

Donation Program

1. Why is information important?

The Donations Feature is a feature in the Revolut app which allows charities to list themselves to receive donations from you.

These terms and conditions (the "Donations Terms") govern the relationship between you and us Revolut Technologies Inc. They apply when you use the Donations Feature on the Revolut app. Please read these terms and conditions carefully.

2. What is the Donations Feature?

The Donations Feature is a feature in the Revolut app which allows charities to list themselves to receive donations from Revolut customers like you. You can donate to these charities instantly or schedule a regular donation. We collect these donations and pay them to the charities. We call the donations "Funds".

Any registered charity can apply to be listed on the Donations Feature. However, we must approve charities before they are actually listed on the Donations Feature.

3. What happens to Funds that are donated?

All Funds donated to a particular charity are collected and held on behalf of the charity, and paid to the charity regularly. The intervals at which we pay the charity, and the currency in which we pay them, are agreed between us and the charity.

Sometimes, a charity listed on the Donations Feature will have been approved by a company in the Revolut group other than us. Where this is the case, all of these Donations Terms will still apply, but we will send any Funds to that other company and it will collect them and pay them to the charity regularly instead of us.

4. Are there any fees?

We do not charge charities any fees to use the Donations Feature. We don't charge you any fees to donate either. Charities will receive all Funds donated by you, subject to any currency conversion that may occur in accordance with our agreement with the charity (e.g. if you donate in Euros, but the charity wants to be paid in US Dollars, we will convert your Euros into US Dollars before sending them to the charity).

5. Who can I donate to?

You can donate to charities that are listed in the Donations Feature, but not to anyone else. Any organization that is registered as a charity can apply to be listed on the Donations Feature, but we must approve charities before they are actually listed. We can approve, reject or remove charities in our sole discretion at any time. We do not guarantee that any particular charity will always be available in the Donations Feature.

When a charity applies to be listed, they must tell us the reason for which they want to receive donations. If approved, the charity agrees to only use the Funds for this reason. We call this

reason the "Cause". Although we require charities to agree to only use the Funds for the cause, we cannot guarantee to you that they will.

6. How can I schedule, make or cancel donations?

You can currently donate in the following ways, but we may add or remove ways of donating at any time.

- You can make one-off instant donations.
- You can schedule regular donations in the future.
- You can round instruct us to round up your spare change to the nearest whole dollar on any purchase you make and donate the difference.
- You can cancel any future donation before it is made, but you cannot cancel any donation after it is made and we cannot refund it. This applies to all donations, whether they are made as one off donations, by rounding up spare change, or as scheduled donations. For example, if you schedule a donation for a regular interval, you will be able to cancel it before the day on which it is paid out, but you cannot cancel it after it is made.
- You can only donate in USD from your Revolut account. This means that you cannot donate directly in cryptocurrency or in any other value held on your Revolut account. However, you can convert that cryptocurrency or other value into a "real" currency and then donate it.

7. How does rounding up my spare change work?

If you instruct us to 'round up my spare change' to the nearest whole number on any card transaction you make and donate the difference, we'll do just that. By turning on 'round up my spare change' you authorize us to withdraw an amount from your Revolut account between \$0.01 and \$0.99 per card transaction (or the equivalent in the currency of the card transaction) and to donate those funds. The exact amount of the donation will depend on the amount of the card transaction and may not be increased or decreased. For example, if you buy a coffee for \$3.40, we will round up that transaction to \$4.00 and the \$0.60 difference will be donated. You can turn 'round up my spare change' on and off in the app, but it can only be turned on for one charity at a time.

You can also choose to "accelerate" your spare change round up. This means that you can authorize us to increase your donation by multiples of between 2 and 10. If you use an accelerator of 10, you authorize use to withdraw an amount from your Revolut account up to \$9.90 per card transaction (or the equivalent in the currency of the card transaction).

8. Is my donation tax deductible?

Your donation may or may not be tax deductible depending on your circumstances. By making a donation through the Donations Feature, your personal information (including name, email address, and donation amount) will be submitted to your chosen charity, and that charity may contact you with additional information regarding tax benefits.

Revolut does not make any representations regarding your eligibility for tax benefits and you are solely responsible for any tax reporting or other requirements for tax benefits that you seek.

9. Will the charities contact me?

The Donations Feature does not currently support charities contacting you directly. However, it may in the future. If we begin supporting this, we'll let you know, and this section of the Donation Terms will apply.

Sometimes, a charity may want to contact you. For example, they may want to tell you more about their Cause or other projects, or just say thanks. We may allow you to opt in and out of the charity contacting you in the app using the "Contact Me" toggle. By default, you will be opted out.

If you opt in, the charity will receive your name and email address so that they can contact you. If you opt out, we'll tell the charity not to contact you anymore and to delete your name and email address. They may take some time to process this. You can also opt out directly with the charity if you wish.

We are not responsible for the information the Charity sends you, but in our agreement with them we will require them to only contact you relating to the Cause, and no more than once a week.

Some legal bits and pieces

10. Our contract with you

Only you and we have any rights under these Terms.

These Terms are personal to you and you cannot transfer any rights or obligations under it to anyone else.

11. Our right to transfer

We will only transfer any of your and our rights or obligations under the agreement if we reasonably think that this won't have a significant negative effect on your rights under these terms and conditions or we need to do so to keep to any legal or regulatory requirement. When we transfer rights and obligations, we call this "novation". When we only transfer rights, we call this "assignment".

12. Governing law, courts and language

The laws of the State of New York apply to the agreement.

If these terms and conditions are translated into another language, the translation is for reference only and the English version will apply.

If you want to take legal action against us, the state and federal courts of New York County, NY can deal with any matter relating to these terms and conditions. If you live in another country, you can take other action in the courts where you live.

13. Our right to enforce the agreement

If you have broken the agreement between you and us and we don't enforce our rights, or we delay in 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.

14. Ending this agreement

This agreement commences when you accept these Terms. You must accept them to begin using the Donations Feature.

You can stop using the Donations Feature at any time by disabling the feature in the Revolut mobile app.

15. Limitation of liability

To the maximum extent permitted by law, our liability to each other for all claims arising under or in connection with this agreement, arising in any way, shall be limited to \$50,000.

Except as expressly stated in this agreement, all conditions, warranties, stipulations and other statements whatsoever that would otherwise be implied or imposed by statute, at common law, by a course of dealing or otherwise howsoever are excluded to the fullest extent permitted by law.

16. Personal information

You can find more information about how we use your personal information in our privacy policy (available at <https://www.revolut.com/en-US/legal/privacy>).