

Rewards and Shops Terms

1. Why this information is important

These terms and conditions (the "Terms") govern the relationship between you and Revolut Technologies Singapore Pte Ltd (UEN 201721013G) ("Revolut", "we", "our" or "us") in respect of our rewards service ("Rewards") and shops service ("Shops"). They apply whenever you use Rewards or Shops in the Revolut app. These Terms apply in addition to any other terms and conditions that apply to you as a customer of Revolut, including the [Personal Terms](#), and the [Fees and Charges Section](#). However, just so you know, Rewards and Shops are both unregulated services.

2. What are Rewards and Shops?

Rewards provides 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 can 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 SGD250.

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 (or currency equivalent).

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).

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

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

Any Shops Cashback should be paid into your Personal account within 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 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, cancelled or refunded the purchase (or the Merchant has);
- breached these Terms or any other terms and conditions you've agreed with us or another Revolut group company;
- abused our Rewards or Shops services; or

- caused us, or another Revolut group company, 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. We have commercial relationships with some, but not all, Merchants. This means we may fund a cashback or discount for a merchant without any association to them. Just to clarify, Revolut is not a “trader” or otherwise 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. Not happy about the Rewards or Shops product?

If you’re not happy about the service you’ve received in relation to Rewards or Shops, we will do our best to make things right where it’s within our control. If you have a complaint about Rewards or Shops, please reach out to Support and let them know you want to make a complaint against Revolut as the provider of Rewards and Shops. We’ll look into your complaint and try to resolve things via email as soon as we can.

10. Some legal bits and pieces

1. We can change these Terms without advance notice but we’ll try to let you know in advance if we can.
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 Shops or Rewards products if, in our reasonable opinion, the products are being abused or may negatively affect Revolut’s goodwill or reputation. 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. We might provide a translation of these Terms. If we do, the translation is for reference only and the English version will apply.
6. The laws of Singapore apply to these Terms. If you want to take legal action against us in the courts, only the courts of Singapore can deal with any matter relating to these Terms.
7. 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.
8. For Rewards and Shops, we will 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. We need to do this to be able to provide you

with the Rewards or Shops Cashback under these terms and conditions. For information about how we process your personal data, please refer to the [Customer Privacy Notice](#).