

# Rewards and Shops Terms

## 1. Why this information is important

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

- you, and
- us, Revolut Ltd.

They apply whenever you use the Revolut app (the "**App**") to access our Rewards and/or Shops services (the "**Services**"). The Services are only available to some users in some markets and if they are not shown to you in the App they are not available to you.

To use the Services, you must have an active Personal account with one of Revolut's group companies with no restrictions.

Any payments you make or receive on your Personal account when using Rewards and Shops will be governed by the Terms and Conditions you have agreed for that account with the Revolut group company who provides it. However, just so you know, Rewards and Shops are both unregulated services.

## 2. What are Rewards and Shops?

Rewards provides in-app access to a range of offers ("**Offers**") to either receive cashback or a discount (a "**Reward**") on Revolut card payments made with select merchants in-store or online ("**Merchants**").

Shops also provides you with in-app access to Offers for cashback on Revolut card payments made with select merchants. However, Shops only applies to payments made online (not in store), and you can only receive a cashback (not a discount) ("**Shops Cashback**").

Available Offers are shown in-App. Each Offer has its own terms and conditions in-App, which state the available Reward or Shops Cashback and what you need to do to receive it (the "**Offer Terms**"). We may change the Offers, and the Offer Terms (including the amount of any cashback or discount) at any time.

## 3. How can I receive a Reward?

To receive a Reward, all you need to do is:

- choose an Offer in app and activate it (if the Offer confirms say you have to activate it);
- if your purchase is online, start your purchase from the in-App link in the Offer itself (not from the Merchant's website) and complete it in the same session with cookies enabled;
- make an eligible purchase with the Merchant using your Revolut card; and
- follow any other Offer Terms in-App.

You can only receive a cashback or a discount as a Reward on a single purchase (not both). Unless the Offer Terms say otherwise, you can earn a Reward more than once if you make a second or subsequent purchase, so long as you follow the steps above.

The total monthly cashback you can receive for all Rewards across all merchants is capped. The cap varies by region and is set out below:

<b>Country</b>	<b>Fixed monthly cap for Rewards</b>
France	EUR 200
Germany	EUR 150
Ireland	EUR 150
Italy	EUR 150
Poland	EUR 150
Portugal	EUR 150
Romania	EUR 150
Spain	EUR 150
Sweden	SEK 2,000
United Kingdom	GBP 200

#### 4. How can I receive Shops Cashback?

To receive Shops Cashback, all you need to do is:

- start your purchase from the in-App link in the Offer itself (not from the Merchant's website);
- complete the purchase within 30 minutes with cookies enabled;
- make the purchase with the Merchant using your Revolut card; and
- follow any other Offer Terms in-app.

You can only earn a Shops Cashback once on a single purchase. However, unless the Offer Terms say otherwise, you can earn a Shops Cashback on a second or subsequent purchase, so long as you follow the steps above.

The total monthly cashback you can receive for all Shops Cashback across all merchants is capped at €300 (or currency equivalent).

#### 5. What is an eligible purchase for Rewards and Shops Cashback?

An eligible purchase is any genuine purchase of goods and services made using your physical or virtual Revolut card. A genuine purchase of goods and services means a purchase where you genuinely intend to consume the goods and 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).

#### 6. When will I receive my Reward or my Shops Cashback?

Any Shops Cashback will be paid to your Revolut account the same business day. Any Rewards Cashback should be paid into your Personal account within 90 days of your purchase. This may seem long but it's to make sure that you are not paid cashback for a

product that you might still be able to return. If you have not received your cashback and 90 days have passed, please contact our Support team via in-app chat.

Any Rewards discount will be applied to the total transaction amount at the time of purchase.

## 7. When might you not receive a Reward or Shops Cashback, or have one reversed?

The Total amount of cashback or discounts available across all users for any Reward or Shops Cashback is capped. The Offer will be withdrawn without notice when this cap is reached. This means that you may not receive a full cashback or discount on all Rewards or Shops Cashbacks if you are one of the last customers. For example, if you click through an Offer to make a purchase:

- the cap may be met before you complete your purchase, in which case you will not receive a cashback or discount; or
- there may not be enough in the cap to fully pay your cashback or discount, in which case you will receive the remaining amount under the cap (but not the full amount of cashback or discount).

Even if you receive a cashback or discount, it may be reversed if we believe you have:

- made the purchase using a promotional/voucher code not supplied by us;
- reversed, cancelled or refunded the purchase (or the Merchant has);
- breached these Terms or any other terms and conditions you've agreed with us or another Revolut group company;
- abused our Rewards or Shops services; or
- caused us, or another Revolut group company, legal, regulatory, relationship or reputational issues by providing you with the Reward or Shops Cashback.

## 8. Who are the Merchants?

The Merchants that we provide Offers in relation to are all third party merchants. We have commercial relationships with some, but not all, Merchants. This means we may fund a cashback or discount for a merchant without any association to them.

Just to clarify, Revolut Ltd, 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.

## 9. How does Shops x Pay Later work?

This section 9 only applies if you are a customer in the Republic of Ireland.

If you are a customer in the Republic of Ireland, you may be eligible to use your Pay Later Instalment Account and pay no fees for your Pay Later purchase ("**Shops x Pay Later**").

A Pay Later Instalment Account ("**Pay Later**") is a regulated credit product offered by Revolut Bank UAB which allows you to split purchases into three instalments. Under your Pay Later agreement, Revolut Bank UAB applies a fee for each Pay Later purchase.

Shops x Pay Later allows you to pay no fees for your Pay Later purchase when using our Shops service. In other words, if you choose Shops x Pay Later as your preferred benefit (and follow the other steps outlined above to complete a Shops purchase), Revolut Bank will waive the fee that would usually apply under your Pay Later agreement.

All other terms of your Pay Later agreement apply as normal. In the event of any conflict between these terms and the terms of your Pay Later agreement with Revolut Bank UAB, the terms of your Pay Later agreement will prevail.

If you are not already an existing Pay Later customer, you will have to satisfy certain eligibility requirements and complete the Pay Later onboarding process (including a creditworthiness assessment). You can get a draft version of a Pay Later agreement as part of the onboarding process, which sets out the terms and conditions that apply to Pay Later.

You can only choose one benefit (Shops Cashback or Shops x Pay Later). You cannot get both benefits on a single purchase.

## 10. Not happy about the Rewards or Shops product?

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

## 11. Data protection

By using Shops, you acknowledge and agree that we rely on partners (such as affiliate networks and affiliate network aggregators) to track whether you have made a purchase on the Merchant's website. These partners will 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 Cashback under these Terms.

For Rewards and Shops, we will also share de-identified and 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 Rewards or Shops Cashback under these Terms.

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

## 12. 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 or Rewards 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 Reward or Shops Cashback
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 England and Wales apply to these Terms. If you want to take legal action against us in the courts, only the courts of England and Wales can deal with any matter relating to these Terms. If you live in another country outside the United Kingdom, you may be able to take other action in the courts where you live.
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.