1. Why this information is important

Revolut Pay Checkout is a service that allows you to save the details you use for online checkouts, so that you can checkout faster in the future.
This document sets out the terms and conditions that apply when you use Revolut Pay Checkout. We call it the "**Checkout Terms**". These Checkout Terms, along with our Privacy Policy and any other terms and conditions that we have agreed with you, form a legal agreement between you and us.
We are Revolut Ltd, a company incorporated in the United Kingdom with company number is 08804411.
These Checkout Terms apply when you use Revolut Pay Checkout as a customer making a purchase from a merchant. Different terms apply when you are a merchant using Revolut Pay Checkout to accept a payment.
Revolut Pay Checkout is not a payment service. You must have separate Payment Details (for example, a payment card) to use it. You do not need to have a payment account with a Revolut group company to use it. However, if you choose to use your account with a Revolut group company to make your payment in the checkout, then the terms and conditions of that Revolut group company will also apply when you use this service.
Although we are a regulated company, Revolut Pay Checkout is not a regulated service. This means that the Financial Conduct Authority (FCA) is unlikely to be able to assist you with any complaints, and those complaints are unlikely to fall within the scope of the jurisdiction of the Financial Ombudsman Service (FOS), unless you choose to use your account with a Revolut group company to make your payment.
It's important for you to understand how Revolut Pay Checkout works. You can view and download these Checkout Terms on our website at any time. If you'd like more information you might find it helpful to read our FAQs. However, these FAQs don't form part of our agreement with you.

2. What is Revolut Pay Checkout?

Revolut Pay Checkout is a service that allows you to choose to save the details you use for online checkouts, so that you can check out faster in future. The details you can save are:

- Your name.
- Date of birth.
- Your shipping address and method.
- Your contact details (phone number and email address)
- The details of your card, bank account or payment method that are necessary to make your payment, including your billing address (your "**Payment Details**").

(Together, your "**Checkout Information**".)
If you choose to save your Checkout Information, next time you login to and use Revolut Pay Checkout you will not need to input it again.

Revolut Pay Checkout is only available in the checkouts of online merchants who have partnered with. If you don't see Revolut Pay Checkout available in a merchant's checkout, you can't use it for the purchase.

3. Who can use Revolut Pay Checkout and how do I sign up?

The only way to sign up to Revolut Pay Checkout is through a merchant's checkout flow. Revolut Pay Checkout is available to anyone who is 18 years or older and meets its eligibility requirements. If you meet these requirements, you will be able to access Revolut Pay Checkout in the merchant's checkout flow.
You do not need a payment account with a Revolut group company to use Revolut Pay Checkout. You do not need to have previously signed up to Revolut Pay Checkout to be able to use it either. You can sign up quickly in the merchant's checkout flow when making your purchase.

4. Your payments in the checkout

The first time you use Revolut Pay Checkout, you will need to input the details of the Payment Details (your card, bank account or payment method). The types of payment method we accept may vary from merchant to merchant.
You will need to input all the details needed to make the payment with your Payment Details. For example, if you pay by card, the required payment details will be: your card number, cardholder name, expiry date and CVV.
The Payment Details you can save will vary depending on the payment method you are using. We will try to provide you with the ability to save all the details you need to actually make the payment. However, we may be required to ask you to provide some of the details during subsequent transactions to try to keep your Payment Details secure.
You may also be required to validate any payment you make with the person who issued you the Payment Details. For example, in the UK and Europe, it is not uncommon for issuers of payment cards to ask you to individually authorise payments before they are processed.
By entering your Payment Details and proceeding with the checkout process, you authorise the merchant to charge your Payment Details for your purchase. If your purchase is ongoing (for example, a subscription), you authorise the ongoing charging of your payment details as well.
Revolut Pay Checkout is a service that allows you to save and use your Payment Details, but it is not a service which provides any Payment Details to you. In order to use Revolut Checkout, you must have a separate Payment Details. This can be:

- A supported payment card, bank account or other payment method with a third party.
- A payment account with a supported Revolut group company.

If you use a payment account with a supported Revolut group company to make your payment, then the terms and conditions of that payment account will apply to any payment made using your Payment Details, and these Checkout Terms will apply to the storing of your Checkout information.

5. Your shipping details

The first time you use Revolut Pay Checkout, you will need to input your Checkout Information, which includes your shipping details. The types of shipping available, and the information we need to collect for it, may vary from merchant to merchant.

6. What information does Revolut PayCheckout save?

Revolut Pay Checkout allows you to save your Checkout Information. If you do, we will securely store that information and pre-populate it for you in any subsequent purchase. Each subsequent purchase would need to be authorised by you, and would not be made without your consent.

It is not possible to save just some of this information. In order to use Revolut Pay Checkout, you must save all of this information, as it is required to process your purchases in the checkout.

It is also not possible to save any invalid information. We may perform validation checks, and if the information you provided is invalid, or subsequently becomes invalid, we will ask you to update it.

All information that we save for you is handled securely and in accordance with our Privacy Policy.

7. Your relationship with the merchant

Although you can use Revolut Pay Checkout to make a purchase from a merchant, that purchase is a transaction between you and the merchant (not us). We provide a service to the merchant that allows them to accept payments. However, we are not providing a payment service to you when you use Revolut Pay Checkout.

This means that if you have any issues with the good or service you have purchased, or the amount you agreed to pay, you must raise these with the merchant and not with us.

You may also have rights against the company providing your Payment Details in the case of a dispute with a merchant:

If your Payment Details are provided by a third party, you should contact them.

If the Payment Details you have used for the purchase are from a payment account provided to you by a company in the Revolut group, you may have rights in relation to any payment. These rights will be governed by the terms and conditions which apply to your account, and by the law of the location of the group company that provides you the account.

8. Accessing your account and keeping it safe

Revolut Pay Checkout is accessed by entering your mobile phone number (like a username) and a one time passcode we will send to that mobile phone by SMS (like a password). Alternatively, you can access your account automatically if you are using a device you have asked us to save. For this reason, you must have a mobile phone number that is capable of receiving SMS messages to use Revolut Pay Checkout.

In some circumstances, we may need to request additional information from you before we allow you to open an account or make a purchase. This is to keep you, and everyone who uses Revolut Pay Checkout, safe.

As your mobile phone and number or device are the tools used to access your account, it's important you keep them secure, and don't let anyone else access them. If you do give someone else access, they may be able to access your Revolut Pay Checkout account and make purchases using your Payment Details.

9. Earning cashback

Purchases made with some (but not all) merchants using Revolut Pay Checkout are eligible for a cashback. This cashback is only available to new users of Revolut who have not previously held a Revolut payment account but go on to open one successfully.

If a purchase is eligible for cashback, we will let you know in the checkout flow once we identify you, and send you a record in your confirmation email. If you don't see a cashback in the checkout flow, the purchase is not eligible for a cashback. The purchases eligible for cashback may change from time to time, without notice.

Cashbacks are set at a maximum amount. Purchases are eligible for 100% cashback up to (but not over) that amount. For example, if the maximum amount is £20 and your purchase is £25, you will be eligible for £20 cashback. However, if your purchase is only £15, you will only be eligible for £15 cashback. The maximum amount of cashback will be stated in the checkout flow, and we'll send you an email confirming it after you complete the purchase.

To earn your cashback, you must successfully open a payment account with a Revolut group company in the UK, EEA, Australia or Singapore for the first time. This means you must open an account, provide all required information, meet our eligibility checks, and have your account opened with no restrictions. It also means that if you already have a Revolut payment account when you make the purchase, or if you have previously had one but it has been closed (by you or us), you will not be able to earn a cashback.

You can only earn a cashback once, no matter how many eligible purchases you make. The cashback you earn will be the cashback earned on only the first purchase you make (unless we expressly state otherwise in an email to you). For example, if you make two different purchases that are eligible for a cashback of £10, you will only earn £10 (not £20), regardless of whether the purchases are at the same or a different merchant.

The Cashback will be credited to your Revolut payment account after you have successfully opened it with no restrictions. It will be paid in the currency of your purchase, as stated in your confirmation email (even if the base currency of your account is a different currency). It will be paid as either a single lump sum or equal installments over a specified number of payments, ase set out in your confirmation email.

Each Cashback offer is live for 30 calendar days after your purchase. If you do not claim the Cashback by successfully opening an account during this time, the offer lapses. However, you can earn a new Cashback offer on any subsequent eligible purchase, which will be live for a further 30 days.

10. Legal bits and pieces

Making a complaint

If you're unhappy with our service, we'll try to put things right. We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us using our online form. We'll look into your complaint and respond to you by email.

As Revolut Pay Checkout is not a regulated service, the Financial Conduct Authority (FCA) is unlikely to be able to assist you with any complaints, and those complaints are unlikely to fall within the scope of the jurisdiction of the Financial Ombudsman Service (FOS).

Closing your account

You can close your Revolut Pay Checkout account at any time by clicking the options button on the confirmation page and selecting “Close Account”. Closing your Pay with Revolut Checkout account will not close any other account you have with a Revolut group company.

We can also close your Revolut Pay Checkout account, but only if:

- you breach these Checkout Terms or any other terms and conditions between you and a Revolut group company;
- we suspect your use of Revolut Checkout is fraudulent, unreasonable, or will harm our goodwill, now or in the future; or
- we have another lawful reason for doing so.

Changing these Checkout Terms

We may change these Pay with Checkout Terms at any time. We will try to give you reasonable notice of any changes in advance by email. However, we may not always be able to do so.