

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 Technologies Singapore Pte. Ltd., a company incorporated in Singapore (U.E.N. 201721013G) and whose registered office is 36 Robinson Road, #20-01 City House, Singapore 068877 ("**Revolut**", "**we**", "**us**", or "**our**").

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 a separate payment method (for example, a payment card) to use it. You do not need to have a payment account with us to use it. However, if you choose to use your account with us to make your payment during checkout, then our terms and conditions will also apply when you use this service.

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); and
- The details of your credit or debit 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, you will not need to input your Checkout Information again the next time you log in to and use Revolut Pay Checkout. Revolut Pay Checkout is only available for the checkouts of online merchants who have partnered with Revolut.

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 (as may be decided by us from time-to-time and in our sole discretion). 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 us 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 your Payment Details. The types of payment methods we accept may vary from merchant to merchant.

You will need to input all the Payment Details needed to make the payment with your payment method. 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 your chosen payment method. For example, 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 method for your purchase. If your purchase is ongoing (for example, a subscription), you authorise the ongoing charging of your payment method 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 method to you. In order to use Revolut Checkout, you must have a separate payment method. This can be:

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

If you use a payment account with us to make your payment, then the terms and conditions of that payment account will apply to any payment made using your payment method, 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 Pay Checkout 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 method in the case of a dispute with a merchant:

- If your payment method is provided by a third party, you should contact them.

- If the payment method you have used for the purchase is from a payment account provided to you by us, 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 laws of Singapore.

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 method.

9. Earning a cash award

Purchases made with some (but not all) merchants using Revolut Pay Checkout are eligible for a cash award if you go on to open and use a Revolut payment account. We may decide which merchants are eligible at our sole and absolute discretion. These awards are only available to new users of Revolut who have not previously held a Revolut payment account but go on to open one successfully after making a Revolut Pay Checkout payment.

If a purchase is eligible for a cash award, we will let you know in the checkout flow once we identify you, and send you a record in your confirmation email. The purchases eligible for a cash award may change from time to time, without notice. The amount and nature of cash awards may be varied at our sole discretion.. For example, cash awards may have minimum spend requirements or maximum cash award limits, and may require you to make one or more than one purchase. These details will be stated in the checkout flow, and we'll send you an email confirming it after you complete the purchase.

To earn your first cash award, you must:

- Make a purchase using Revolut Pay Checkout where a cash award is stated in the checkout flow.

- Successfully open a payment account with us 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 cash award.
- Make one eligible purchase payment on your Revolut card or using Revolut Pay Checkout of the minimum required amount.
- Complete any other steps, or meet any other requirements, stated in your cash award confirmation email.

An eligible purchase is any purchase which is not a: cash withdrawal, cash-like or liquid service (e.g. gift cards or cryptocurrencies), payment service, financial service, currency exchange, or any similar purchase. We reserve the right to determine eligibility in our sole and absolute discretion.

You can only earn your cash award once, no matter how many eligible purchases you make. For example, if you make two different purchases that are eligible for a cash award of S\$10, you will only earn S\$10 (not S\$20), regardless of whether the purchases are at the same or a different merchant. For the avoidance of doubt, you will only be able to earn one cash award for opening a Revolut payment account unless we notify you otherwise.

The cash award will be credited to your Revolut payment account after you have successfully opened it with no restrictions and made an eligible purchase. It will be paid in the currency 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 instalments over a specified number of payments, as set out in your confirmation email.

The cash award offer is live for 30 calendar days after your purchase. If you do not claim the cash award by successfully opening an account during this time, the offer lapses.

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.

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 Revolut

Pay Checkout account will not close any other account you have with us.

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 us;
- 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 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.