

Shops Terms

1. Why this information is important

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

- you, and
- us, REVOLUT TECHNOLOGIES JAPAN, Inc.

They apply whenever you use the Revolut app (the "**App**") to access our 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 us with no restrictions. Any payments you make or receive on your Personal account when using the Services will be governed by the Terms and Conditions (including [Personal Terms](#)) you have agreed for that account with us who provide it.

2. What is Shops?

The Services provide in-app access to a range of offers ("**Offers**"). These may include cashbacks, discounts and other 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 or Merchants may change the Offers, and the Offer Terms at any time (except as otherwise provided in the said Offer Terms).

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 (collectively, the "**Offer Terms, etc.**").

Please read the Offer Terms, etc. 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, etc. say otherwise, you can earn an Offer more than once. However, you must repeat all the Offer Terms, etc. individually for each transaction.

If you make a purchase with a Merchant which includes multiple individual transactions (for example, a subscription), you will only earn an Offer on any transactions which individually meet the Offer Terms, etc.. In most cases, this will only be the first transaction.

Monthly cashback limits

The total cashback you can receive using all Shops in a single month is capped at €300 (or the equivalent in your local currency). Any cashback incurred above this limit will not be paid.

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, etc..

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 such as e-money or gift certificates, 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, the Offer Terms, etc. 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.

5. When will you receive your Offer?

Any Shops Offer should be, in principle, received instantly, unless the Offer Terms, etc. 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 are all of the third party merchants who appear in the Shops. A Merchant can be removed at any time at our sole discretion and without notice. We normally do so because we (or a Merchant) have terminated an affiliation in place between us and them, or a Merchant has requested to be removed.

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.

In addition to these Terms and the Offer Terms, etc., a Merchant's terms and conditions may apply to purchases you make on its website.

Just to clarify, we are not a "trader" or otherwise responsible or liable in any way for any goods or services you choose to purchase in relation to the Services or 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 have a complaint about the Services, please reach out to our Support team via in-app chat and let them know you want to make a complaint against us as the provider of the Services. We'll look into your complaint and try to resolve things via email, etc. as soon as we can.

8. 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, but this information will not be captured as personal data by the partners) 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.

For 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 Shops Offer under these Terms.

For information about how we process your personal data, please refer to our '[Privacy Policy](#)'. Please also refer to the following information on the handling of data provided to Merchants.

1) The categories of the jointly utilised Personal Data

Transaction data

2) The scope of jointly utilising companies

The relevant Merchant from whom you purchased goods or services by using the Services.

3) Purpose of use

To enable the Merchant to verify that you have made a qualifying purchase at the Merchant

4) Name, address and representative of the company responsible for the management of Personal Data

We are responsible for the management of the Personal Data it jointly uses.

For the address and representative of us, please see section 1 of the [Privacy Policy](#).

9. Some legal bits and pieces

1. We can change (or remove) these Terms at our sole discretion and without advance notice. We will make updated Terms available on our website.
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 the Services where we become aware you have breached any terms and conditions you have agreed with us (including these terms) or the Offer Terms, etc., or if, in our reasonable opinion, the products are being abused or may negatively affect us or Revolut group's goodwill or reputation. We may do this on an individual or Services-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 Japanese version will apply.
7. The laws of Japan apply to these Terms.
8. Any and all disputes arising out of or in connection with these terms and conditions shall submit to the exclusive agreed jurisdiction of the Tokyo District Court at the first instance.
9. 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.