Revolut Pay Checkout Terms

1. Why this information is important

Revolut Pay Checkout is a service that allows you to save your personal details and payment information for use at the online checkouts of participating merchants. This document sets out the terms and conditions that apply when you use Revolut Pay Checkout (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
- Revolut Payments Australia Pty Ltd t/a Revolut Bank Australia (ABN 21 634 823 180) (Revolut, we us).

These Checkout Terms only apply when you use Revolut Pay Checkout as a customer making a purchase from a participating merchant. Different terms apply when you are a merchant using Revolut Pay Checkout to accept a payment.

2. What is Revolut Pay Checkout?

Revolut Pay Checkout is a service offered by us that enables users (**Customer**, **you**) to save personal information and payment details for use at participating merchants when completing a transaction.

Revolut Pay Checkout is not a payment service. You must have a separate payment method (for example, a debit or credit card) in order to use Revolut Pay Checkout when making an online payment.

The details you can save as part of Revolut Pay Checkout include:

- 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, the next time you use Revolut Pay Checkout at a participating merchant, we will automatically populate the Checkout Information for you.

We may perform validation checks, and if the Checkout Information you provided is invalid, or subsequently becomes invalid, we will ask you to update it.

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

Revolut Pay Checkout is only available in the checkouts of online merchants who have partnered with Revolut. If you don't see Revolut Pay Checkout available at the 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 participating merchant's checkout flow.

Revolut Pay Checkout is available to anyone who is 18 years or older using a supported payment method to pay for a transaction at a participating merchant. If you meet these requirements, you will be able to sign up and access Revolut Pay Checkout within the merchant's checkout flow.

You do not need to hold a Revolut account to use Revolut Pay Checkout. However, if you use a Revolut card or payment method then the terms and conditions that apply to your Revolut account will also apply when you use Revolut Pay Checkout.

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 accepted may vary from merchant to merchant. We may be required to ask you to provide some of the details during subsequent transactions to try to keep your Payment Details secure.

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 recurring charge using your Payment Details.

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, 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.

7. Your relationship with the merchant

Although you can use Revolut Pay Checkout to make a purchase from a participating 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 goods or services you purchase, or the amount you agree to pay, you must raise these with the merchant and not with us.

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 use Revolut Pay Checkout.

As your mobile phone number or device are used to access Revolut Pay Checkout, it's important you keep them secure, and not let anyone else access them. If you do give someone else access, they may be able to use your payment details to make purchases at participating merchants using your Checkout Information.

9. Earning a cash award

You may be eligible for a cash award if you use Revolut Pay Checkout and go on to sign up for a Revolut personal account and make an Eligible Transaction (as defined below) (the **Cash Award**).

If you are eligible for a Cash Award, we will let you know in the checkout flow once we identify you. If you don't see a Cash Award in the checkout flow you are not eligible for a Cash Award.

The amount of the Cash Award is unique to you and will be provided to you upon completing an eligible Revolut Pay Checkout transaction

The Cash Award is only available to new Revolut customers who have not previously held a Revolut account and have been invited to participate in the promotion after making a transaction using Revolut Pay Checkout.

If a Cash Reward is offered to you the following steps must be completed in order to claim the Cash Award.

You must:

- download the Revolut app;
- apply for a new Revolut personal account using the same details provided in your Revolut Pay Checkout transaction;
- pass Revolut's 'Know Your Customer' checks and be successfully onboarded; and
- make 1 Eligible Transaction using your Revolut card or Revolut Pay Checkout.

An Eligible Transaction is defined as a transaction:

- for an amount equal or greater than AUD$10 (or equivalent in foreign currency);

- that is not an Excluded Transaction (as defined below); and
- that occurs within 30 days after the Cash Award offer is provided to you.

An Excluded Transaction is defined as:

- transfers of funds within the Revolut app;
- the purchase of cryptocurrencies or commodities within the Revolut app;
- money transfer services;
- cash or quasi-cash transactions (e.g. gift cards, money orders);
- cash withdrawals;
- gambling; and
- investments.

A Cash Award can only be claimed once, no matter how many Eligible Transactions you make.

Subject to meeting the eligibility criteria and successfully completing all of the relevant steps the Cash Award will be automatically credited to your new Revolut personal account within fourteen (14) days.

Any Cash Award will only be available to be claimed for 30 days after the relevant Revolut Pay Checkout transaction is completed. If you do not claim the Cash Award by successfully opening a Revolut personal account and completing the required steps during this time, the offer will lapse.

10. Legal bits and pieces

Making a complaint
If you're unhappy with our service, we'll try to put things right. If you have a complaint, please contact us through the Revolut app.

Alternatively, you can submit a complaint using our online form or contact the Complaints team at complaints.au@revolut.com.

You may also send us a letter addressed to:
Revolut Payments Australia Pty Ltd t/a Revolut Bank Australia
Level 28, 161 Castlereagh Street
Sydney, NSW, 2000 Australia

You'll need to tell us:

- Your name;
- The phone number and email address associated with your account;
- When the problem arose; and
- How you'd like us to put the matter right.

We'll look into your complaint and will aim to respond to you as soon as possible or within 30 days following receipt of the complaint.

As Revolut Pay Checkout is not a regulated service, the Australian Financial Complaints Authority (**AFCA**) is unlikely to be able to assist you with any complaints

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". If you have a personal account or business account with Revolut, closing your Revolut Pay Checkout account will not close that account.

We can also close your Revolut Pay Checkout account 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
Revolut reserves the right to change, modify and/or supplement these Checkout Terms at any time. If we exercise this right in a way that is detrimental to you, we will notify you directly. In all other instances we will try to give advance notice on our website.

Taking legal action against us
These Checkout Terms are governed by the laws of the State of Victoria. If you want to bring a claim against us in the courts, the courts of the State of Victoria will be able to deal with any matters relating to these Checkout Terms.