

1. What is this document?

This document (the **RevPoints for Business Terms**), the Business Terms and the Titan Terms form the legal agreement between you (the **Revolut Business Customer**) and Revolut Ltd (**Revolut/we/us**) for the RevPoints for Business loyalty programme. Other terms and conditions may also apply when you use RevPoints. These will be clearly shown to you in the Revolut Business App (**App**).

2. What is RevPoints?

RevPoints is a loyalty programme where you can earn, hold and redeem points (also called **RevPoints** or **points**).

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 can only be used by redeeming them according to these RevPoints for Business Terms and are not accepted by any third party. They cannot be used as a payment method.

RevPoints for Business is only available to Authorised Persons (as set out under the Business Terms) who have been enrolled into Titan (**Titan Users**).

Titan Users earn and redeem RevPoints on your behalf, and any RevPoints earned or redeemed by Titan Users are deemed to be earned or redeemed by you. You are responsible for ensuring your Titan Users use RevPoints in accordance with these RevPoints for Business Terms.

We will display the number of points earned or redeemed by you in the App.

RevPoints is not a payment service or a means of payment and is not regulated. The payment services provided to you under the Business Terms are regulated. Please see the Business Terms for more information.

3. How can I earn and redeem RevPoints?

The RevPoints programme allows you to earn points in the following ways:

- completing an action that earns points;
- exchanging something else for points; or
- any other way we allow you to earn points.

(We call these, "**Points Earning Activities**".)

Any Points Earning Activities completed by Titan Users will result in points accruing in your RevPoints account. Each Titan User can only earn a maximum of 10,000

RevPoints per month. However, there is no limit to the number of RevPoints that can be earned on your RevPoints account.

RevPoints are valid for 3 years after they are received. After this time, they permanently expire and can no longer be redeemed. You cannot obtain a refund for expired points. You can see when your points expire in the App.

By enrolling a Titan User, you agree that any RevPoints earned by that Titan User will be allocated to that Titan User to redeem, unless you enable the Points Pooling feature (see the Points Pooling section for more information).

RevPoints can only be redeemed by transferring points to a Revolut Personal account ("**Points Redeeming Activity**"). When a Titan User redeems your points, they receive an equivalent amount of points into the RevPoints balance on their Revolut Personal account. A Titan User can only redeem your points if their Revolut Personal Account and your Business account are provided by the same Revolut group entity. Points transfers cannot be reversed.

We can change or remove a Points Earning Activity or Points Redeeming Activity at any time. Where we change or remove a Points Earning Activity or Points Redeeming Activity, we may give you notice but do not have to. You'll always be able to see them in the App.

We may suspend your right to access a Points Earning Activity or Points Redeeming Activity at any time if we believe that you or your Titan Users are acting fraudulently in relation to RevPoints or abusing the RevPoints programme in any way.

Each specific Points Earning Activity and Points Redeeming Activity may have its own instructions, which will be set out in the App. Your Titan Users must follow these instructions.

The number of points earned or spent on any specific Points Earning Activity or Points Redeeming Activity varies and may change at any time. We will always show you the number of points you will earn or redeem in the App.

You can only earn RevPoints through Points Earning Activities, and you can only redeem RevPoints through Points Redeeming Activities.

Points Pooling

You may credit all the RevPoints earned by your Titan Users on your behalf to your main RevPoints balance ("**Points Pooling**"). You can do this by enabling the Points Pooling feature in the App.

Points which you earn while Points Pooling is enabled will remain in your main RevPoints balance and cannot be reallocated to Titan Users retrospectively.

4. When am I ineligible for RevPoints?

Where a Points Earning Activity requires a purchase from your Revolut Business account the purchase must be a direct payment (i.e., without an intermediary) and a genuine purchase of goods or services to be eligible for points. For example:

- Purchases which are cash or cash like transactions (for example, financial services (including cryptocurrency), cash withdrawals, or payment transfers) are not purchases of goods or services and are not eligible.
- Purchases of goods and services which are later returned, or cancelled are not genuine purchases for these purposes, and so are not eligible to receive points.

Transactions with certain merchants are not eligible for points. We set out a list of these merchants [here](#). This list may be updated at any time without notice.

Loss of access to RevPoints or loss of points

We may suspend your access to RevPoints or reverse any points which have been awarded to you if we believe or suspect you or your Titan Users have:

- breached these terms or any other terms that apply to the Revolut Business account,;
- reversed or undone any action which earned you points,; or
- acted fraudulently or have otherwise abused, or sought to abuse, the Revpoints programme.

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

If we close your Revolut Business account, your Business RevPoints balance will be forfeited. Any forfeit of points when your Revolut Business account is closed is permanent, regardless of whether your account is closed by you or by us. You can avoid forfeiting your points by redeeming your points before your account is closed. If you remove a Titan User from your Revolut Business account, any Business RevPoints allocated to them will also be forfeited.

6. Reversal of points and Recovery

You are responsible for all activity carried out by your Titan Users in connection with their use of RevPoints, as if you had carried out the activity yourself.

If you earn points from a Points Earning Activity by a Titan User and the Titan User reverses the action, we will automatically reverse your points.

If we need to reverse points a Titan User has already spent, your RevPoints balance may become negative (depending on your location). For example, you earn 100 points by an eligible purchase made on the Titan card. The Titan User redeems those points by transferring them to their Revolut Personal account, leaving you with a points

balance of 0. The Titan User then returns the purchase, leaving you with a points balance of -100.

The Titan User must complete a Points Earning Activity to remedy your negative points balance so that you have at least 0 points without delay.

You agree that we have the right to remedy your negative points balance by debiting your Revolut Business account immediately and without notice if, in our opinion, the value of your negative points is above £50 or we believe that you or a Titan User has acted abusively or fraudulently in relation to RevPoints in any way. If we do this, the amount we charge you for each point will not be higher than £0.06. We'll let you know if we do this through the Revolut App.

7. When can we change these terms?

If we make any changes to these terms that are disadvantageous to you, we'll give you at least 30 days' notice. If you don't agree with the change you can end your participation in Titan as set out in the Titan Terms. If you do, you agree to forfeit any RevPoints that you have not used before the closure. If the changes are not disadvantageous to you, we may make the changes immediately. The newest version of these terms will be provided to you by e-mail when the change is effective.

8. Complaints

If you're unhappy with our service, we'll try to put things right. Please contact us through the App under the Help section, email us at formalcomplaints@revolut.com or fill out this form. Our complaints policy has more information.

If you're not happy with our response, you may be able to refer your complaint to the Financial Ombudsman Service.

9. Your data

Only you (the Revolut Business Customer) have a direct relationship with Titan Users. You are therefore responsible for ensuring that Titan Users are made aware of, and are familiarised with, the provisions regarding the processing of personal data as detailed within this section.

- Revolut will process Titan User's personal data in the course of providing RevPoints. In particular, we may share a Titan User's personal data with third parties:

- We do this where necessary to allow the Titan User to redeem RevPoints (for example, if there is a transfer of points to an Airline Miles partner, we will share the Titan User's name and membership number with them). This is necessary to perform our obligations under these RevPoints Terms;
- In some cases, we'll share pseudonymised data with third party merchants we work with to provide RevPoints offers so that they can verify a Titan User made a qualifying purchase with them and / or to help them carry out benchmarking and analytics into their RevPoints promotions. We do this either because it is necessary to perform our obligations under these RevPoints Terms or on the basis of our legitimate interests (namely, to provide a competitive product).

For more information about how Revolut processes personal data, please see our [Customer Privacy Notice](#).

10. Legal bits and pieces

Company and regulatory information	Revolut Ltd is registered in England & Wales under the company number 08804411 at 7 Westferry Circus, Canary Wharf, London, England, E14 4HD.
Governing law	The laws of England and Wales apply to this agreement.
Disputes	The courts of England and Wales have jurisdiction over any disputes between us.
Entire agreement	These terms, together with the Titan Terms, Business Terms and the terms and conditions for any Points Earning Activity or Points Redeeming Activity which you use and any other terms and conditions incorporated by reference in these documents, constitute the entire agreement between you and Revolut in relation to RevPoints. For the avoidance of doubt, FAQs do not form part of our agreement with you.
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.
Survival	The following provisions of these terms will continue in force and shall remain in full force and effect, on or after you a Titan User's access to or your overall participation in Titan ends: 6 (Negative balance and recovery) 9 (Your data)

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Liability	To the extent permissible by law, we won't be liable for any direct or indirect loss or damage that you suffer as a result of something that is outside our control or circumstances that are unavoidable despite us taking reasonable care. For example, failures of a third party, legal or regulatory intervention or obligations and hardware or software issues. We'll only be liable for foreseeable losses. This means we will only be responsible for any loss that we could have foreseen at the time we entered into these terms. We will not be liable for any indirect loss you suffer arising in relation to your Revpoints account, for example: loss of opportunity, loss of business or loss of profit.