Shops

1. Why this information is important

These terms and conditions govern the relationship between you and REVOLUT TECHNOLOGIES JAPAN, Inc. ("Us" or "We") us in respect of our Shops service. They apply whenever you use our Shops mini-app in the Revolut app.

Our Shops service allows you to receive a defined amount of cashback on your purchase ("Shops Cashback")

Our Shops service is provided by us.

2. What do I need to do to get Shops Cashback?

You need to:

- have a Revolut personal account and make sure that your identification documents are upto-date;
- use the Shops mini-app to start your purchase journey;
- select a Shop Merchant;
- follow any other instructions in the Shops mini-app; and
- when redirected to the Shop Merchant's website, complete your purchase using any of your Revolut personal debit cards ("Revolut card").

You must follow all of the above steps to receive Shops Cashback.

For example, you will not receive Shops Cashback if you do not start your purchase journey from the Shops mini-app (even if you make a purchase with a Shops Merchant using your Revolut card). By this we mean that you must be redirected to the Shops Merchant's website from the Shops mini-app and complete your purchase within this browser session and with the selected Shops Merchant. If you decide to complete a purchase without starting your purchase journey in the Shops mini-app, you will not receive Shops Cashback.

Our Shops service does not apply to in-store purchases with Shops Merchants.

3. How does Shops Cashback work?

Shops Cashback allows you to receive a defined amount of cashback when you complete a Shops purchase. You pay for this purchase from funds in your Revolut account. We will credit any cashback for your Shops purchase to the main balance of your Revolut account. Shops Cashback is a percentage of the purchase price. We apply a cashback cap per calendar month of £300 (or currency equivalent) (i.e. the maximum amount of Shops Cashback that you can receive within a specific period).

We can vary the rates and caps that apply to Shops Cashback for customers (or a particular category of customers) from time to time at our sole discretion and without notice. We will normally do so due to changes in market conditions, changes in the cost of offering our Shops services to you, changes to our arrangements with Shops Merchants or to improve our service.

You will not be entitled to your Shops Cashback if your Shops purchase is reversed, cancelled or refunded before we award you with your Shops Cashback. If the Shops Cashback has already been awarded to you when this happens, we may reverse it.

4. Who are Shops Merchants?

Shops Merchants are all of the third party merchants who appear in the Shops mini-app. A Shops Merchant can be removed at any time at our sole discretion and without notice. We normally do so because we (or a Shops Merchant) have terminated an affiliation in place between us and them, or a Shops Merchant has requested to be removed.

Any purchases that you make via the Shops mini-app takes place within the domain of Shops Merchants and are directly from the Shops Merchants and not from us. Shops Cashback that you receive from us when making a purchase on a Shops Merchant's website using your Revolut account shall be in addition to any cashback, discount or other offering that may be made available by the Shops Merchant.

In addition to these terms and conditions, a Shops Merchant's terms and conditions may apply to purchases you make on its website and we have no liability whatsoever in relation to any goods, products or services that you purchase from a Shops Merchant; any issues, queries, complaints or other that you wish to raise in regards to your purchase on the a Shops Merchant's website should be raised directly with the Merchant.

We have no control over, and accept no liability whatsoever in respect of, the contents of any Shops Merchant's website.

5. What services does Revolut provide to me?

When you use the Shops mini-app, you will be redirected to the website of a Shops Merchant to complete your purchases using your Revolut card.

Our Shops service is governed by these terms and conditions, but our Personal Terms also apply to the adding money to your Revolut account, the payment of your purchases and awarding of Shops Cashback that allow you to complete transactions

6. Some legal bits and pieces

- 1. We can change these terms and conditions (or remove them) at our sole discretion and without notice. We will make updated terms and conditions available on our website.
- 2. We may refuse to give you Shops Cashback where we become aware you have breached any terms and conditions you have agreed with us (including these terms) or have, in our reasonable opinion, abused our Shops service.
- 3. Only you and we have any rights under these terms and conditions. The agreement is personal to you and you cannot transfer any rights or obligations under it to anyone else. We can transfer any of your and our rights or obligations under these terms and conditions, but only 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 satisfy any of our legal or regulatory requirements.
- 4. We might provide a translation of these terms and conditions. If we do, the translation is for reference only and the Japanese version will apply.
- 5. The laws of Japan apply to these terms and conditions.

- 6. 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.
- 7. If you have breached these terms and conditions 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.
- 8. For more information about how we process your personal information, please review our Privacy Policy.