

# RevPoints

## The basics

### 1. Why this information is important

This document sets out the terms and conditions for the Revolut RevPoints feature ("**RevPoints**"). It also sets out other important things that you need to know.

These terms and conditions (the "**Terms**"), along with the Fees page and any other terms and conditions that apply to our services, form a legal agreement (the "**agreement**") between:

- you, the RevPoints user; and
- us, Revolut Ltd.

These Terms govern your use of the RevPoints feature through the Revolut app (the "**app**"). You must follow these Terms whenever you earn or redeem RevPoints in the app.

RevPoints is not a payment service and is not regulated. It is a loyalty programme where you can earn points on underlying payment services that you receive.

### 2. What are and how do you earn RevPoints?

RevPoints is a loyalty program which allows you to receive points when you do any of the following (each an "**Eligible Transaction**"):

- make eligible purchases with your Revolut Card;
- participate in RevPoints challenges (the "**Challenges**");
- upgrade to any of Revolut's Paid Plans and spend a minimum amount;
- make bookings on our Stays feature;
- make bookings on our Experiences feature; or
- undertake any other action in relation to which we offer RevPoints.

When you make an Eligible Transaction, we may (but do not have to) credit your RevPoints balance. We may change the amount of RevPoints you may receive. We may also change where you may spend your RevPoints at our discretion. If you close your Revolut account, you'll lose your RevPoints balance.

#### **Can Revolut suspend my access to RevPoints?**

We can suspend your access to RevPoints if we suspect any fraudulent or abusive behaviour (for example, if you try to sell your RevPoints to someone else).

We will notify you immediately of the reason for suspending your access and we may resume your access at our discretion.

### **Make eligible purchases with your Revolut Card**

You'll receive RevPoints for every eligible purchase you make with your Revolut Card. An eligible purchase with your Revolut Card is any genuine purchase of goods or services that is not excluded by these Terms.

The number of RevPoints you are eligible to receive depends on your Revolut plan and how much you have spent, as set out on your Plan page on the app.

### **When will I not receive any RevPoints?**

We can't give you RevPoints when doing so would break these Terms, any other Terms you have agreed with a Revolut group company, or any law or regulation. We also can't give you any RevPoints if your purchase is not a genuine purchase of goods and services. A purchase is not genuine if you do not intend the purchase to be genuine, if it is a purchase of financial services (including crypto currency), if it is a cash withdrawal, if it is a transfer to another payment account or card (such as another e-wallet, a bank account or a card account), or to restricted merchants.

We may recover RevPoints from you after you have received them if we subsequently identify that they should not have been given to you. We will recover RevPoints by taking them out of your RevPoints balance.

### **Participate in RevPoints challenges**

You may also earn RevPoints by participating in the Challenges, which can be found in your RevPoints dashboard in the Revolut app. Each Challenge has its own conditions. These will be set out in the app and explain the Challenge and what you need to do to participate. We may change the Challenges available, and the Challenges Terms at any time at our own discretion.

### **Upgrade to any of Revolut's Paid Plans**

You may earn RevPoints when you upgrade to any of the Plus, Premium, Metal or Ultra plan (each a "**Paid Plan**"), and spend a minimum amount with your Revolut Card within a set period of time from the date of your upgrade, as shown in your Plan page on the app.

### **Make bookings on Revolut's Stays feature**

You can earn RevPoints when you make bookings on Revolut's Stays feature. The RevPoints available on a booking will be shown to you before you decide to complete the purchase (Stays may be offered by a different Revolut group entity to the entity providing you with this service. Click [here](#) for Stays terms and conditions).

### **Make bookings on Revolut's Experiences feature**

You can earn RevPoints when you make bookings on our Experiences feature. The RevPoints available on a booking will be shown to you before you decide to complete the purchase. (Stays may be offered by a different Revolut group entity to the entity providing you with this service. Click [here](#) for Experiences terms and conditions.)

### 3. How can you spend your RevPoints?

You can spend your RevPoints by making a booking through the Stays feature in the app or making a booking through the Experiences feature in the app.

The amount of RevPoints you can spend on any Stay or Experience booking varies. You may be able to pay for some or all of your booking with RevPoints. You will be able to see how you can spend your RevPoints before you decide to complete the purchase.

We can limit the number of RevPoints you are allowed to spend, or require a minimum number of RevPoints to be spent, in any one booking.

RevPoints cannot be spent on anything else. They are non-transferable and cannot be exchanged for any asset, currency or other value.

### 4. Do you process personal data?

Yes. Revolut processes your personal data to provide RevPoints to you. For more information about how Revolut processes your personal data, please see our [Customer Privacy Notice](#).

### 5. Not happy with the RevPoints feature?

If you're not happy with the service you've received in relation to RevPoints, we'll do our best to make things right where it's within our control. If you have a complaint about RevPoints as a feature, please reach out to Support and let them know you want to make a complaint. We'll look into your complaint and try to resolve things via email as soon as we can.

### 6. Taking action against us in relation to RevPoints

The law that applies to these Terms is that of England and Wales, and if you want to take legal action against Revolut Ltd in the courts, only the courts of England and Wales can deal with any matter relating to these Terms.

### 7. Amendment to these Terms

We reserve the right to amend these Terms at any time (but will try to give you notice ahead of doing so where we can).