

Complaints Handling Policy

1. Introduction

Revolut Securities Europe UAB ("**we**", "**us**", "**our**"), represented in Switzerland by Revolut (Switzerland) AG, is committed to provide its clients ("**you**", "**yours**") with the best possible trading experience. However we realise that sometimes something might go wrong and you might want to raise a complaint. For such cases we have specialised experts ready to review each individual case.

2. How to raise a complaint?

2.1. Should you want to raise a complaint, we recommend using the chat function in the App. However, you also have the option to submit to us this [form](#) or to email us at formalcomplaints@revolut.com.

2.2. Should you decide to mail us your complaint in paper format via the postal service, you may do so by sending us a (registered) letter to our registered office address (Revolut, Konstitucijos pr. 21B, Vilnius LT-08130, Lithuania).

2.3. Should you choose to send us an email or a letter via the postal service, please remember to include your name and your phone number and the email associated with your Revolut account - we will need those details in order to locate you in our databases and to conduct our investigations on what went wrong.

2.4. The submission and examination of complaints is free of charge.

3. What should you include in the complaint?

3.1. Besides the contact details referenced in point 2.3, in order to help you out and thoroughly review your case, we will need you to describe the issue in as much detail as possible. The information required includes:

- a timeframe on when did the issue happen;
- an explanation on what exactly the issue is;
- where relevant, the material impact to your financial standing.

3.2. We also welcome any suggestions on how you would like us to put things right.

4. Timeframes

4.1. After receiving your complaint, which includes all the information outlined in point 3, we will try our best to revert back to you within three (3) Lithuanian business days.

4.2. Should you be unhappy with the proposed solution, or if we are unable to respond within three (3) Lithuanian business days, we will acknowledge the complaint within four (4) Lithuanian business days and we will aim to finalise the investigation within fifteen (15) Lithuanian business days.

4.3. After the mentioned fifteen (15) Lithuanian business day period, we will either provide you with a written response to your complaint outlining our proposal of the resolution or we will provide a detailed explanation on why we are not able to provide you with a resolution yet.

4.4. Where we can't provide with your final response within the fifteen (15) Lithuanian business day period, we will provide with you the response within thirty-five (35) Lithuanian business days. We consider such a scenario as an extraordinary circumstance, for complaints of the highest complexity or for instances where our response will depend on the feedback we will be required to obtain from third-parties.

5. Language

5.1. As agreed with you in our Terms and Conditions, all our communications, unless agreed otherwise, will be in English. That applies to the complaints handling process too.

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

6.1. If you are not satisfied with how we handled your complaint, you have the right to escalate it to the Bank of Lithuania within one (1) year since you have submitted the complaint to us.

The Bank of Lithuania can be contacted at:

- Mailing Address: Totorių g. 4, LT-01121 Vilnius, the Republic of Lithuania;
- Phone: +370 800 50 500 or +370 5 251 2763 (when calling from outside Lithuania);
- Email: prieziura@lb.lt.

More information on how to apply for dispute settlement procedure can be found on the Bank of Lithuania's [website](#).

6.2. 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.

6.3. If you wish to apply to the Bank of Lithuania as the out-of-court dispute resolution authority, then you shall submit your claim to us within 3 (three) months from the day on which you learned about an alleged violation of your rights or legitimate interests arising from your agreement with us.

6.4. Prior to applying to the Bank of Lithuania regarding the settlement of a dispute, you should always first raise your complaint in writing with us. **Please always attach our final response to your application submitted to the Bank of Lithuania. The Bank of Lithuania will only be analysing complaints that have previously been raised with us.**

6.5. Should you choose to apply to the Bank of Lithuania for dispute settlement, your claim and any attached documents **must be signed by you and translated to either Lithuanian or English languages.** The Bank of Lithuania may refuse to accept documents that were not signed or translated to Lithuanian or English language.

6.6. Examination of the complaint and dispute settlement procedure at the Bank of Lithuania is free of charge. For further information in this regard, we recommend you visit this [website](#).

6.7. If you believe that we have breached regulatory requirements related to the provision of financial services, you can raise a complaint to the Bank of Lithuania within six (6) months of the breach of such regulatory requirement. You'll need to follow the requirements indicated in points 6.4-6.5. above before submitting your complaint to the Bank of Lithuania. More information on raising a complaint against us can be found on the Bank of Lithuania's [website](#).

6.8. If you failed to act within the time periods indicated in this Section, the Bank of Lithuania may refuse to accept the complaint and you will no longer be able to apply to the Bank of Lithuania regarding the same matter.

6.9. If you are an eligible complainant residing in Switzerland, you can also file a complaint with a Swiss ombudsman service. In order to comply with the rules and regulations currently in force in Switzerland, we have been registered with Finanzombudsstelle Schweiz ("**FINOS**"). FINOS is recognised by the Swiss Federal Department of Finance as an ombudsman service. With this affiliation, we intend to offer you a mediation procedure to handle complaints with the involvement of FINOS. If you have become our client and meet the access requirements set out in FINOS's Rules of Procedure, you may address your complaint to FINOS in cases where you have submitted a complaint to us and you consider that the complaint has not been satisfactorily resolved by us. Further information about FINOS can be found on their website and the FINOS Rules of Procedure, including Terms of Access, which can be found [here](#). You hereby agree that the language in all mediation proceedings before FINOS is English. You can also contact FINOS via email (info@finos.ch), telephone (+41-44 552 08 00), and/or via mail (Talstrasse 20, CH-8001 Zürich, Switzerland).

7. Out-of-court dispute resolution authority for complaints not related to the Bank of Lithuania Competencies

7.1. The out-of-court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority.

7.2. The State Consumer Rights Protection Authority can be contacted at:

- Address: A. Goštauto str. 12, LT-01108, Vilnius, the Republic of Lithuania;
- Phone: +370 5 262 6760

7.3. For further information in this regard, we recommend you visit this [website](#).

7.4. You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found [here](#).

8. Out-of-court dispute resolution authority for complaints related to the processing of personal data

8.1. To raise a complaint related to the processing of personal data, you may contact us through the Revolut app or send us an email at dpo@revolut.com.

8.2. If you're unhappy with how we've handled your request, you have the right to make a complaint to your [local data protection authority](#). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ("SDPI").

8.3. The SDPI can be contacted at:

- Address: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania;
- E-mail: ada@ada.lt.

8.4. For further information in this regard, we recommend you visit this [website](#).