

## What is the Buyer Protection Policy?

As described in our Retail and Business terms, Revolut customers can use “Pay with Revolut” to make payments to businesses for purchases. This feature is only available where the business has signed up for it.

When you make a purchase of an eligible product using “Pay with Revolut”, you are protected by this Buyer Protection Policy. You will be purchasing an eligible product when you make the purchase using “Pay with Revolut” and see the “Buyer Protection Policy” mentioned at the checkout.

You are not protected for any other payment. This means you are not protected just because you make a payment using your Revolut account. For example, you are not protected just because you use your Revolut card or make a payment from the Revolut app.

Both Retail and Business customers can be covered by this Buyer Protection Policy. If a Business customer uses Pay with Revolut to make a payment to someone else, they will be acting as a buyer and so will be covered. If a Business customer uses Pay with Revolut to accept a payment from someone else, they will be acting as a seller and so will not be covered.

There is no cost to use our Buyer Protection Policy and no fees are associated with it.

Our Buyer Protection Policy is not a warranty, guarantee or insurance. It is just a mechanism by which we ask sellers to agree to refund you in certain circumstances, if we decide that those circumstances are met. If the seller is unable to refund you (for example, because they are bankrupt, or do not have sufficient funds), we will not refund you ourselves and you will have no claim against us.

The Buyer Protection Policy does not affect your other legal rights against the business (or against us). It is just an additional service we ask sellers to provide to protect you when you make a purchase using Pay with Revolut. If you are unhappy with our decision on your claim, you are still able to pursue these other rights, but you agree that our decision under the Buyer Protection Policy is final and cannot itself be challenged and that we do not need to provide reasons for it.

## What does the Buyer Protection Policy cover and not cover?

As described in our Retail and Business Terms, you can make Instant Transfers to some business via “Pay with Revolut”. When you do, you’ll be protected for each individual purchase by this Buyer Protection Policy, if the purchase is eligible.

An eligible purchase is any purchase made by Pay with Revolut, except: anything not delivered by a tracked courier or postal service or delivered electronically, real estate, vehicles, businesses, financial products, commodities, investments, anything that can be used like cash,

anything custom made, gambling or games of chance, donations, or any purchase involving a transaction which is prohibited by our relevant terms and conditions.

This Buyer Protection Policy allows you to make a claim if you make an eligible purchase and one of the following two things happens. You cannot make a claim for anything else:

- what you purchased is not delivered; or
- what you purchased was delivered to you but was materially different to what the business said it would be.

## How we decide if your purchase has been delivered or not

We will decide whether or not a purchase has been delivered, at our sole discretion. Our decisions are final and we will not provide reasons for them. If you disagree with our decision, you can still pursue any legal rights you have against the seller.

As an indication, we will generally consider your purchase to have not been delivered if the seller cannot provide proof delivery or if you can provide us with positive evidence of the delivery failing (e.g. a tracking receipt showing it was not delivered). However, there may be reasons why we decide your purchase has still been delivered.

This policy does not cover you for any loss after delivery (e.g. if the purchase is delivered to, but taken from, your doorstep).

## How we decide if your purchase is materially different or not

We will decide whether or not a purchase is materially different to what the business said would be, at our sole discretion. These decisions are final and we will not provide reasons for them. If you disagree with our decision, you can still pursue any legal rights you have against the seller.

As an indication, we will generally consider your purchase to be materially different to what the business said it would be if it bears no resemblance to the description provided by the business. This means something more than a criticism about the quality of the purchase or your satisfaction with it. For example, if you purchased a flying car:

- you would not be covered if you didn't think it flew fast enough or suffered turbulence, but you would be covered if it didn't fly at all;
- you would be covered if it had been described as new but was used;
- you would be covered if it was damaged during delivery; or
- you would be covered if it had been described as genuine but was counterfeit.

If you claim that a purchase is materially different to what the business said it would be, we may require you to return it and provide proof that you have before advancing your claim.

## What are the time limits for making claims and how do I make them?

You must try and resolve any issues with the seller you have made your purchase from first. They are best placed to return, replace or refund your purchase (and hopefully will be able to do so more quickly than a Buyer Protection Policy claim takes to process). We will ask you for evidence that you have done this before advancing your claim.

However, if you still have issues, you can make any claim under the Buyer Protection Policy. These claims must be made within 60 days of your purchase. You are not protected if you make a claim after this.

To make a claim, contact us via chat in the Revolut app and tell us you want to make a claim under the Buyer Protection Policy. We will ask you for evidence that you have contacted the business, for evidence of non-delivery (if your claim is for non-delivery) and may ask you for other evidence to support the claim. We may also contact the seller and ask them to provide evidence too.

Once we have all the required evidence, we will then review your claim.

We will aim to make a decision on your claim within 40 days (but this can take longer if there are delays in you providing information to us). We'll let you know the outcome via chat in the Revolut app (but we will not provide reasons for our decision). The outcome will be one of the following two things:

- Your claim will be accepted and the full amount of the Pay with Revolut transaction will be refunded.
- Your claim will not be accepted and you will not be refunded at all.

Our review will result in us making a decision, in our sole discretion, about whether your purchase was not delivered or was delivered but was materially different to what the business said it would be, for the purposes of this Buyer Protection Policy. These decisions are final. If you disagree with our decision, you can still pursue any legal rights you have against the seller. However, you agree that our decision under the Buyer Protection Policy is final and cannot itself be challenged and that we do not need to provide reasons for it.

You also agree that this Buyer Protection Policy is a mechanism by which you can make a claim against a seller, not against us. Nothing in this Buyer Protection Policy gives you a right to make a claim against us in respect of any purchase.

## Refunds for Merchant Initiated Payments

Merchant Initiated Payments made using Pay with Revolut are collected from your account based on a consent you have given in the past. If you think a Merchant Initiated Payment has been taken from your account in error, you can ask us to refund it within 8 weeks of it being paid. To receive a refund, you must prove to us that the amount of the Merchant Initiated Payment was more than what it was reasonable for you to expect (taking into account any previous spending pattern and relevant circumstances). We will let you know if your refund is successful within 10 business days.

