1. Who are we?

We are Revolut Bank New Zealand Limited NZBN 9429048733212,(collectively, "**Revolut**", "**we**", "**us**" and "**our**"). Our RevPoints Privacy Notice is read together with our Privacy Policy and explains how we manage your personal information in relation to the RevPoints program and in particular, how we use your personal information to show you offers, rewards and other information within and in relation to RevPoints.

2. How do we select what we 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 personal information and other 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.

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.

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 program. As indicated below, you can opt-out of this at any time.

- **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 and transactions.

- **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 6 below).

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 information. 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 you as an New Zealand customer).
- **Your preferences:** this basic segmentation is necessary for the RevPoints program 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 the RevPoints program. 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 information do we collect about you?

As set out above, we use demographic information 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 advertisements:

- **Revolut data/information:** 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 sensitive information (such as health, political, or religious information). In addition, we actively exclude sensitive merchant categories (for example, medical services or gambling) from our targeting at all times.

4. Overseas disclosures

We may need to disclose your personal information outside within the Revolut group but outside of New Zealand in order for us to provide our services. We may accordingly disclose your personal information outside of New Zealand to our group entities in the United Kingdom and European Economic Area.

Where your personal information is sent outside New Zealand, we will ensure that IPP 12 is followed.

Regardless of where your personal information is transferred, we shall ensure that your personal information is safe and shall take all steps reasonably necessary to put in place appropriate safeguards to ensure that your personal information is treated securely and in accordance with this notice and applicable law.

If you would like more information, please contact us through the Revolut app.

5. Do we share personal information with third parties?

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 information with them to show you

that advertisement.

- **How it works:** we match your profile to the offer internally within Revolut systems. We display the advertisement 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.

6. Your controls

You are in charge of your personal information. 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). **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').

7. How can you access or correct your personal information

Please refer to Section 8 of the Privacy Policy to find more information on how you can correct your personal information.

8. Feedback and Complaints

If you have a complaint about our management of your information in breach of the Privacy Act, IPPs or any applicable privacy code, you can reach out to us anytime via our in-app chat to request a Complaint Form. For your convenience, you can also find the links to our Complaint Forms here.

Alternatively, you can send us an email to dpo@revolut.com. If you prefer to send your complaint via email, please ensure to include the following details:

- your full name;
- your phone number linked to the relevant Revolut Account;
- your email address linked to the relevant Revolut Account;
- the date when the issue happened; and
- details of your proposed resolution for your complaint.

After submitting your complaint, we'll let you know that we received your email and also give you a timeframe when we expect a response by. Then we'll send you a copy of your complaint so you can keep it for your own records. We may contact you to gather more information relating to your complaint. A dedicated member of our complaints team will investigate the matter for you.

If we have everything we need, we will do our best to provide you with the final response within 20 Business Days and will clearly mention whether our response is final or not.

If you are not happy with our response or we have not responded within 20 Business Days, you may lodge a complaint with the Office of the Privacy Commissioner which is free to customers.

You can make a complaint using the Privacy Commissioner's online complaint form available at https://privacy.org.nz/your-rights/making-a-complaint/complaint-form/.

9. More Information

For full details on your rights and how we handle your personal information generally, please read our full Privacy Policy.