

# The card

**1.1** These terms and conditions apply to any holder of this card ('the card'). By using your card you are demonstrating your agreement to these terms and conditions.

**1.2** Revolut Cards are issued by Revolut Technologies Singapore Pte. Ltd., a company incorporated in Singapore (U.E.N. 201721013G) and whose registered office is 30 Cecil Street, 19-08, Prudential Tower, Singapore 049712. Revolut Technologies Singapore Pte. Ltd. is regulated as a major payment institution by the Monetary Authority of Singapore (MAS) to carry on the business of providing Account Issuance Service, Domestic Money Transfer Service, Cross-border Money Transfer Service and E-money Issuance Service. You can verify this information at the MAS website [here](#). Consumer advisory: Consumers (users) are advised to read the terms and conditions carefully.

## Definitions

**2.1** In these terms and conditions, the following words and phrases have the meanings shown next to them:

- ATM means automatic teller machine or cashpoint facility or cash dispenser;
- Business day means a day between and including Monday to Friday, between 9am and 5pm (SG time) except for public holidays in Singapore. Card means your Debit Visa or Mastercard Card;
- Card scheme means Visa or Mastercard;
- Fees means a variety of charges that can be raised for purchase and ongoing use of the card;
- General Terms of Service means the framework agreement which sets out the terms that you enter into Revolut Transaction(s); and the use of the Revolut Dashboard and other Revolut Services (those capitalised words have the meaning as defined in the General Terms of Service);
- PIN means personal identification number i.e. the security number provided for use with the card;
- Purse value means the maximum value of funds that can be held with the card any one time;
- Supplier means a retailer, merchant or other supplier of goods and/ or services which accepts payment by means of a card, card number, PIN or card and signature;
- Summary Box means the section that includes notification of charges, limits and restrictions associated with the card;
- Supplier's bank is the merchant acquirer used by the supplier for the purposes of receiving payments arising from transactions;

- Revolut means Revolut Technologies Singapore Pte. Ltd., the details of which are set out in condition 1.2;
- Revolut Debit Card means a card with the features set out in this document;
- Verification of identity means confirming personal identity and address of you by conducting electronic verification of your details or by you providing documentation of identity;
- We / us / our means Revolut or co-brand partners acting on our behalf;
- Year means the 12 month period following the date when the card is issued to you and each subsequent 12 month period.
- You / your means the person or persons who have received the card and are authorized to use the card as provided for in this agreement;

## Use of the card

**3.1** The card is a debit product which can be used to pay for goods and services at retailers that display the Card Scheme symbol. To use the card, present it at the time of payment. Use it in full or part payment of your purchase.

**3.2** Once basic personal information has been provided, the card may be loaded and used. This is subject to strict limits until we have verified your identity. We may require further information as set out in condition 16. Once these checks are passed, further limits may apply.

**3.3** We will not charge you fees to load your Card when using a credit or debit card unless we are permitted to do so. If we are permitted to do so, the fees we shall charge shall not exceed the costs we incur in doing so. Please see the separate fees schedule outlining the fees we charge in relation to the Revolut Services and these Cardholder Terms which can be found [here](#).

**3.4** When you receive your card, you must use the Revolut mobile application to activate the card.

**3.5** You must not make purchases that exceed the balance of funds available on the card. Your balance will be reduced by the amount of each purchase you make. If any purchase takes you over your available funds or the card limits in force from time to time and set out in condition 17 of the General Terms of Service (e.g. ATM withdrawal limit) the transaction will be declined.

**3.6** You can use the card to make purchases in-store, via the internet or over the phone. The card can be used to obtain cash internationally through ATMs in countries other than Singapore. There is no cash back facility. This is not a debit card supported by a bank account, and is not in any way connected to a bank account. It is also not a guarantee card, charge card or credit card. You will not earn any interest on any funds loaded on to the card. You must not use the card for:

- transactions for cash (other than applicable ATM withdrawals) including cash back, cash from a bank, money orders, or
- any illegal purposes.

**3.7** We may stop, suspend or restrict your card or PIN on reasonable grounds relating to:

- the security of your card,
- card number or PIN, and
- the suspected unauthorised or fraudulent use of your card or PIN.

We will, if possible, inform you before stopping, suspending or restricting your card or PIN that we intend to do so and the reasons for doing this. If we are unable to do so then we will inform you immediately afterwards. The requirement to inform you does not apply where it would compromise reasonable security measures or it would be unlawful to do so.

**3.8** We are not responsible for the quality, safety, legality, or any other aspect of any goods or services purchased with the card. We are not liable for the failure of any merchant to honour the card.

**3.9** We will not issue the card under these terms and conditions to anyone under the age of 18 years old.

## Transactions

**4.1** You agree that any use of your card, card number or PIN constitutes your authorisation and consent to a transaction.

**4.2** You cannot stop a transaction after it has been transmitted to us by giving your consent to the transaction, or once you have given your consent to the supplier for a pre-authorised payment.

**4.3** We may refuse a transaction or suspend or terminate the right to top up your card. We may do this if the relevant phone or computer link is busy. We may also do this if:

- transaction might take you over your available funds on the card; or
- a transaction might take you over any of your card limits; or
- we reasonably believe that we need to do so to keep to the rules of the payment system under which your card is issued, or
- we reasonably believe that there are needs to do so to comply with any law or as a matter of good practice.

### **4.4** Pre-authorisation holds

When you use your card to pay for goods or services, certain merchants may ask us to authorise the transaction in advance and may estimate its final value (for example, for car rentals, hotels or automated fuel dispensers). Where a merchant seeks an authorisation, we may place a temporary hold on your Revolut card of up to \$175USD (or Singapore dollar equivalent). Until the transaction finally settles, the funds subject to the temporary hold will not be available to you for other purposes. We will only charge your Revolut card for the correct amount of the final transaction, and we will release any excess amount when the transaction finally settles.

## Foreign currency transactions

**5.1** The card can be used for transactions that are not in the currency of the card ("Foreign Currency").

**5.2** If you make a Foreign Currency transaction, we will change the amount into the currency of the card at a competitive rate of exchange that is provided by financial exchanges.

**5.3** Exchange rates may change. Please refer to our General Terms of Service for more information.

## Checking your balance and reviewing transactions

**6.1** To check the available balance on your card, you can use the Revolut mobile application.

**6.2** Using the login credentials you provided, you can access your transaction data via the Revolut mobile application.

**6.3** You can review your transaction data in the form of statements either per individual transaction or via monthly statements, either option is available to you within the Revolut mobile application.

## When your card expires

**7.1** The card's expiry date is printed on the card. You must not use the card after its expiry date and you will not be able to reload it.

**7.2** If you have used your card in the period of two weeks before its expiry date we will send you an email to inform you that we will automatically transfer the outstanding balance to a new card. You must tell us if you do not want your card to be renewed. To do this, contact us via the in-app support chat function in the Revolut mobile application.

**7.3** If you renew your card in any circumstances prior to your card's expiry date, this agreement will continue to apply.

**7.4** If you request for your card to not be renewed or do not request a replacement, you will not be able to use your card after its expiry date. You can redeem any outstanding balance on the card up to 6 years after the expiry date by following the process in condition 8. If any balance remains on the card for more than 6 years after the expiry date, it will not be refunded.

## Redemption

**8.1** You can redeem all or part of your balance up until the date that is 6 years after the expiry date shown on your card. We will transfer any redeemed funds into a bank account which is in your name. We may request proof from you of the account name.

# Liability

**9.1** You must always make sure that you:

- sign your card as soon as you receive it and keep it safe;
- do not reveal your PIN and never write down your password(s), PIN or any security information you have given us unless you do this in a way that would make it impossible for anyone else to recognise any of that information; and
- only release the card, card number or PIN to make (or try to make) a transaction.

**9.2** If your card is lost or stolen or someone else finds out the PIN or if you think your card, card number or PIN may be misused, you must;

- without undue delay, pause the card within your Revolut mobile application. You can also permanently cancel the card via the mobile application. If you do not have access to the mobile application, call us without undue delay on +65 800 852 6318 (we have a 24 hour service) so that we can disable your card and PIN;
- stop using the card, card number or PIN immediately. If you find the card after you have temporarily pause it, you can re-enable it via the app and continue using it. If you find the card after you have reported it permanently lost, stolen or misused, please cut it up and dispose of it.

**9.3** If your card is lost or stolen, you can order a replacement via the Revolut mobile application. We will charge a fee for replacement cards, although we may choose to waive the fee for the first replacement. For more information please refer to the [General Terms](#).

**9.4** You may not be liable for any use of the card, card number, PIN or mobile application by another person who does not have your permission to use it or if it is lost, stolen or destroyed, and you have informed us of such events unless:

- you agreed to that person having your card, card number, PIN or mobile application credentials, or through gross negligence or carelessness, failed to comply with condition 9.1, in which case you may be liable for any use that occurs before you tell us in accordance with these terms and conditions, or
- you acted fraudulently then, to the extent permitted by law, you may be liable for misuse of the card, card number, PIN or mobile application.
- you may only be liable to a maximum of S\$60 resulting from transactions arising from the use of a lost or stolen card or from the misappropriation of the payment instrument where you as the cardholder has failed to keep security features of the card safe. The S\$60 liability limit is applicable to each instance of loss, theft or misappropriation and not each transaction.

**9.5** If you're due a refund for an unauthorised transaction, we'll make reasonable endeavours that you receive this no later than the end of the next Business day.

**9.6** If your card is used without your permission, or is lost, stolen or if you think the card may be misused, we may disclose to law enforcement agencies any information which we reasonably believe may be relevant.

**9.7** We will not be liable for:

- any abnormal or unforeseeable circumstances outside our reasonable control (for example, a failure of computer systems which happens for reasons outside our reasonable control or any industrial action which happens for reasons outside our reasonable control) and if such circumstance(s) prevents us from providing the usual service;
- any person refusing to accept or honour (or delays in accepting or honouring) your card, card number or PIN, or
- any cash dispenser failing to issue cash. We will not be liable for the way in which you are told about any refusal or delay.

**9.8** In case of errors or disputes about transactions, please contact us using the Revolut mobile application.

## Altering these terms and conditions

**10.1** These Terms may be amended unilaterally by us, by providing you with one month's notice. These changes will be deemed to have been accepted by you where you do not, before the proposed date of the entry into force of the changes, notify us to the contrary. If you do notify us to the contrary, your notification will be deemed to be a notice that you wish to close your Revolut Account and terminate these Terms on the date upon which the changes are to take effect.

**10.2** Where an amendment to the Terms is required by law or relates to the addition of a new service, extra functionality to the existing Service, a reduction in the cost of the Services or any other change which neither reduces your rights nor increases your responsibilities, the amendment may be made without prior notice to you and shall be effective immediately.

**10.3** If we change these terms and conditions, the new terms and conditions will be available [here](#) from the date the change takes place.

**10.4** You will be deemed to have accepted any change to these terms and conditions unless you notify us of any objection before the proposed date of the change.

**10.5** Between receipt of the notice and the proposed date of change, if you notify us that you do not accept the change, this agreement will terminate immediately and subject to condition 8.1 you can redeem your total balance at that time without charge.

## Cancellation rights

**11.1** If you change your mind about having the card, you can cancel it at any time without charge.

**11.2** We will refund any balance remaining in your Revolut Account. Once your Revolut Account is closed we will only return your funds in the currency of the country you live in.

## Ending this agreement

**12.1** We may terminate this agreement at any time. Unless there are exceptional circumstances we will give you one month's prior written notice.

**12.2** You can terminate this agreement by contacting us via our in-app support chat function.

**12.3** If you do not redeem your full balance within 6 years of your card's expiry date, this agreement terminates.

## General

**13.1** By entering into this agreement you agree that we may use your information in accordance with the 'How we use your information' section of these terms and conditions, as set out in condition 16.

**13.2** You must provide us with an email, postal address and phone number and let us know of any changes.

**13.3** We may transfer our rights or obligations under this agreement or arrange for any other person to carry out its rights or obligations under this agreement. You may not transfer any of your rights or obligations under this agreement.

**13.4** We can delay enforcing its rights under this agreement without losing them.

**13.5** If we cannot enforce any paragraph, condition or part of a paragraph or condition under this agreement, it will not affect any of the other paragraphs, conditions or the other part of the paragraph or condition in this agreement.

**13.6** These Terms shall be governed by the laws of Singapore and any claim or dispute arising out of or in relation to these Terms shall be subject to the non-exclusive jurisdiction of the courts of Singapore.

## Payment service information

**14.1** This condition 14 only applies if the supplier's (to whom payment is being made to using your card/ card details) bank/ payment account is located within Singapore and the card payment services being carried out are transacted in Singapore Dollars.

**14.2** We will ensure that a transaction you make is credited to the supplier's bank/ payment account, or that returned funds following redemption or cancellation are credited to your bank/ payment account within these timescales:

- For a Transaction carried out using your card and/or card details in a currency other than Singapore Dollars or a Transaction involving more than one currency: By at least the end of the 7th business day following the day on which the transaction order is received
- For any other Transaction: By at least the end of the 7th business day following the day on which the transaction order is received

**14.3** If you use your card or provide your card details to a supplier to make a transaction before you know the amount which is going to be charged to your card, we will not block funds on your card unless you authorise the exact amount to be blocked. This could be the case for payments you make at hotels for example. We shall release any blocked funds in accordance with this condition 14.3 without undue delay as soon as we are aware of the exact amount of the payment transaction and immediately after receipt of the relevant payment order.

**14.4** On receipt of such a request under condition 14.3, we may require you to provide us with the information to ascertain whether the conditions in condition 14.3 have been met. Within 10 business days of receiving a request from you under condition 14.3 or of receiving any additional information required under this paragraph, we will provide a refund or justify why we are refusing the request.

**14.5** We are liable for the correct execution of the transaction unless we can prove that the transaction was received by the supplier's bank/ payment account, in which case the supplier's bank/ payment service provider is liable to the supplier. You may request that we make immediate efforts to trace an incorrectly executed transaction and notifies you of the outcome.

**14.6** When a supplier initiates a transaction, it is the supplier's bank/ payment service provider which is liable for the correct transmission of the relevant details to us. If the supplier's bank/ payment service provider can prove that it is not responsible for a transaction which has failed or has been incorrectly executed, we will be responsible to you.

**14.7** If we are responsible for an incorrect amount of a transaction being deducted from your balance, we will correct the error. If we are responsible for a transaction being deducted from your balance which you did not authorise, we will refund the amount of the transaction to your balance and treat the transaction as if it had never occurred. You must inform us of an unauthorised or incorrect transaction as soon as possible and in any event no later than 13 months after the debit date. If you do not do so, we may not be liable.

**14.8** We are not liable if you incorrectly identify the supplier under a transaction. In such a case, we will make reasonable efforts to recover the funds involved.

**14.9** We can return money paid to your Revolut Account by mistake, however, if you don't think a payment made to you from a payment service provider in Singapore was a mistake, we may



also be allowed to share your personal information with the paying payment service provider so that you can be contacted directly. This is because we are required to cooperate with other payment service providers and share all relevant information in order to assist with tracing money which is sent to the wrong person.

**14.10** If you are able to make payments directly from your Revolut Account to another person and if a payment you asked us to make within Singapore arrives later than it should have, you can ask us to contact the receiving bank and ask them to treat it as if it was made on time.

## Complaints and how to contact us

**15.1** If you wish provide feedback or seek assistance for any reason connected to these terms and conditions, please do so via the in-app support chat function or by sending an email to [feedback@revolut.com](mailto:feedback@revolut.com). If you wish to make a complaint, you may either utilise the in-app support chat function or send us an email at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com). You should clearly indicate that you are wishing to make a complaint to us. We have procedures in place to make sure that we handle your complaint fairly and quickly. For more information please refer to the [Complaints Policy](#) and [General Terms](#).

**15.2** We will try to resolve any complaints you have about your Card or the service we provide to you within 14 Business days of receiving your complaint and in exceptional circumstances, within 35 Business days (and we will let you know if this is the case).

**15.3** If after having received our final response you are still unhappy or not satisfied, you may, if your complaint falls within the jurisdiction of the Consumer Association of Singapore, be able to take your complaint to the Consumer Association of Singapore (CASE), details of which are available [here](#). You can also call the CASE on 6100-0315 or write to: Consumer Association of Singapore, 170 Ghim Moh Road #05-01 Ulu Pandan Community Building Singapore 279621.

## How we use your information

**16.1** We will search your record at credit reference and fraud prevention agencies. These searches are to check your identity and we do not carry out full credit reference checks or credit scoring for this purpose. We will use an automated decision-making system to assess your application and verify your identity.

**16.1A** If we are unable to verify your identity adequately, we may ask you to provide some documentary evidence to help confirm your identity and address.

**16.2** Credit reference agencies may check the details you supply against any particulars on any database (public or otherwise) to which they have access. An unrecorded enquiry will be made. An unrecorded enquiry is a search that was not made for lending purposes. It cannot affect your credit rating or score when you apply for credit. It is not seen by other lenders. It is included on your credit report so you know the search was made but does not affect your credit rating, or score, when you apply for credit.

**16.3** If you give us false or inaccurate information and we identify fraud, we will record this with fraud prevention agencies. Law enforcement agencies may access and use this information

- The fraud prevention agencies will share records with other organisations. We and other organisations may access and use the information recorded by fraud prevention agencies overseas.
- Please contact us via the Revolut mobile application if you would like details of those credit reference and fraud prevention agencies. You have a legal right to these details.
- You have certain rights to receive a copy of any information we hold about you. Please contact us via the Revolut mobile application. We may charge you for this service.

**16.4** Some information held by credit reference and fraud prevention agencies will be disclosed to us and other organisations in order to prevent fraud and money laundering, by checking applications for credit, credit-related or other facilities, proposals and claims for all types of insurance, job applications and employee records, and to verify your identity.

**16.5** The information held by these agencies may also be used for other purposes for which you give your specific permission or, in very limited circumstances, when required by law or where permitted under the terms of the *Personal Data Protection Act 2012*.

**16.6** When you have an agreement with us we may use the following types of information about you:

- information you give us or we already hold about you, including any phone number you call us from, which we may record;
- information available about your usage or configuration of your mobile device, including the presence of other applications, unique device-identifying information, and any identifying cellular network, IP, wifi or bluetooth data;
- information you give us explicit permission to access from your mobile device, including your address book, photos, geolocation, data from your cameras or microphones (You may choose not to give permission to share this data, but it may restrict the usage of certain features of the mobile application);
- information from any social network or other online accounts that you choose to share with us;
- information we receive when making a decision about your application or agreement, including information we receive from enquiries and searches made in your name with credit reference and fraud prevention agencies;
- information (including details of payments and transactions) we may hold about any managed account or policy which you hold with or through us, and
- information we receive from anyone who is allowed to provide us with information about you.

**16.7** We will process, use, manage, control, release and record information about you to:

- search credit reference and fraud prevention agencies' records (including information from overseas) to manage your account;

- manage your accounts and policies, and manage any application, agreement or correspondence you may have with us;
- carry out, monitor, analyse and improve our business;
- contact you by post, by phone or in another way about other products and services which we consider may interest you – unless you tell us that you prefer not to receive direct marketing;
- fight fraud, money-laundering, terrorism and other crimes, and
- keep to any laws or regulations in any country.

**16.8** We may reveal information about you:

- to any person working for us or our co-brand partner(s);
- to fraud prevention agencies;
- to any organisation which backs any of our products which you hold;
- to any payment system under which we issue your card;
- if a payment is processed through a worldwide payment system, to certain authorities in order to detect and prevent terrorism (including authorities outside the UK and Singapore);
- to any person to whom we transfer any of our rights or obligations under any agreement we may have with you; and
- to anyone you authorise us to give information about you to.

**16.9** Processing your information, as described above, may involve sending it to other countries outside of Singapore including the EEA or United States of America. In such circumstances we are responsible for making sure that your information continues to be protected.

**16.10** We will keep information about you for only as long as we need to or is required to meet legal obligations.

## Contacting you in an emergency

**17.1** We may need to contact you urgently if we suspect or find fraudulent activity has occurred on your Revolut Account (provided we are not prohibited from doing so by law) or if we suffer a security threat. To do so, we may (for example) send you a text message instead of calling or emailing you, if we think this is the quickest way to contact you. When we contact you, we will also give you information on how you can minimise any risk to your Card depending on the nature of the security threat.

**17.2** We'll use the same contact details which you have already provided us with when contacting you. You must inform us immediately if your personal details or contact information change.