

Complaints Policy

Pre-migration Policy for Revolut Bank UAB customers

If you are an Irish customer who signed up before the launch of Revolut Bank UAB branch in Ireland and were not yet migrated to the branch, here below is the Complaints Policy that applies to you.

How to make a complaint

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app. We can usually settle matters quickly this way. You'll probably need to give us the information below. If you prefer you can make your complaint using our online form. Or you can email us at formalcomplaints@revolut.com.

You'll need to tell us:

- your name and surname;
- the phone number and email address associated with your account;
- what the issue is when the problem arose;
- how you'd like us to put the matter right.

We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise. Irrespective of the above, you always have the right to approach the out of court dispute resolution authorities mentioned below in relation to any complaint about our service. You also have the right to apply to any competent court if you think we have breached the law.

If you're unhappy with our service, we'll try to put things right

We always do our best, but we realise that things sometimes go wrong.

If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. We will acknowledge receipt of your complaint within five business days of us receiving your complaint (unless we have already resolved your complaint to your satisfaction). Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint has been made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).

If the 35 business days have elapsed and your complaint is not resolved, we will inform you of this fact and of the anticipated timeframe within which we hope to resolve your complaint, as well as that you have the right to make a complaint to the authorities named below.

Out of court dispute resolution authority for complaints related to financial services

If you're unhappy with our resolution, you can refer your complaint to the relevant authority. The authority depends on which Revolut legal entity provided you with the product or service you're complaining about.

- **Complaints about regulated services provided by the Revolut Bank UAB (excluding Savings Vaults)**

If you're a customer of Revolut Bank UAB, most of the services are regulated and provided to you by the Revolut Bank UAB (see exceptions mentioned below) and its subsidiaries, such as: Revolut Insurance Europe UAB or Revolut Securities Europe UAB.

List of regulated services provided to personal account owners in the EEA:

- Current account services;
- Plus, Premium and Metal services;
- Promotions (Free Trials);
- Revolut <18;
- Demand deposit account services;
- Account switching;
- Credit services;
- Trading services (provided by Revolut Securities Europe UAB);
- Insurance services (provided by Revolut Insurance Europe UAB).

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB, Revolut Insurance Europe UAB or Revolut Securities Europe UAB, you can refer it to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers authorised in the Republic of Lithuania. Examination of the complaint at the Bank of Lithuania is free of charge.

Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their website.

The out of court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website. You can also rely on the mandatory consumer protection rules of the EEA country where you live.

- **Complaints about Savings Vaults provided by the Revolut Bank UAB**

If you are unhappy with how we have dealt with your complaint, you can refer it to the State Consumer Rights Protection Authority. In this case, the State Consumer Rights Protection Authority would act as an out of court dispute resolution authority dealing with your complaint related to Savings Vaults and arising out of the Savings Vaults Terms concluded between you and Revolut Bank UAB. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website [VVTAT](#).

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You also have the right to apply to any competent court if you think we have breached the law.

If your complaint relates to the deposit taking services provided by the Deposit Taking Bank under the Master Customer Agreement concluded between you and the Deposit Taking Bank, please follow the steps described in the Master Customer Agreement to complain.

- **Complaints about unregulated services provided by the Revolut LTD (UK)**

Revolut LTD might provide you with certain unregulated services, such as:

- Cryptocurrency;
- Precious Metals;
- Unregulated elements of the Stays product (booking process, property check-in and standard);
- Airport lounges;
- SmartDelay;
- Shops;
- Rewards.

As these services are not regulated by the Financial Conduct Authority, the Financial Ombudsman Service cannot get involved if you have a complaint.

- **Complaints about trading services provided by the Revolut Trading Limited**

If we didn't meet your expectations, you may refer your complaint to the UK's Financial Ombudsman Service free of charge. You can find their contact details here: [Financial Ombudsman Service: our homepage](#).

You can also refer to their consumer leaflet, detailing further information here: Our consumer leaflet: '[Want to take your complaint further?](#)'.

- **Out of court dispute resolution authority for complaints related to processing of personal data**

Data Protection-related complaints may be addressed to your [local data protection authority](#). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ([website](#)).

Post-migration Policy for Irish Revolut Bank UAB branch customers

If you are an Irish customer who signed up after the launch of Revolut Bank UAB branch in Ireland or you were already migrated to the branch, here below is the Complaints Policy that applies to you.

If you sign up to Revolut after the launch of our Irish branch, this version of our terms applies to you.

If you have signed up to Revolut before that and received an email from us about the transfer to the Irish Branch, this version of our Complaints Policy will apply to you from the date indicated in that email. If you would like to see the Complaints Policy that applies until then, please click [here](#).

How to make a complaint

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app. We can usually settle matters quickly this way. You'll probably need to give us the information below.

If you prefer you can make your complaint using our [online form](#). Or you can email us at formalcomplaints@revolut.com.

You'll need to tell us:

- your name and surname;
- the phone number and email address associated with your account;
- what the issue is;
- when the problem arose;
- how you'd like us to put the matter right.

We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise.

Irrespective of the above, you always have the right to approach the out of court dispute resolution authorities mentioned below in relation to any complaint about our service. You also have the right to apply to any competent court if you think we have breached the law.

If you're unhappy with our service, we'll try to put things right

We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. We will acknowledge receipt of your complaint within five business days of us receiving your complaint (unless we have already resolved your complaint to your satisfaction). We will provide you a case reference number that you can use in relation to your complaint until it is resolved or cannot be progressed any further.

- If your complaint relates to payment services, our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint is made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).
- If your complaint relates to any other regulated service, we will provide you with regular updates (at intervals no longer than 20 business days) regarding any progress we have made on your complaint. If your complaint has still not been resolved within 40 business days, we will try our best to tell you how much longer it will take. At that point, you can refer your complaint to an out of court dispute resolution authority (details below).

Within 5 business days of completing our investigation into your complaint, we will let you know the outcome. If you are unhappy with the outcome, you can refer the matter to the out of court dispute resolution authority (details below).

Out of court dispute resolution authority for complaints related to financial services

If you're unhappy with our resolution, you can refer your complaint to the relevant authority. The authority depends on which Revolut legal entity provided you with the product or service you're complaining about.

- **Complaints about regulated services provided by the Revolut Bank UAB branch in Ireland**

If you're a customer of the Irish Branch of Revolut Bank UAB, most of the services are regulated and provided to you by the Branch (see exceptions listed below).

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB branch in Ireland, you can refer the complaint to the Financial Service and Pensions Ombudsman (FSPO).

You can contact the FSPO within a period of 6 years from the date when the conduct you are complaining about took place. If you were not aware of that conduct, you can contact the FSPO within a period of 3 years from the date when you became aware of that conduct, or should have reasonably become aware, whichever of the two was earlier. More information about time limits can be found at [Time Limits for Bringing Complaints to the FSPO](#).

The contact details of the FSPO are the following:

Website: [Financial Services and Pensions Ombudsman](#)

Email: info@fspoi.ie

Phone: +353 1 567 7000

Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29

European Commission: Online complaints platform

Alternatively, you can submit a complaint to the [European Commission's online dispute resolution platform](#).

Complaints about services provided by the Revolut Bank UAB (excluding Savings Vaults)

Even if you're a customer of the Irish Branch of Revolut Bank UAB, certain services might be provided to you by the Revolut Bank UAB head office (LT) or other entities and its subsidiaries, such as: Revolut Insurance Europe UAB or Revolut Securities Europe UAB:

- Credit services (Personal Loan, Credit Card, Buy Now Pay Later) provided by Revolut Bank UAB head office;
- Insurance services provided by the Revolut Insurance Europe UAB;
- Trading services provided by the Revolut Securities Europe UAB.

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB (LT), Revolut Insurance Europe UAB or Revolut Securities Europe UAB, you can refer it to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers authorised in the Republic of Lithuania. Examination of the complaint at the Bank of Lithuania is free of charge.

Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their website.

The out of court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website. You can also rely on the mandatory consumer protection rules of the EEA country where you live.

If you would like to complain about our Credit services (Personal Loan, Credit Card, Buy Now Pay Later) provided to you by the Revolut Bank UAB, you can also refer your complaint to the Financial Services and Pensions Ombudsman ("FSPO"). See more information below.

- **Complaints about trading services provided by the Revolut Trading Limited**

If we didn't meet your expectations, you may refer your complaint to the UK's Financial Ombudsman Service free of charge. You can find their contact details here: [Financial Ombudsman Service: our homepage](#).

You can also refer to their consumer leaflet, detailing further information here: Our consumer leaflet: '[Want to take your complaint further?](#)'.

- **Complaints about unregulated services provided by the Revolut LTD (UK)**

Revolut LTD might provide you with certain unregulated services, such as:

- Cryptocurrency;
- Precious Metals;

- Unregulated elements of the Stays product (booking process, property check-in and standard);
- Airport lounges;
- SmartDelay;
- Shops;
- Rewards.

As these services are not regulated by the Financial Conduct Authority, the Financial Ombudsman Service cannot get involved if you have a complaint.

- **Complaints about Savings Vaults provided by the Revolut Bank UAB**

If you are unhappy with how we have dealt with your complaint, you can refer it to the State Consumer Rights Protection Authority. In this case, the State Consumer Rights Protection Authority would act as an out of court dispute resolution authority dealing with your complaint related to Savings Vaults and arising out of the Savings Vaults Terms concluded between you and Revolut Bank UAB. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website [VVTAT](#).

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You also have the right to apply to any competent court if you think we have breached the law.

If your complaint relates to the deposit taking services provided by the Deposit Taking Bank under the Master Customer Agreement concluded between you and the Deposit Taking Bank, please follow the steps described in the Master Customer Agreement to complain.

Out of court dispute resolution authority for complaints related to processing of personal data

Data Protection-related complaints may be addressed to your [local data protection authority](#). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ([website](#)).