

Why this information is important

This document sets out the terms and conditions that apply whenever you use any of the social features of Revolut. We call it our “Community Standards”. The social features available to you vary depending on where you live and the products you can access.

These Community Standards form a legal agreement between:

- you, the Revolut account holder and user of the social features; and
- us, Revolut Bank UAB.

Revolut Bank UAB is a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119 and whose registered office is at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution.

What are the Community Standards

Revolut is a financial platform. But it's more than that. It lets you interact in a social way with others in relation to your finances as well. It's important that you act appropriately when using these social features. This document sets out the rules you must follow.

These rules apply whenever you use any of the social features of Revolut. Those social features vary depending on where you live and the products you can access. For example, they include your RevTag, your profile photo, any messaging (including GIFs and Gifts) we provide, Group Vaults, Social Trading, and any other feature that allows you to interact with or be visible to someone else. They also include any interactions you have with our social media accounts as well as any interactions on the Revolut Community forum or any other platform we provide or use which allows social interaction.

We apply these rules to all our products, globally. This means that these rules apply to you, regardless of what country you live in, what Revolut company is providing services to you, and what services they are providing.

Keep in mind that these rules apply on top of the terms and conditions of the products that you use. In the case of any discrepancies between these rules and the terms and conditions of the products, terms and conditions of the product will prevail.

Be nice

Our social features are about being sociable. So make sure you are. This means being respectful and lawful, and not being violent, dangerous, or otherwise inappropriate. Things like degrading remarks, nudity or sexually suggestive comments, and content relating to self harm or excessive violence are all examples of what is inappropriate.

Be agreeable (even when you disagree)

When interacting with others you may wish to respond to something by disagreeing with it. That's fine. But remember to criticise ideas, not people. Please avoid:

- Name-calling.
- Critiquing the person, rather than the post or message etc.
- Responding to a post's tone instead of its actual content.
- Knee-jerk contradiction.

Instead, provide reasoned counter-arguments that improve the conversation.

Be yourself

The whole point of our social features is to allow you to interact with others. We do, of course, let you opt out of sharing anything you don't want to. But when you are sharing information about yourself, you must actually be yourself and not impersonate anyone or anything. For example, don't change your RevTag or user photo to something that could mislead others about your identity, don't use any corporate logos or other copyrighted or trademarked material (other than your own material on a corporate account), and don't share any private or confidential information. If you think someone is using our social features to publish material which is your personal, proprietary or confidential material, then let us know via in app chat and we'll investigate.

Be authentic

Some of our social features allow you to tell or show others what you are (and aren't) doing with your money. The idea behind this is so all our customers can learn from and with each other. This relies on the actions you take being legitimate and genuine. Don't use our social features to try to influence the behaviour of others. For example, don't use them to try to manipulate people or markets.

Be a contributor

Help us make our social features a great place for discussion by always working to improve the discussion in some way, however small. If you are not sure your post adds to the conversation, think over what you want to say and try again later.

The topics you discuss matter to us, and we want you to act as if they matter to you, too. Be respectful of the topics and the people discussing them, even if you disagree with some of what is being said.

One way to improve the discussion is by discovering ones that are already happening. Please spend some time browsing the community forum topics before replying or starting your own, and you'll have a better chance of meeting others who share your interests.

Be tidy

When using our community forum and other social features, make the effort to put things in the right place, so that we can spend more time discussing and less cleaning up. For example, when using the Community Forum:

- If you want to start a new topic, use the 'Reply as Linked Topic' button (rather than starting something different in an existing topic or in the wrong category).
- Don't cross-post the same thing in multiple topics.
- Don't post no-content replies.
- Don't divert a topic by changing it midstream.
- Don't sign your posts — every post has your profile information attached to it.
- Use the Like button, instead of just posting "+1" or "agreed".

Be on the lookout

When you see bad behaviour, don't reply. It encourages bad behaviour by acknowledging it, it consumes your energy, and it wastes everyone's time. Just flag it to us. If enough flags accrue, action will be taken, either automatically or by moderator intervention. With your help, moderators can be community facilitators, not just janitors or police.

Our Community Forum is operated by your friendly local staff and you, the community. If you have any further questions about how things should work on the forum, open a new topic in the site feedback category and let's discuss! If there's a critical or urgent issue that can't be handled by a meta topic or flag, contact us via the staff page.

Be compliant

There's a lot of rules that apply to us. But there's also rules that apply to you when you use our services. Don't use our social features to break obligations that you have to others or under law.

For example, don't use them to manipulate markets or people, trade on insider information, or do anything else which is abusive, non compliant, or otherwise inappropriate.

Manipulating markets or people includes the following:

- Spreading false information, unverified news and rumours
- Sharing direct investment advice and recommendations
- Sharing information that is not publicly available
- Making false promises or enticing others to trade in attempt to manipulate the markets
- Spamming, trolling, or spreading misinformation on the community, our social media accounts, or our other social platforms
- Direct people to sites or anything else that is malicious
- Anything else we consider to be manipulative

Don't break these rules

We provide our social features to help you out. If you abuse this, then we'll stop providing them to you. We can remove any content which we think breaks these rules. We may also stop providing you with a service, or warn you that we might, depending on how serious we think your activity is. This could mean turning off a particular feature for you, or closing your account entirely. All such actions (if any) will be in accordance with these rules and the terms and conditions of the services you are using.

We check our social features from time to time to make sure you're following these rules. However, we can't - and don't - see everything, so we are not responsible to you if another user breaches these rules. If you think someone is breaching these rules, let us know via in app chat or contact us via the staff page, and we'll take a look.

You remain responsible

Revolut has not reviewed, and cannot review, all of the material, including computer software, posted on our social features, and cannot therefore be responsible for that material's content, use or effects. By operating the social features, Revolut does not represent or imply that it endorses the material posted there, or that it believes such material to be accurate, useful or non-harmful. You are responsible for taking precautions as necessary to protect yourself and your computer systems from viruses, worms, trojan horses, and other harmful or destructive content.

The social features may contain content that is offensive, indecent, or otherwise objectionable, as well as content containing technical inaccuracies, typographical

mistakes, and other errors. The social features may also contain material that violates the privacy or publicity rights, or infringes the intellectual property and other proprietary rights of third parties, or the downloading, copying or use of which is subject to additional terms and conditions, stated or unstated. Revolut is not responsible for any harm resulting from the use of the social features by visitors, or from any downloading by those visitors of content posted.

If you create an account on or otherwise use any of our social features, you are responsible for maintaining the security of your account and you are fully responsible for all activities that occur under the account. You must immediately notify us of any unauthorized uses of your account or any other breaches of security. WE will not be liable for any acts or omissions by you, including any damages of any kind incurred as a result of such acts or omissions.

Any of our social features or posts are not intended to give any investment, financial or tax advice and we recommend that you seek the advice of a professional financial advisor if you need any such advice.

Be aware of these legal bits and pieces

We may change these rules at any time.