

1. Why this information is important

This document (the “Terms”) sets out the terms and conditions of the RevPoints loyalty program (“RevPoints”). It also presents other important information that you need to know.

These Terms, together with our [Fees Page](#) and any other terms and conditions applicable to our services, constitute a legal agreement between:

- you, the RevPoints user; and
- us, we, Revolut Sociedade de Crédito S.A., a Brazilian company, with its registered office at Rua Manoel da Nóbrega, 1280, 10th floor, Paraíso, São Paulo – SP, ZIP Code 04001-902, registered with the CNPJ/MF under No. 51.342.763/0001-51; and Revolut Ltd., a company domiciled abroad, with its registered office at 30 South Colonnade, London, United Kingdom, E14 5HX, registered with the CNPJ/MF under No. 60.430.200/0001-06.

You must comply with these Terms whenever you use this service. However, please remember that other terms and conditions may also apply when using RevPoints (for example, if you received RevPoints through a promotion, the terms and conditions of that promotion will also apply).

2. What is RevPoints?

RevPoints is a loyalty program through which you can earn, hold, and redeem points (also called RevPoints).

We will manage the points you accumulate and display your points balance in the app. The RevPoints you earn are loyalty points. They are not a form of money or currency and cannot be exchanged for money or currency. They may only be used through redemption in accordance with these Terms and are not accepted by third parties. RevPoints is not a payment service or a means of payment and is not regulated (even though the underlying financial services to which the loyalty program relates are regulated).

3. How can I receive and redeem RevPoints?

The RevPoints program allows you to earn points in the following ways (which we call “Point Earning Activities”):

- purchasing RevPoints through the app;

- performing an action that generates points;
- exchanging something for points;
- transferring points from another loyalty program; or
- through any other method we allow for earning points.

All points are valid for 3 years from the moment they are earned. After this period, they permanently expire and can no longer be redeemed. You can view the expiration date of your points in the app.

The RevPoints program also allows you to redeem points in the following ways (together, "Point Redemption Activities"):

- redeeming your points for a benefit;
- exchanging your points for something else;
- transferring points to another loyalty program; or
- through any other method we allow for redeeming points.

The specific Point Earning and Point Redemption Activities available are described in the app. They may change at any time and may vary among RevPoints users (for example, based on your plan or location).

When we change or remove a Point Earning or Point Redemption Activity, we will notify you 14 days in advance.

Each specific Point Earning and Point Redemption Activity has its own terms and instructions, which are described in the app. Make sure to follow these terms and instructions; otherwise, you will not earn or be able to redeem points.

The number of points earned or spent in any specific Point Earning or Point Redemption Activity varies depending on the activity and may be changed at any time, but will always be clearly displayed in the app before you carry out the activity. We guarantee that there will always be at least one Point Earning Activity and one Point Redemption Activity available. However, we do not guarantee that there will be an activity available in each of the categories mentioned above at all times.

Points cannot be earned in any way other than through a Point Earning Activity, and cannot be redeemed in any way other than through a Point Redemption Activity.

RevPoints SpareChange

One of the Point Earning Activities we may offer, allowing you to exchange something for points, is RevPoints SpareChange. This is an optional feature through which you can choose to round up any card transaction to the nearest whole number and exchange the difference for points (for example, if your card transaction was 5.60 BRL, it will be rounded up to 6.00 BRL, and the 0.40 BRL difference will be exchanged for points — or the equivalent in currency). The RevPoints SpareChange conversion rate is 0.10 BRL.

Activating RevPoints SpareChange may give you access to additional Point Earning and Point Redemption Activities. This means that if we offer RevPoints SpareChange and you choose to deactivate it, the Point Earning and Point Redemption Activities available to you may be limited.

4. When am I eligible, or ineligible, for RevPoints?

RevPoints is available only to holders of a Revolut payment account. If you close your payment account, your RevPoints balance will be lost. It is not possible to obtain a refund for any RevPoints you may have purchased.

You must activate RevPoints in order to use it. If you do not activate RevPoints, you will not be eligible to earn points or use RevPoints features in the Revolut app.

You may close your RevPoints account at any time by contacting Support. In that case, your points balance will be lost. You can avoid this by redeeming your points before closing your account.

When a Point Earning Activity requires you to use your Revolut account to pay for a purchase, that purchase must be a legitimate purchase of goods or services in order to be eligible for points. For example:

- Purchases that are cash or cash-equivalent transactions (for example, financial services — including cryptocurrencies — cash withdrawals, or payment transfers) are not considered purchases of goods or services and are not eligible.
- Purchases of goods and services that are returned or cancelled are also not eligible.

Loss of access to RevPoints or loss of points

We may suspend your access to RevPoints or reverse any points that have been credited to you if:

- you have violated these Terms or any other terms applicable to your Revolut account;
- you have reversed or undone any action that earned you points; or
- you have acted fraudulently or abusively.

We will notify you of our decision as soon as possible.

Any loss of points resulting from account closure is permanent, regardless of whether the account was closed by you or by us. It is not possible to obtain a refund for points you have accumulated or purchased. To avoid losing your points, redeem them before closing your account.

5. Are there any fees?

There are no fees to join the program, for Point Earning Activities, or for holding points.

There may be fees for some Point Redemption Activities. When applicable, these fees will be clearly disclosed in the terms and instructions of the relevant Point Redemption Activity, as well as in the app before you proceed, and also on our [Fees Page](#).

We may take steps to reverse your points if, for example, we identify that a transaction for which you earned points was abusive. In this case, you authorize us to debit your payment account to return the benefit or to complete a purchase or exchange of the points (whichever is cheaper), on your behalf.

6. Right of withdrawal

You may terminate this contract free of charge and for any reason within the first 14 days after joining, by notifying us through the Revolut app or by sending an email to support@revolut.com. Your right of withdrawal expires immediately if you decide to redeem your points in any way.

If you withdraw from this contract, we will reverse all points that were credited to you. In return, we will do the following:

- for all points purchased by you (for example, through SpareChange): we will refund all payments we received from you for those points. Unless expressly agreed otherwise, we will use the same currency and the same payment method used in the original transaction to issue the refund; and
- for all points obtained through other means (for example, by carrying out a Point Earning Activity or exchanging something other than money), where applicable, we will credit your Revolut account with the value corresponding to the reversed points. This value will be calculated based on the conversion rate applicable at the time you inform us of your decision to withdraw.

7. Legal bits and pieces

Changes to these Terms

If we make any changes to these Terms, we will notify you at least 30 days in advance, and you may close your account if you do not agree with the change.

Do you process personal data?

Revolut processes your personal data in order to provide RevPoints. Some of your personal data may also be shared with third parties (for example, if we allow you to transfer points to, from, or between a third-party loyalty program, such as an airline miles partner, we will share your name and membership number with them. The airline miles partner will become the controller of that data). For more information on how Revolut processes your personal data, please see our Customer Privacy Notice.

How can I make a complaint?

If you are not satisfied with the service you received in relation to RevPoints, we will do our best to resolve the situation within what is under our control. If you have a complaint about RevPoints, please contact Support and state that you wish to file a complaint.

Which law applies?

Brazilian law applies to these Terms. If you wish to take legal action against us, the competent courts will be those of the city of São Paulo.

8. Contact Information

Online chat: <https://www.revolut.com/pt-BR/contact-us/>

Support phone numbers: +55 11 5039 1888 and +55 0800 591 1445 (toll-free);

Emails:

- **support@revolut.com** – customer support
- **Ombudsman:** available on business days, from 8:00 a.m. to 6:00 p.m. (Brasília time), at 0800 591 1329 or by email at ouvidoria@revolut.com – for complaints that could not be resolved through the customer support channels listed above
- **courtorders@revolut.com** – fraud, information requests, or fund blocking requests
- **juridico@revolut.com** – judicial matters or other legal issues