

PAYSAFE CARDHOLDER TERMS

1. INTRODUCTION

- 1.1 These Card Terms and Conditions form the agreement between you and Paysafe Financial Services Limited (“Paysafe”) in relation to the use of Revolut Cards.
- 1.2 Paysafe will issue a Revolut Card(s) to enable a User(s) to give instructions to Revolut to make Revolut Card Transactions from a linked Revolut Wallet issued to you by Revolut, including to pay merchants that accept cards displaying the MasterCard symbol.
- 1.3 Revolut Cards and these Card Terms and Conditions are personal to you. You may not transfer your Revolut Card or your rights and obligations under these Card Terms and Conditions to anyone else. You may however authorise other people to be Users, with you being responsible for the use of their Revolut Cards, on the basis of these Card Terms and Conditions.
- 1.4 The definitions in Schedule 1 of the Revolut General Terms of Service will also apply to these Card Terms and Conditions.
- 1.5 The processing of your data by Paysafe is governed by Paysafe’s privacy policy which can be found [here](#). By accepting these Card Terms and Conditions, you also agree to the terms of Paysafe’s privacy policy.

2. CARD USERS

- 2.1 You can apply to Paysafe to issue a Revolut Card to you or to another person you wish to authorise as a User, so long as they are at least 18 years old and a resident of a country within the European Economic Area or such other countries as Paysafe (or Revolut acting on behalf of Paysafe) may notify you of from time to time.
- 2.2 Paysafe will consider your application for a Revolut Card, and if Paysafe accepts it, it will issue you or the User a Revolut Card in your or the User’s name (as appropriate) together with instructions on how to activate it.
- 2.3 You are responsible for each User’s use of their Revolut Card (this includes you being responsible under the Revolut General Terms of Service for Revolut Card Transactions made by a User using their Revolut Card and any applicable fees and charges provided for under those General Terms of Service).
- 2.4 You must accordingly ensure that each User is aware of the provisions set out in these Card Terms and Conditions and complies with them when using their Revolut Card. Please see clause 14.1 on how to obtain copies of the Card Terms and Conditions, and a link to them will be provided in the materials sent with a Revolut Card to a User.
- 2.5 When a User uses a Revolut Card to make a Revolut Card Transaction, the value of the Revolut Card Transaction plus any applicable fees will be deducted by Revolut from the balance on your Revolut Electronic Money Account in accordance with the Revolut General Terms of Service.

3. SIGNING AND ACTIVATING A CARD

3.1 A User must sign a Physical Revolut Card as soon as they receive it and must activate the Physical Revolut Card in order to be able to use it. Activation instructions are set out on the packaging that the Physical Revolut Card is attached to and also in the Revolut App.

3.2 A Virtual Revolut Card can be used immediately upon receipt and does not need to be activated.

4. USING A CARD

4.1 A Revolut Card is linked to a Revolut Electronic Money Account within your Revolut Account, and so is known as a “prepaid” card (and not as a credit card, charge card or debit card).

4.2 Users can use a Physical Revolut Card to:

(a) purchase goods and services at any merchant displaying the MasterCard acceptance symbol; and

(b) withdraw cash at any cashpoint displaying the MasterCard logo.

4.3 If there aren't enough funds in a Revolut Electronic Money Account to cover the total cost of goods or services a User wishes to buy using a linked Revolut Card, they may find that some merchants don't allow spreading the cost across multiple payment methods such as another payment card or cash and may require use of an alternative means of payment to cover the total cost.

4.4 For information on the following areas, please see the following clauses of the Revolut General Terms of Service:

(a) how to authorise a Transaction and withdraw authorisation – clauses 9.1;

(b) the receipt and processing of Transactions – clauses 8, 9, 10, 11, 12;

(c) spending and Transaction limits – clause Schedule 2;

(d) fees, charges and exchange rates – clauses 13, 14, 16, and Schedule 2;

(e) how information relating to Cards and your Account will be made available to you through the Revolut App – clauses 7.1 – 8.1; and

(f) liability for any unauthorised or incorrectly executed Transactions and when you might be able to claim a refund – clauses 9.3 – 9.7.

5. PAYSAFE'S RIGHT TO SUSPEND OR CANCEL A CARD

5.1 Paysafe may at any time suspend or cancel a Revolut Card if:

(a) the Revolut Card has been lost or stolen;

- (b) Revolut or Paysafe is concerned about the security of the Revolut Card or your Revolut Electronic Money Account;
- (c) Revolut or Paysafe suspect the Revolut Card is being used in an unauthorised or fraudulent manner;
- (d) Paysafe is required to do so to comply with the law; or
- (e) Paysafe is requested to do so by Revolut on the basis of their rights under the Revolut General Terms of Service.

5.2 If Paysafe suspends or cancels a Revolut Card in accordance with clause 6.1 above, Paysafe will inform the User giving its reasons:

- (a) as soon as it can before doing so; or
- (b) immediately afterwards,

provided this is legally permitted and does not compromise reasonable security measures.

5.3 In such circumstances, you must ensure that you or a User stops using the Revolut Card and in accordance with Paysafe's instructions either returns it to Paysafe or destroys it. If after further investigations Paysafe believes that the relevant circumstances no longer apply or exist, then Paysafe will, as appropriate, either direct Revolut to re-activate the Card or will issue a replacement Card.

6. KEEPING CARDS SAFE

6.1 You must ensure that:

- (a) all Users keep their Revolut Cards safe;
- (b) as a Revolut Card is personal to the User it is issued to, it is not given to anyone else to use; and
- (c) each User takes all reasonable precautions to prevent misuse of their Revolut Card.

6.2 Each User will receive a Card PIN for their Revolut Card from Revolut. You must ensure that:

- (a) all Users keep the Card PINs for their Revolut Cards safe;
- (b) when it is received, the User memorises the Card PIN and then destroys the Card PIN mailer; and

- (c) the User keeps the Card PIN secret at all times and does not disclose it to anyone including friends, family, merchant staff or customer services.

6.3 If you or a User suspects that someone else knows the Card PIN, you must ensure that you change the Card PIN. If you or a User forgets a PIN it can be accessed when logging on to the Mobile App.

7. PAYSAFE'S LIABILITY

7.1 Paysafe will not be liable to you or any User for any loss arising from:

- (a) a merchant refusing to accept a Revolut Card;
- (b) any breach by Paysafe of these Card Terms and Conditions due to abnormal or unforeseen circumstances beyond Paysafe's reasonable control, which would have been unavoidable despite all of Paysafe's efforts to stop it;
- (c) Paysafe suspending or cancelling a Revolut Card or refusing to issue or replace a Revolut Card in accordance with these Card Terms and Conditions;
- (d) Paysafe's compliance with any applicable laws and regulations;
- (e) loss or corruption of data unless caused by Paysafe's willful default/wrongdoing;
- (f) Revolut not authorising a Transaction that you or a User attempt to make using a Revolut Card; or
- (g) Revolut suspending, restricting or cancelling your Revolut Electronic Money Account or Revolut Account.

7.2 Paysafe will not be liable for the goods or services that a User purchases using a Revolut Card.

7.3 Where a Card is faulty Paysafe's liability shall be limited to replacement of the Revolut Card.

7.4 Nothing in these Card Terms and Conditions will exclude or limit Paysafe's liability for death or personal injury or to the extent that it cannot otherwise be limited or restricted by law.

8. LOST OR STOLEN CARDS

8.1 If you or another User believe that a Revolut Card has been lost, stolen or misused you must follow the procedure set out in clause 18.2 of the General Terms of Service.

8.2 Paysafe may also require you or the User to provide details in writing; and, at Paysafe's reasonable request, you must help, and must ensure that the User helps, Paysafe and its agents or any enforcement agency in investigating the matter.

- 8.3 If you or a User report a Revolut Card as lost or stolen, Paysafe will cancel it (and may issue a new one, for which a fee may apply, in accordance with clause 12). If you or a User find the Revolut Card after you have reported it lost, stolen or misused, you must ensure that you or the User destroys it.

9. EXPIRY OF A CARD

- 9.1 A Revolut Card is valid for a period of 36 months from the date of its issue to the expiry date that is printed on the front of the Revolut Card unless its use is terminated earlier in accordance with these Card Terms and Conditions. Once a Revolut Card has expired, it cannot be used to make any Transactions.

- 9.2 Paysafe reserves the right to decline to issue a new Revolut Card if:

- (a) Revolut or Paysafe is concerned about the security of the Revolut Card or your Revolut Account;
- (b) Paysafe is required to do so to comply with the law; or
- (c) Paysafe is requested to do so by Revolut on the basis of their rights under the General Terms of Service.

10. REPLACEMENT CARDS

- 10.1 If asked to, Paysafe may replace a lost, stolen or damaged Revolut Card, in which case a fee may apply (see Schedule 2 of the General Terms of Service). You or the User may be asked to provide Paysafe with the Revolut Card number of the damaged Revolut Card and other information Paysafe may need to identify you or a particular User.

- 10.2 Paysafe reserves the right to refuse to issue a replacement Card if:

- (a) Revolut or Paysafe is concerned about the security of the Revolut Card or your Revolut Account;
- (b) Paysafe is required to do so to comply with the law; or
- (c) Paysafe is requested to do so by Revolut on the basis of their rights under the General Terms of Service.

11. YOUR CANCELLATION RIGHTS

- 11.1 You may cancel a Card:

- (a) up to 14 days after it is received, without having to give Paysafe any reason, by contacting customer services via the Mobile App. Paysafe will not charge you a cancellation fee. Paysafe may ask you to confirm your wish to cancel in writing. This will not entitle you to a refund of any Revolut Card transactions made using

the Revolut Card (authorised or pending) or charges incurred in respect of such Transactions; or

- (b) at any time for any reason, in which case a cancellation fee may apply (see Fees and Limits Summary for details).

11.2 You may terminate these Card Terms and Conditions:

- (a) without charge, at any time if you do not wish to accept a change Paysafe has notified you that it intends to make to these Card Terms and Conditions (see clause 15 below); or
- (b) at any time for any other reason, in which case if you terminate within the first 12 months of agreeing to these Card Terms and Conditions, a cancellation fee may apply.

11.3 To cancel a Revolut Card please contact customer services and Paysafe will block the Revolut Card straight away so that it cannot be used. Once you request that a Physical Revolut Card is cancelled you must ensure that you or the User destroys it by cutting it in half through the chip and magnetic strip.

11.4 You will be responsible under the General Terms of Service for any Revolut Card transaction you or a User has made (and any applicable fees and charges incurred) before you cancelled the Revolut Card, unless those terms and conditions provide otherwise.

12. PAYSAFE'S RIGHTS TO CANCEL A CARD AND TERMINATE THESE TERMS AND CONDITIONS

12.1 Paysafe can terminate these Card Terms and Conditions (and so also cancel any Revolut Cards) at any time by giving you two months' written notice before doing so.

12.2 Paysafe may terminate these Card Terms and Conditions (and use of the Revolut Cards) immediately if:

- (a) you or a User has broken an important part of these Card Terms and Conditions or repeatedly broken any of these Card Terms and Conditions; or
- (b) Paysafe has reason to believe that you or a User has used or intends to use a Card for fraudulent or other unlawful purposes.

12.3 Paysafe will let you know if it terminates these Card Terms and Conditions (and use of Revolut Cards) if Paysafe is legally permitted to do so.

12.4 Termination of the General Terms of Service will also terminate these Card Terms and Conditions, and notice to terminate them will also be notice to terminate these Card Terms and Conditions (and use of Revolut Cards).

12.5 These Card Terms and Conditions and any Revolut Cards issued to you or a User will be terminated and cancelled in the event of your death.

13. PAYSAFE'S RIGHT TO CHANGE THESE CARD TERMS AND CONDITIONS

13.1 Paysafe may from time to time need to change these Card Terms and Conditions. Paysafe can anticipate some of the reasons why it would be fair for Paysafe to do this, and has listed them below, but may in the future also want to make changes for other reasons.

13.2 Paysafe may make a change to these Card Terms and Conditions for any of the following reasons, with any change being a reasonable and proportionate response to a change that is affecting Paysafe or that Paysafe reasonably thinks will affect it:

- (a) because of a change in legal or regulatory requirements, for example if Paysafe has to change requirements for keeping your Revolut Card or Account safe to meet new security standards set by law;
- (b) if the change benefits you, for example when introducing new products or services or improving existing ones;
- (c) to reflect a change in Paysafe's costs of providing you with your Revolut Card, for example by introducing new fees or charges; or
- (d) in response to possible risks to the security of your Revolut Card or Revolut Account, for example by changing the security steps you need to follow when you access your Revolut Account or Revolut Card.

13.3 Paysafe may also make a change to these Card Terms and Conditions to respond to any other change that affects Paysafe, if Paysafe reasonably thinks it is fair to pass on the effects of the change to you, for example to reflect developments in digital payments. Any such change to these Card Terms and Conditions will be a reasonable and proportionate response to the change affecting Paysafe.

13.4 Paysafe may make changes for any other reason it cannot foresee, for example to respond to changes among competitors that affect how Paysafe wishes to deliver its services to you.

13.5 Paysafe will tell you at least two months before making any change. You can then tell customer services that you wish to cancel your Revolut Card and end these Card Terms and Conditions before the change takes effect, otherwise you will be treated as having accepted the change.

14. OTHER TERMS

14.1 You can ask Paysafe to send you a copy of these Card Terms and Conditions at any time by contacting customer services; or, you can print them from the Revolut website.

14.2 If any part of these Card Terms and Conditions is disallowed or found not to be effective by a court or regulator, the rest of them shall continue to apply.

- 14.3 Paysafe may choose not to enforce its rights against you and make this contractually binding against Paysafez by giving you a notice which expressly states that Paysafe has chosen to do so. In all other cases, if Paysafe chooses not to exercise its rights against you, it can still do so at a later date.
- 14.4 Paysafe may transfer its rights and obligations under these Card Terms and Conditions to another person by giving you two months' notice in writing. If Paysafe does this, your rights under these Terms and Conditions will not be affected.
- 14.5 English law will decide any legal questions about these Card Terms and Conditions, and about Paysafe's dealings with you with a view to entering into these Card Terms and Conditions. The courts of England and Wales can also deal with any legal questions connected with these Card Terms and Conditions.

15. INFORMATION ABOUT US

- 15.1 Paysafe is a company incorporated in England and Wales under company registration number 4478861, whose registered office is at Compass House Vision Park Chivers Way, Histon, Cambridge CB24 9BZ.
- 15.2 You can contact Paysafe at that address or through customer services.
- 15.3 Paysafe is authorised and regulated by the UK Financial Conduct Authority as an electronic money institution under firm reference number FRN 900015, and is a MasterCard scheme member.

16. HOW TO CONTACT US

- 16.1 If you have any questions or queries about your Revolut Card please contact customer services via the Mobile App.

17. COMPLAINTS

- 17.1 If you have any complaints or queries about your Revolut Card please contact customer services. You may request a copy of our complaints procedure at any time by contacting customer services.
- 17.2 If Paysafe does not resolve your complaint to your satisfaction within 8 weeks of receiving it, you may be able to refer it to the UK Financial Ombudsman Service who offer a free complaints resolution service. The Financial Ombudsman Service can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. For additional contact details you may visit their website at www.financial-ombudsman.org.uk. The UK Financial Ombudsman Service is available in a number of different languages and they can put you in contact with a translator if you need one.