

Rewards and Shops Terms

1. Why this information is important

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

- you, and
- Revolut Technologies Inc. ("us" or "Revolut").

They apply whenever you use the Revolut app (the "App") to access our Rewards or Shops services (the "Services"). The Services are only available to some users 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 Revolut Personal account with no restrictions. These terms and conditions, along with our [Personal Terms](#), [Fees page](#), [Privacy Policy](#) and any other terms and conditions that apply to the Services, form a legal agreement (the "Agreement") between you and Revolut.

The Revolut USA Prepaid Mastercard and Revolut USA Prepaid Visa card are issued by Metropolitan Commercial Bank pursuant to a license from Mastercard International and Visa and may be used everywhere Mastercard or Visa is accepted. Banking services are provided by Metropolitan Commercial Bank, a member of the Federal Deposit Insurance Corporation, and are subject to the terms of a [Cardholder Agreement](#). "Metropolitan Commercial Bank" and "Metropolitan" are registered trademarks of Metropolitan Commercial Bank © 2014. Revolut Technologies Inc. is a Delaware corporation that is a technology services provider and administrator of the card program.

2. What are Rewards and Shops?

Rewards provides you with 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 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);
- 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 at \$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) and complete it in the same session with cookies enabled;
- complete the purchase 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 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.

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). Rewards cashback and Shops cashback may be calculated

excluding taxes, delivery and other associated charges. Each Rewards cashback and Shops cashback is provided in the form of a deposit made directly to your Revolut account. The Reward and Shops cashback are non-transferable, non-cumulative and cannot be exchanged for cash or other products.

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

Any Rewards cashback will be paid to your Revolut Personal account the same business day.

Any Shops Cashback should be paid into your Revolut Personal account within ninety (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 ninety (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, canceled or refunded the purchase (or the Merchant has done so);
- breached these Terms or any other terms and conditions you've agreed with us, another Revolut group company, or any of our partners;
- abused our Rewards or Shops services; or
- caused us, another Revolut group company, or any of our partners, 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. A Merchant can be removed at any time for any valid reason and without notice. Revolut is not 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. Some legal bits and pieces

1. We can change these Terms without advance notice.
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.
4. We may suspend the use of Shops or Rewards products at any time at our discretion. 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 may 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 the State of New York apply to these Terms.
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.
9. Any claim, dispute, or controversy ("Claim") arising out of or relating in any way to these Terms or the Rewards or Shops product, no matter how described, pleaded or styled, shall be FINALLY and EXCLUSIVELY resolved by binding individual arbitration conducted by the American Arbitration Association ("AAA") under its Consumer Arbitration Rules. This arbitration agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the Federal Arbitration Act (9 U.S.C. 1-16). The arbitration shall occur in that county closest to your residence which offers such services. ARBITRATION OF YOUR CLAIM IS MANDATORY AND BINDING. NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM THROUGH A COURT. IN ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL OR TO ENGAGE IN DISCOVERY, EXCEPT AS PROVIDED FOR IN THE AAA CODE OF PROCEDURE. For a copy of the procedures, to file a Claim or for other information about this organization, contact it at: AAA, 335 Madison Avenue, New York, NY 10017, or at www.adr.org. All determinations as to the scope, interpretation, enforceability and validity of this Agreement shall be made final exclusively by the arbitrator,

which award shall be binding and final. Judgment on the arbitration award may be entered in any court having jurisdiction. NO CLASS ACTION, OR OTHER REPRESENTATIVE ACTION OR PRIVATE ATTORNEY GENERAL ACTION OR JOINDER OR CONSOLIDATION OF ANY CLAIM WITH A CLAIM OF ANOTHER PERSON OR CLASS OF CLAIMANTS SHALL BE ALLOWABLE. This arbitration provision shall survive: i) the termination of any agreement you have in place with Revolut; ii) the bankruptcy of any party; iii) any transfer, sale or assignment of your rights or obligations; or iv) Revolut's termination of the Rewards or Shops product. If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions shall remain in force. You may reject this Arbitration provision by sending a written rejection notice to us at: 53 Beach Street, Floor 3, New York, NY 10013. Your rejection notice must be mailed within 45 days after the first time you use the Rewards or Shops product. Your rejection notice must state that you reject the Arbitration provision and include your name, address, Account number and personal signature. No one else may sign the rejection notice. If your rejection notice complies with these requirements, this Arbitration provision and any other arbitration provisions in this Agreement will not apply to you, except for any claims subject to pending litigation or arbitration at the time you send your rejection notice. Rejection of this Arbitration provision will not affect your other rights or responsibilities under this section or the Agreement.

10. For Rewards and Shops, we will share de-identified transaction data relating to eligible purchases with the relevant Merchant so that they can verify that you have made a qualifying purchase with them. We need to do this to be able to provide you with the Reward or Shops Cashback under these terms and conditions. For information about how we process your personal data, please review our [Privacy Policy](#).