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At Revolut, we want your loyalty experience to be rewarding, not annoying. To do this, we use data to show you RevPoints offers, promotions, and content that actually matter to you.

This notice explains how we use your data to tailor your experience, the difference between Personalised Rewards (detailed personalisation) and General Rewards (broad segmentation), and how you stay in control.

1. Who is responsible for your data?
Depending on where you are based, the Revolut company responsible for processing your personal data is:

- **United Kingdom:** Revolut Ltd
- **European Economic Area:** Revolut Bank UAB
- **Switzerland**: Revolut Ltd and Revolut Bank UAB

2. The two ways we select what to show you
We use a hybrid approach (often called a 'recommender system') powered by machine learning technology to decide which RevPoints offers you see. This system analyses your data to predict what you might like, ranking offers so that the content we think is most useful to you appears at the top of your feed.

We rely on our 'legitimate interests' to process your data for both levels of tailoring described below. The main parameters we use to determine this ranking are your transaction history, app usage, and RevPoints profile.

The section below explains how we weigh these factors and how you can modify them.

A. Personalised Rewards
This is the highest level of RevPoints tailoring. We strive to provide this level of relevance to all customers to ensure you get the most value from the RevPoints programme.

- **What we do:** we analyse your granular transaction history (for example, specific merchants you shop at, timestamps, and amounts), detailed app usage and RevPoints history. When enabled, your specific transaction history becomes the

most important parameter we use. This means the offers you see are primarily ranked based on where you have actually shopped, rather than generic categories.

- **The benefit for you:** this unlocks the most valuable RevPoints rewards, personalised specifically to your spending habits (for example, '*you just shopped at Tesco, here is 10x points on your next Tesco shop*').
- **Your personalisation preferences:** you can turn off Personalised Rewards at any time. If you do, you will receive general offers based on broad groups of people instead of recommendations based on your individual spending habits. You can manage this preference using the dedicated in-app toggles (which are explained in detail in Section 5 below).

B. General Rewards

If you choose to turn off Personalised Rewards, we still need to ensure the RevPoints feed makes sense for you.

- **What we do:** we strictly limit the parameters we use to broad, aggregated data. We group customers into large 'cohorts' (groups of similar customers) based on general data points like your Revolut Plan Tier (for example, Metal or Standard) or country of residence.

- **The benefit for you:** this ensures you don't see broken or irrelevant content (for example, we won't show a 'Metal Plan Exclusive' reward to a Standard user, or a UK-only offer to a French customer).

- **Your preferences:** this basic segmentation is necessary for the RevPoints programme to function. While you cannot opt out of being placed in a broad cohort if you use RevPoints, you can control whether you receive these offers through push or email in your in-app 'notification' settings.

General Rewards is necessary for RevPoints to work. The only way to opt out of it completely is to not sign up to RevPoints in the first place. However, you can always choose not to receive emails or notifications about these RevPoints offers by managing your notification settings in-app.

3. What personal data do we use?

As set out above, we use demographic data such as your age bracket, gender, and/or country of residence. When you join RevPoints, we ask which shopping categories you

prefer (like travel or fashion). If you share this information, we use it to tailor the rewards you see.
Unless you have opted out, we may also use the following data points to tailor your ads:

- **Revolut data:** your Revolut Plan tier (for example, Premium, Ultra), RevPoints balance, estimated salary band (estimated from incoming payments).
- **Transactions:** information about where you spend money. We use granular details (specific merchants) to find you relevant rewards. If you opt out of transaction usage (Personalised Rewards), we only use broad spending categories to provide you with General Rewards (for example, 'dining' or 'travel').
- **App usage:** how you interact with the Revolut app, such as which Revolut products (for example, Stays, Miles) you view or click.

Important: we do not use 'special category' data (like health, political, or religious information). We actively exclude sensitive merchant categories (for example, medical services or gambling) from our targeting at all times.

4. Do we share personal data with third parties?
Generally, no. When you see an offer from a third party brand (like an airline or retailer) in your RevPoints feed, we have not shared your personal data with them to show you that ad.

- **How it works:** we match your profile to the offer internally within Revolut systems. We display the ad to you ourselves. The third party generally only knows that you engaged with the offer if you choose to click the link or redeem the code through the third party's website.

- **Limited exceptions:** we may share hashed, de-identified data with a partner solely to verify if a specific campaign worked. This data cannot be used by them to send you independent marketing.

5. Your controls
You are in charge of your data. You can manage your preferences at any time in the Revolut App under **Profile > Privacy > RevPoints Personalisation**.

Toggle Name	What it controls
Transaction usage	**On:** We use your specific transaction history to show you highly relevant offers (for example, based on where you shop).

Toggle Name	What it controls
	Off: We stop using specific transactions. You will still see generic offers based on broad cohorts.
Revolut product Usage	**On:** We tailor offers based on Revolut products you use (for example, Stays, Crypto). **Off:** Offers will be less relevant to your actual Revolut app usage.
RevPoints profile	**On:** We tailor offers based on your specific RevPoints balance and history. **Off:** Offers are based on generic groups (for example, 'Customers with >0 RevPoints').

6. More Information

For full details on your rights and how we handle data generally, please read our full Customer Privacy Notice.