

1. Why this information is important

These terms and conditions (the “**Terms**”) govern the relationship between:

- you, and
- us, Revolut Payments India Private Limited (“**RPIPL**”)

They apply whenever you use the Revolut app (the “**App**”) to access our Shops services (the “**Services**”).

To use the Services in India, you must have a Prepaid Payment Instruments (PPI) Wallet with no restrictions.

Any payments you make or receive on your PPI Wallet when using Shops will be governed by the Terms and Conditions you have agreed for the PPI Wallet, which is regulated by the Reserve Bank of India. However, just so you know, Shops is an unregulated service.

2. What is Shops?

Shops provides in-app access to a range of offers (“**Offers**”).

The Offers are only available on purchases made with select merchants (“**Merchants**”) shown in the Shops section of the Revolut app.

Each Offer also has its own terms and conditions in-App, which state what the Offer is, the payment method you must use to earn it, and any other steps you must take (the “**Offer Terms**”). We may change the Offers, and the Offer Terms at any time.

3. How can you earn a Shops Offer?

You can earn an Offer by shopping at a Merchant shown in the Shops section of the Revolut app and following the Offer Terms and any other instructions set out in-app. Please read the Offer Terms and in-app instructions carefully and make sure you take all the steps required to earn your Offer. If you fail to do so, you will not receive your Offer.

Your purchase transaction must be completed (within any time limits) for you to earn an Offer. In most cases, a transaction will complete instantly. However, in some cases it may take longer (for example, if a merchant charges your card when they ship your purchase instead of in the checkout).

Unless the Offer Terms say otherwise, you can earn an Offer more than once. However, you must repeat all the Offer Terms and instructions individually for each transaction.

If you make a purchase with a Merchant which includes multiple individual transactions (for example, a “Buy Now, Pay Later” service, or a subscription), you will only earn an Offer on any transactions which individually meet the Offer Terms and instructions. In most cases, this will only be the first transaction.

4. What is an eligible purchase for an Offer?

An eligible purchase is any genuine purchase of goods and services made in accordance with the relevant Offer Terms.

A genuine purchase of goods and services means a purchase where you genuinely intend to consume the goods or services (for example, a cash like purchase, or a purchase you intend to sell for cash, is excluded) and actually to consume (for example, returns, refunds and onselling is excluded).

Even if you receive an Offer, it may be reversed if we believe you have:

- not made an eligible or genuine purchase;
- made the purchase using a promotional code not supplied by us;
- breached these Terms or any other terms and conditions you’ve agreed with us or another Revolut group company;
- abused our Shops services; or
- caused us, or another Revolut group company, legal, regulatory, relationship or reputational issues by providing you with the Shops service.
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5. When will you receive your Offer?

Any Shops Offer should be received instantly, unless the Offer terms state otherwise. However, in some cases an Offer may take up to 7 days to arrive in your account. If you have not received the offer and 7 days have passed, please contact our Support team via in-app chat.

6. Who are the Merchants?

The Merchants featured in Shops are all third party merchants. We have commercial relationships with some, but not all, Merchants. This means we may fund an Offer for a merchant without any association to them.

How and where Merchants are shown in the Shops feature is determined by us using a range of factors. We may be paid a fee or commission by a Merchant, which can affect where their offers are displayed within the app.

Just to clarify, RPIPL, is not a “trader” or otherwise responsible or liable in any way for any goods or services you choose to purchase as a result of an Offer. If you have any issues about the goods or services purchased, please raise them with the Merchant.

We also have no control over, and accept no liability whatsoever in relation to the contents of any Merchant’s website.

7. Not happy about the Shops product?

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

8. Data protection

By using Shops, you consent to our partners, such as affiliate networks and affiliate network aggregators, placing cookies and other tracking technologies on your device. These are used to track whether or not you make an eligible purchase with the Merchant. These partners will also gain access to limited information relating to your transaction and device (such as de-identified user ID, item bought, sale value and so on) in the course of providing their services to us. We need to work with these partners to provide you with your Shops Offer under these Terms.

We will also share limited data with Merchants. In particular:

- We’ll share pseudonymised transaction data relating to eligible purchases with the relevant Merchant so that they can verify that you have made a qualifying purchase with them. Again, we need to do this to be able to provide you with the Shops Offer under these Terms.
- In some cases, we’ll share pseudonymised data with Merchants to help them measure the effectiveness of their Offers. We do this on the basis of our legitimate interests (namely, to provide a competitive product).

For information about how we process your personal data, please refer to our Customer Privacy Notice (accessible [here](#)).

9. Some legal bits and pieces

1. We can change these Terms without advance notice but we'll try to let you know in advance if we can.
2. Only you and we have any rights under these Terms. You cannot transfer any rights or obligations under these Terms to anyone else.
3. We can transfer any of your and our rights or obligations under these Terms to a third party, but only if we reasonably think that this won't have a significant negative effect on your rights under these Terms or if we need to do so to keep to applicable legal or regulatory requirements.
4. We may suspend the use of Shops products if, in our reasonable opinion, the products are being abused or may negatively affect Revolut's goodwill or reputation. We may do this on an individual or product-wide basis.
5. We may ask you for evidence to support that a purchase you have made complies with these Terms or is eligible for a Shops Offer.
6. We might provide a translation of these Terms. If we do, the translation is for reference only and the English version will apply.
7. The laws of India apply to these Terms. These Terms will be subject to the exclusive jurisdiction of courts in Mumbai.
8. If you have breached these Terms and we don't enforce our rights, or we delay enforcing them, this will not prevent us from enforcing those or any other rights at a later date. This is also the case if we have any legal rights that we don't enforce straight away.