

Revolut Bank UK Ltd is a bank authorised by the Prudential Regulation Authority (FRN: 981170) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

1. What is this document?

These terms and conditions (the **Payroll Terms**), along with the [Group Framework Terms](#) and the [Business Terms](#), form the legal agreement between you and Revolut Bank UK Ltd (**Revolut/us/we**) for the use of the Revolut Payroll feature (the **Payroll Feature**).

2. What is the Payroll Feature?

The Payroll Feature is a feature in the Revolut App that allows you to pay your employees' salaries from your Revolut Business Account.

Individuals that you have designated as Payroll Admins within the App can use the Payroll feature to:

- enter and store information about your employees
- calculate salary and tax payments due to and in respect of employees to pension providers, tax authorities and other relevant parties
- prepare draft payment orders for payments to employees and tax authorities
- share information about payments to your employees with tax authorities
- download information in respect of any of the above activities for internal records, and
- any other service that we may add to the Payroll Feature from time to time.

The Payroll Feature is a software designed to help calculations based on the information submitted to it. It does not provide any advice, including tax advice. You, not us, are responsible for ensuring you use the Payroll Feature in a way that meets your needs and obligations.

The Payroll Feature also gives your employees encrypted access to the App to view their payroll information and view and/or download their payslips and related documents.

3. How can I access the Payroll Feature?

You must activate the Payroll Feature through the App. You must have the Account Administrator role in the App to do so. Once you activate the Payroll Feature through the App, you will become a **Payroll Admin** in the App. You'll be able to give or amend access to the Payroll Feature for other users in the App.

4. Who can I pay using the Payroll Feature?

The Payroll Feature supports salary payments to all accounts that you can make ordinary payments to using your Revolut Business Account.

To add an employee to the Payroll Feature and make a salary payment to them, you must add them as a user of your Revolut Business Account. This means the employee must go through, and pass, our onboarding process to be a user. If you would like to invite a team member to the Payroll Feature who does not have a Revolut Business Account yet, you can do so by sending them an invitation through the App.

Once your team member has successfully completed our onboarding process, you will be able to add them to the Payroll Feature and make salary payments to them. Adding someone as a user does not mean they will have full access to your Revolut Account. You are in control of the access that users of your Revolut Business Account have (and don't have). For example, if you only grant them access to receive their salary and nothing else, that is what will happen.

5. How much does it cost to use the Payroll Feature?

You must pay a fee for each "active" user on the Revolut App. The fee is set out on our Business Fees page.

An active user is a user who you have added to the App as an employee and to whom you have made at least one payment through the Payroll Feature. We will consider the user active until you remove them.

6. Data protection

We need to process your personal data, and that of the employees who you or other Payroll Admins enter into the payroll system, to provide the Payroll feature. Each

Payroll Admin you nominate acts on your behalf when they are uploading information and providing instructions using the Payroll Feature.

Revolut as Data Controller

When you set up the Payroll Feature, we will ask you to enter certain personal data about yourself and any Payroll Admins you wish to nominate. Revolut will act as a data controller of such personal data and we will process this in line with our [Business Customer Privacy Notice](#) and these Payroll Terms.

In order to share your employees' Full Payment Submission (FPS) information with HMRC for tax filing purposes, we will need to store your, or your Payroll Admins', HMRC login details (username and password) depending on who asks us to share your employees' information with HMRC.

You must comply with your obligations at all times under applicable data protection laws and ensure that you have a valid legal basis for sharing personal data with Revolut.

Revolut as Data Processor

Revolut will act as a data processor of the personal data which is processed for each employee entered into the payroll system. Revolut will process the personal data of employees in line with Schedule 1 (Data Processing Addendum) of these Payroll Terms.

7. Legal bits and pieces

Clause	Details
Company information	Revolut Bank UK Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under the firm reference number 981170. Revolut Bank UK Ltd is registered in England under the company number 12871051 at 30 South Colonnade, London, E14 5HX, United Kingdom.
Governing law	The laws of England and Wales apply to this agreement.

Clause	Details
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Entire agreement	These terms, together with the Group Framework terms, Business Terms and the terms and conditions incorporated by reference in these documents constitute the entire agreement between you and Revolut in relation to the Payroll Feature. For the avoidance of doubt, FAQs do not form part of our agreement with you.
Our right to transfer	We may transfer and/or assign our rights and/or obligations under this agreement if we reasonably believe that this won't have a significant effect on your rights under this agreement or if we're required to do so under law. You cannot do this.
Our right to enforce these terms	If you have broken any terms of this agreement and we don't exercise our rights immediately, we reserve the right to exercise our rights at a later date.
These terms are severable	If something in these terms is held to be unlawful, the rest of these terms will still apply.
Third parties do not have rights	Third parties do not have rights under these terms under the Contracts (Rights of Third Parties) Act 1999.
Our liability for technical difficulties	If we face technical difficulties which affect the Payroll Feature we'll try to let you know in advance. If technical difficulties impact your ability to pay your employees we won't be liable for any direct or indirect loss you suffer arising from these technical difficulties, for example: claims from employees, loss of opportunity, loss of business or loss of profit. For any other claims arising from our Payroll Feature, our total liability under these Payroll Terms will be limited to the fees paid for the Payroll Feature in the preceding 12

Clause	Details
	months of the event giving rise to the claim.

Schedule 1 - Data Processing Addendum

The following definitions apply in this Data Processing Addendum:

"Data Protection Laws" means any applicable law relating to the protection of personal data, including the Data Protection Act 2018 and the UK GDPR (as defined in the Data Protection Act 2018), as amended, superseded or replaced from time to time.

"Data Subject Request" means a request by a Data Subject to exercise their rights under Data Protection Laws.

"DPA" means this Data Processing Addendum.

"In-Scope Personal Data" means the categories of personal data listed in this DPA under *"Processing activities."*

The terms **"Controller"**, **"Data Subject"**, **"Personal Data"**, **"Personal Data Breach"**, **"Processing"**, **"Processor"** and **"Supervisory Authority"** have the meanings given to them under Data Protection Laws.

Processing Terms

Processor obligations

Where we process In-Scope Personal Data as a Processor pursuant to these Payroll Terms, we will:

- only process the In-Scope Personal Data in accordance with your written instructions (which are exclusively and comprehensively set out in these Payroll Terms), unless we are otherwise required to process the In-Scope Personal Data to comply with applicable laws, in which case we will, to the extent permitted by the relevant law, notify you of this requirement prior to processing the In-Scope Personal Data for this purpose;
- notify you without undue delay if we consider that any of your instructions conflict with Data Protection Laws;

- ensure that all our personnel that have access to and/or process In-Scope Personal Data are obliged to keep it confidential;
- implement appropriate technical and organisational security measures to safeguard In-Scope Personal Data against unauthorised or unlawful processing, access, copying, modification, storage, reproduction, display, or distribution, and against accidental loss, unavailability, destruction, or damage;
- to the extent technically possible, provide you with reasonable assistance in respect of any Data Subject Request you receive in relation to the In-Scope Personal Data;
- notify you without undue delay if we become aware of a Personal Data Breach affecting the In-Scope Personal Data and provide you with such assistance as you may reasonably require to comply with your obligations under Data Protection Laws in respect of such Personal Data Breach;
- where necessary, assist you in ensuring compliance with your obligations under Data Protection Laws with respect to data protection impact assessments and prior consultations with Supervisory Authorities or regulators;
- upon your request, either delete or return the In-Scope Personal Data to you upon termination of the services, unless we are required by applicable laws to retain any such data; and
- upon your request, provide you with appropriate records to demonstrate our compliance with this DPA. In the event you (acting reasonably) consider the records we provide to be insufficient to demonstrate our compliance with this DPA, we will allow you, or an independent auditor appointed on your behalf, to conduct an audit of our premises for this purpose, subject to the following conditions: (i) we must give prior written approval for any independent auditor you nominate; (ii) you may only exercise your right to audit us once per calendar year; and (iii) any such audit must be notified to Revolut in writing at least 30 days in advance of the audit.

Processing activities

The details of the Processing to be carried out by us as a Processor on your behalf are as follows:

- **Subject matter, nature and purpose of the Processing:** provision of the services pursuant to these Payroll Terms.
- **Duration of the Processing:** the duration of these Payroll Terms.

- **Categories of Personal Data:** see the table below.

Type of Personal Data	Details
Personal Details	Title, gender, date of birth, address, National Insurance Number and National Insurance category number.
Account Details	Account number and sort code.
Employment Information	Job title, employment status (for example, "part time" or "full time"), salary information (for example, annual amount and the date from which the current salary is effective).
Tax information	Tax code, previous taxable pay, previous tax paid, and tax calculation type (for example, "cumulative").
Optional Information	Pension contributions and employee benefits, leave from work, payslips and other pay related documents (for example, a P45) and company directorship.

- **Categories of Data Subjects:** employees entered into the payroll system.

Appointment of sub-processors

You grant to Revolut general authorisation to appoint third parties to process In-Scope Personal Data ("**Sub-processors**") to assist with the provision of the services pursuant to these Business Terms. Before appointing or replacing any Sub-processor, we will provide you with reasonable advance notice to give you an opportunity to object to such appointment or change. For the avoidance of doubt, you consent to Revolut appointing the Sub-processor(s) listed in Approved Sub-Processors as at the date of this DPA.

In respect of each Sub-processor, we will:

- require the Sub-processor to agree to obligations substantially similar to those imposed on us by this DPA; and
- remain liable to you for the acts and omissions of the Sub-processor.

Approved Sub-processors

You acknowledge and agree that any member of the Revolut group may act as an Approved Sub-processor. In addition to Revolut group members, the following entities shall be deemed to be Approved Sub-processors as at the date of this DPA:

Sub-processor name	Location of processing	Description of processing
Google Cloud EMEA Limited	UK/EEA	Data hosting

International transfers

We may transfer any In-Scope Personal Data we process in connection with these Payroll Terms outside of the United Kingdom provided that we will ensure that any such international transfer of Personal Data will be carried out in accordance with Data Protection Laws.

Liability

The exclusions and limitations of liability set out under section 7 ("**Legal bits and pieces**") of these Payroll Terms will apply to this DPA.