if we reasonably think that this won't have a significant negative effect on your rights under these Terms or if we need to do so to keep to applicable legal or regulatory requirements.
3. We may suspend the use of the Revolut <18 Rewards product if, in our reasonable opinion, the products are being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or product-wide basis.
4. We may ask the User for evidence to support that a purchase you have made complies with these Terms or is eligible for a Reward
5. We might provide a translation of these Terms. If we do, the translation is for reference only and the English version will apply.
6. The laws of England and Wales apply to these Terms. 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. If you live in another country outside the United Kingdom, you may be able to take other action in the courts where you live.
7. If you have breached these Terms and we don't enforce our rights, or we delay 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.
8. For Revolut <18 Rewards, we will share de-identified and pseudonymised transaction data relating to eligible purchases with the relevant Merchant so that they can verify that you have made a qualifying purchase with them. We need to do this to be able to provide the User with cashback under these terms and conditions. For information about how we process your personal data, please refer to the Customer Privacy Notice that applies to your account which you can find [here](#).