

Updated 20 May 2026

1. What is this document?

These Community Standards set out the rules you must follow when using any of Revolut's social features. They form part of your agreement with Revolut, depending on which Revolut entity provides your services. These rules apply globally – regardless of where you live, the Revolut entity with which you contract, or which products or features you use. We may change these rules at any time.

2. What are the Community Standards?

Revolut is a financial platform but it also offers social features that help you interact with others around your finances. It's important that you use these features responsibly. The social features available to you may vary depending on your location and the products you use. Examples include:

- your RevTag
- profile photo
- messaging (including GIFs and Gifts), such as Revolut Messenger and P2P Transfer References
- Group Pockets
- interactions with our social media accounts, Community forum, or any other platform we provide or use for social engagement

Be respectful

Use our social features to connect – not to provoke. That means:

- no degrading remarks, harassment, or hate speech
- no nudity or sexually suggestive content
- no violence, threats, or references to self-harm

Disagree without disrespect

It's OK to have a different view but focus on ideas, not individuals. Avoid:

- name-calling or personal attacks
- critiquing the person rather than their content
- reacting to tone over content

- knee-jerk responses without thought

Instead, share reasoned views that add to the conversation.

Be yourself

Don't impersonate someone else. That includes:

- misleading usernames or photos (e.g. using corporate logos or trademarks)
- sharing personal or confidential information that isn't yours

If someone misuses your info, report it to us via the App.

Be authentic

Our social features let you show what you're doing with your money so others can learn. Keep it real:

- don't mislead, manipulate, or try to influence others unfairly
- don't use social features to promote or distort financial markets

Be alert

If you see behaviour that doesn't follow these rules, don't respond – report it. Use the in-App flagging tools or contact us if it's urgent. Together, we keep our social features clean, useful, and welcoming.

Be compliant

We have a zero-tolerance policy to illegal content and will take remedial action against any users breaching these Community Standards. Specifically you must not share terrorism content, child sexual exploitation and abuse content, or any other content which constitutes a criminal offence under UK law – including incitement to violence, hate speech, harassment or illegal drug/weapon sales.

You must also not use our platform to share content harmful to children (such as material promoting self-harm, eating disorders, excessive violence or adult content).

You must not use them to manipulate markets or people, trade on insider information.

Market or user manipulation includes things like:

- spreading false information, unverified news or rumours
- giving direct investment advice or recommendations
- sharing information that is not publicly available
- making false promises or encouraging others to trade ways designed to to manipulate markets

- spamming, trolling, or spreading misinformation on our social media channels, or other platforms
- linking to malicious websites or harmful content
- anything else we consider to be manipulative

Don't break these rules

Our social features are here to enhance your experience but if you misuse them we may take action. We can remove any content which we think breaks these rules. Depending on the seriousness of the issue, we may also restrict or suspend your access to certain features or services, or even close your account entirely. Any actions we take will align with these Community Standards and the terms and conditions for the relevant services.

We take proportionate measures, and have implemented proportionate systems and processes, to prevent you encountering illegal or harmful content. We regularly review these to manage this risk.

- We check our social features from time to time to make sure you're following these rules.
- When sending payment references, we make use of proactive technology, including keyword monitoring and machine learning, to automatically review illegal and harmful content being shared on our platform.
- Content can only be shared through Revolut Messenger with trusted beneficiaries, people you have sent/received money to, or a Revolut contact, to minimise encountering unsolicited illegal content. You can also disable certain social features altogether, like Revolut Messenger.
- Certain social features may have limited functionality – such as preventing sharing links, files and images / limited to text based user-generated-content only.

If you think someone is breaching these rules, you can block the other user and let us know in-App, and we'll investigate this swiftly.

You remain responsible

Revolut does not review all content posted on our social features, and we're not responsible for its accuracy, usefulness or safety.

You should take precautions to protect yourself and your devices – content may include offensive, inaccurate, or harmful material, and could breach intellectual property, privacy, or other legal rights. We're not liable for any harm that may result from accessing or downloading such content.

If you use any of our social features, including by creating an account, you're responsible for maintaining the security of your account and for anything that

happens under it. If you suspect misuse or a security breach, let us know right away. We're not responsible for losses that result from your actions or inaction. Content on our social features isn't financial, investment or tax advice. You should speak to a qualified advisor before making any financial decisions.

Complaints

If you disagree with any action we have taken against you, and wish to make a complaint in respect of these Community Standards or under section 21 of the Online Safety Act 2023, please contact us through the Revolut app, use our complaints form (accessible here) or email us at formalcomplaints@revolut.com.

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

Taking legal action against us

If you want to take legal action against us in the courts relating to these Community Standards, you can raise an action in the courts of England and Wales, or if you are a resident of Scotland or Northern Ireland in the courts which are local to you.

You have a right of action under section 72 of the Online Safety Act 2023 for breach of contract if we take down or restrict your content, or if you are suspended or banned from our platform, in breach of these Community Standards.