

# 1. Why is this information important?

**The Revolut Payment Processing Services Agreement** states that its Payment Processing Services may be subject to additional terms relating to a specific **payment method**. This agreement sets out those additional terms and conditions for the **“Revolut Reader”** and **“Revolut Terminal”** payment methods. We call them the **“Revolut Reader and Revolut Terminal Terms”** (or just the **“Terms”**).

You cannot use the Revolut Reader or the Revolut Terminal (each a **“device”**, or together the **“devices”**) to accept payments unless you first enter into a Payment Processing Services Agreement with **Revolut Bank UAB or its Netherlands branch**, and order a device from us in the app.

These Terms apply to merchants (whether they are a Revolut Business customer or a Revolut Pro customer) who use the device to accept payments (**“Merchants”** or **“you”**). They do not apply to anyone who uses a device to make a payment to you (we will call them **“Customers”** in these Terms).

## 2. About our devices

We allow some Merchants to order a device through the Revolut app (**“the app”**) that they can use to accept card payments from their Customers. These payments may be made via card schemes (Visa and Mastercard) or Revolut Pay. Where payments are made via Revolut Pay, the [Revolut Pay Payment terms](#) will apply.

A device may only be made available to Business customers and Pro customers who have already been onboarded to use the services available under the [Payment Processing Services Agreement](#) (which we'll call the **“Payment Processing Terms”**).

If you want to use a device to process card payments from Customers but have not been onboarded to use these services, you may be able to apply for a Merchant account through the Revolut Business app (which we call the **“Dashboard”**) or apply for a Revolut Pro account with access to the services through the Revolut Pro part of the app.

### 3. Ordering a device, and what terms and fees apply

#### ***The terms and fees that apply***

The usage fees which apply in respect of a device are set out in the [Business Fees Page](#) (for Revolut Business customers) and the [Personal Fees Page](#) (for Revolut Pro customers). By placing your order, you agree to be charged the usage fees in relation to your use of a device.

#### ***The cost of a device***

Before you place an order for a device in the Dashboard or the app, we will show you the price and any delivery fee. If you are happy with the price and delivery fee, you can place an order, and we will either debit your account for the order or charge the card you choose to pay with, depending on the payment method you decide to use. You may be able to order a device even if you haven't yet onboarded to use the services under the Payment Processing Terms but we'll need to carry out some checks on your account before we can send you a device. Even if you've already been approved to use the services under the Payment Processing Terms, we may need to carry out some checks on your account before we can send you a device.

We may ask you for additional information when approving you to use the services under the Payment Processing Terms and when carrying out these checks - please make sure you respond to our requests as soon as you can. If our checks reveal that we're unable to provide you with these services or you fail to provide us with the information we requested from you **within 7 days**, we will cancel your order and refund you any amount you paid. If this happens, we will let you know by email.

#### ***Delivery of a device***

We will try to make sure your device arrives on time but sometimes things go wrong which mean there may be a delay. Where this is the case, we will try to let you know as soon as we can to minimise disruption and we'll confirm a new delivery date. If that new delivery date is unreasonable, you can cancel your order and ask for a full refund for what you paid (the refund will cover the device plus the delivery fee).

### 4. How does the Revolut Reader work?

The Revolut Reader works with the Dashboard and the Revolut Pro part of the app on both iOS and Android, depending on which device you use. You can use bluetooth to

connect the Revolut Reader to your device, and you'll need to enable location services to connect your Revolut Reader.

When you use a device to accept payments, the funds will be credited to your Merchant account or Pro account in line with the terms and conditions that apply to that account.

## 5. How does the Revolut Terminal work?

The Revolut Terminal is a standalone device and must connect to a WiFi network to work. You will need to log into the Revolut Terminal with your Revolut account details to operate it.

When you use the Revolut Terminal to accept payments, the funds will be credited to your Merchant account or Pro account in line with the terms and conditions that apply to that account.

## 6. What types of card payments can be accepted using the devices?

Merchants can use the devices to accept the following types of card payments:

- **Chip&Pin** (the Customer can pay by inserting their physical card into the device, and inputting their PIN);
- **Contactless** (the Customer can pay by tapping their card on the device as long as contactless payment functionality is enabled for that card); and
- **Apple Pay and Google Pay** (the Customer can pay using a card registered to their iOS device ).

When using the Revolut Reader, Merchants can also accept **Google Pay** (the Customer can pay using a card registered to their Android device).

When using the Revolut Terminal, Merchants can also accept the following types of card payments:

- **Magstripe** (the Customer can pay by swiping the magnetic stripe of their card along the device); and
- **RevPay** (Customers with a Revolut account can pay by scanning a QR code on the device and confirming the transaction in their Revolut app).

After each payment is made, whether it's successful or it failed, you will be able to generate and send a receipt to the Customer. For physical receipts, you will need to purchase any receipt paper separately.

## 7. Your obligations when you use a device

In addition to your obligations under the Payment Processing Terms, and the terms that apply to your account, you must also comply with the below when using a device:

- you must only use the device in relation to the business activity that you opened your Revolut Business or Revolut Pro account to manage;
- you must not sub-licence the device or allow any third party to use or possess it;
- you must only use the device to accept payments in the Netherlands;
- you must not discriminate against certain types of cards when a Customer presents them to you for payment; and
- you must not apply any surcharges on top of the amount of the transaction just because a Customer wants to use a particular card.

## 8. What to do if the device goes missing

If you lose your device or if it has been stolen, or you think someone has interfered with it, **please reach out to Support to let us know as soon as possible.**

## 9. If you no longer want your device

You have **up to 30 days from the date your device is delivered** to your chosen address to let us know that you've changed your mind and would like to request a full refund. You will need to send your device back to us. Support will provide you with more information on where to send your device. You'll need to cover the cost of posting or sending it back to us if you are requesting a refund.

Once we receive your device, we will assess it.

If the device is returned in a damaged or heavily used state and we feel that's because you handled the device in a way that went beyond what we'd expect, you may not receive a full refund or any refund at all. However, if the device is in good

condition, without any defects, and in a similar state to how it was received by you when we sent it to you, you'll be eligible for a full refund. Any refund you are entitled to will only relate to the device - you will not receive any money back in relation to the delivery fee you were initially charged, or the cost of posting or sending it back to us.

If you are entitled to a refund, we'll try to refund you the amount you're entitled to within 30 days of either receiving the device or seeing proof that you sent it, whichever of those dates is earlier. This refund will be credited to your Revolut account if you chose to pay that way, or returned to the card you chose to pay with.

If your device hasn't arrived yet but you've decided you don't want it, please contact Support and they will automatically cancel your order and refund you as long your device hasn't been dispatched. If it has been dispatched, you will need to wait for it to arrive and then send it back to us to claim your refund.

After the 30 days, if you decide you no longer want to use your device, please let us know by contacting Support in the Dashboard or app. As you purchased the device, you do not need to return it to us but we might ask you to provide feedback about why you no longer want to use the device so we can use it to improve our product and services going forward.

## **10. My device is not working properly**

If your device is not working properly, please contact Support in the Dashboard or app to report the problem so we can help resolve the issue as soon as possible. When you contact Support, they will ask you to carry out a few troubleshooting steps on your device to test whether it is faulty.

If we face technical difficulties which mean that the device is impacted, we'll do our best to fix them, and we'll let you know when the issues have been resolved. We may remotely disable your device if there are technical difficulties and we are concerned about it being used improperly.

### ***Faults with your device within 30 days of delivery***

If your device is faulty within 30 days of delivery, you can return it to us and request a refund or a replacement. If you request a refund, we'll follow the steps under section 9 "**If you no longer want your device**". If you ask us for a replacement, we'll follow the

steps within the **“Warranty”** subsection within this current section 10 (**“My device is not working properly”**).

### ***Faults with your device after 30 days of delivery***

If your device is faulty, you may be able to request a replacement as long as it is still under warranty. Please see the **“Warranty”** subsection below for more information.

### ***Warranty***

If your device is faulty within one year of delivery you can make a claim under our limited 1 year warranty for a replacement. This warranty does not cover any batteries, cables, accessories, plugs or power supply units that may be needed to support the device unless we agree otherwise.

The warranty covers:

- the device itself; and
- only for faults (“faults” means manufacturing and hardware defects) and not for damage or wear and tear;
- the device for a period of one year after its delivery.

The warranty does not cover:

- any device with a defect that mean it would be incapable of working properly, regardless of any fault covered by the warranty (for example, a smashed screen);
- any defects caused by your improper handling, storage or use of the device;
- any deterioration in the state of the device that is only due to normal and fair wear and tear; and
- any device that has been repaired or opened by you or a third party.

### **The warranty provides cover to replace, not refund, devices**

To make a warranty claim, you will need to contact Support. They will ask you to fill in a form to explain what’s gone wrong with your device. Once you’ve done this, they will assess your claim and either accept or decline it based on the criteria above.

After you fill out the form, you will need to send the device back to us. Support will provide you with information on where to send the device. We cannot process your claim until we have received the device. We recommend you send your device back to us via registered post or a tracked delivery service so you can provide evidence of when you sent it in case it goes missing or is late.

You'll need to cover the cost of posting or sending it back to us even if the device is faulty. However, you can make a claim for reimbursement of the cost of returning it if your warranty claim is upheld so please keep the receipt or proof of the cost.

If your claim is accepted, we'll send you a replacement device free of charge including delivery. Just so you know, we repair devices that are sent back to us so when we send you a replacement it may not be a brand new device but we'll make sure you receive a replacement device that works properly. We'll let you know when the device is due to arrive.

If your claim is rejected, we'll let you know as soon as we can so you have the opportunity to order a new device (you'll need to pay for the new device plus delivery yourself).

If we ship you a replacement device ahead of the device being returned to us because you showed us proof that you sent it (by registered post or a tracked delivery provider) but the device then arrives and we realise the device warranty approval conditions are not met, we reserve the right to charge you for the cost of the device plus delivery whatever the relevant fees were at the time we sent you your replacement.

## **11. When we may stop providing you with device services**

We reserve the right to stop you using your device by disabling it, or prevent you from ordering another one if we suspect or become aware that you have breached these Terms, the Payment Processing Terms, or any other terms that apply to your use of your Revolut account and other Revolut products you use.

We reserve the right to not facilitate the functioning of a device that has been purchased from an unauthorised third party.

We also reserve the right to stop providing the device as a service to any or all of our eligible customers at any time at our discretion without reason - we will do our best to let you know ahead of time if this is the case to minimise disruption.

## **12. Data protection**

We need to process your personal data in order to perform our obligations under these Terms. For example, we may process your personal data so we can carry out any additional checks on your account before we ship your device to you. We will also process your address so we can send you your device, and your location (through location services) so we can connect to your device. We will also process any feedback you give us about the device when engaging with Support. We will process your personal data in compliance with the relevant privacy notice which applies in connection with our relationship with you (this depends on whether you are a Revolut Business or Revolut Pro customer). You can find our relevant privacy notices [here](#).

We will also process personal data belonging to your Customers when they make card payments to you using your device. We will process their cardholder data which includes their cardholder name, the last 6 digits of their primary account number (“**PAN**”) for their debit or credit card, and the expiration date. We’ll also process Customers’ data for the purpose of generating receipts and sending them to Customers using their preferred contact details. We will process this data in accordance with our obligations under the Payment Processing Terms.

## **12. Intellectual Property**

The intellectual property rights (“**IPR**”) means patents, utility models, rights to inventions, copyright and neighbouring and related rights, moral rights, trademarks and service marks, business names and domain names, rights in get-up and trade dress, goodwill and the right to sue for passing off or unfair competition, rights in designs, rights in computer software, database rights, rights to use, and protect the confidentiality of, information (including know-how and trade secrets), and all other intellectual property rights, in each case whether registered or unregistered, and including all applications and rights to apply for and be granted, renewals or extensions of, and rights to claim priority from, such rights and all similar or equivalent rights or forms of protection which subsist, or will subsist now or in the future, in any part of the world. You are not permitted to use any IPR associated with the device, and you must not copy, reproduce, alter, modify, resell, or transfer the device to any third party.

## **14. Disclaimers**

Unfortunately, if there is a fault with your device or technical difficulties impact your ability to accept customers’ card payments we won’t be responsible for any inconvenience caused. Revolut will not be responsible for any loss of revenue



associated with the use of the device, and will not issue any refunds for money or sales lost as a result of the device.

If we become aware that you have breached any terms that apply to your account or to your use of the Services under the [Payment Processing Services Agreement](#) or these Terms, we are entitled to stop allowing you to use your device

## **15. Need to get in touch with us?**

If you have a question about a device or service which hasn't been addressed in these Terms, please reach out to Revolut Support through the app. The team will do what they can to help you.