

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the chat available on the Revolut app. The in-app chat is our customer support tool, and our answers to the queries made by you through the in-app chat are not subject to the complaint handling time frames indicated above. We can usually settle matters quickly through the app. You'll probably need to give us the information below.

**Reporting fraud:** To report fraud, please contact our fraud specialists by following this [link](#). Please be aware that the link is only for Revolut customers (if you are not a Revolut customer you can report fraud through your bank).

## How to make a complaint

If you prefer you can make your complaint using our [online form](#). Or you can email us at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com). If you express your wish to complain when communicating with us, we will provide you with a complaint [form](#), or may submit the formal complaint [form](#) for you and have our agents analyse your case as a formal complaint.

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; and
- 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 Romanian, 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. 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 your complaint is about our credit services, we'll respond no later than 30 days.

## **Pre-migration Policy for Revolut Bank UAB customers**

If you are a Revolut Bank UAB customer who signed up before the launch of Revolut Bank UAB Vilnius Sucursala București and were not yet migrated to the branch at the date of your complaint, below is the Complaints Policy that applies to you.

### **Out of court dispute resolution authority for complaints related to financial services (excluding credit)**

**For consumers (non-business customers):** if you are unhappy with how we have dealt with your complaint, you can refer it to the Bank of Lithuania within 1 (one) year of the date you sent us your complaint. 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.

Their address is: 4 Totoriu str, LT-01121 Vilnius/ Totorių g. 4, LT-01121 Vilnius the Republic of Lithuania. You can find more information on their [website](#).

Should you wish to have a possibility to apply to the Bank of Lithuania as to the out of court dispute resolution authority, then you shall make your complaint to us within 3 (three) months from the day that you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. Examination of the complaint at the Bank of Lithuania is free of charge.

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: A. Goštauto g. 12, 01108 Vilnius, the Republic of Lithuania, 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.

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You can 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. In Romania, the relevant authority is the CSALB - the Alternative Banking Dispute Resolution Centre.

CSALB is located at 24 Sevastopol Street, 2nd floor, district 1, Bucharest, Romania. You can find out more about the CSALB on its [website](#).

## Out of court dispute resolution authority for complaints related to credit services

If you are unhappy with how we have dealt with your complaint about credit services provided by the Revolut Bank UAB, you can refer your complaint to CSALB - the Alternative Banking Dispute Resolution Centre.

CSALB is located at 24 Sevastopol Street, 2nd floor, district 1, Bucharest, Romania. You can find out more about the CSALB on its [website](#).

If you are still unhappy after trying to resolve your complaint with us directly or with CSALB, you can also refer your complaint to the National Consumer Protection Authority, located at 72 Aviatorilor Boulevard, district 1, Bucharest, Romania. You can find their website [here](#).

**If you are a business customer** and you are unhappy with how we have dealt with your complaint, you have the right to apply to any competent court if you think we have breached the law.

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

You have the right to make a complaint to the State Data Protection Inspectorate (SDPI), the Lithuanian supervisory authority for data protection issues.

Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: [ada@ada.lt](mailto:ada@ada.lt).

You can find more information on their [website](#).

You can also complain to your local data protection authority. In the EU, there are national and regional data protection authorities (a list is available on this [website](#)).

# Post-migration Policy for Revolut Bank UAB Vilnius Sucursala București customers

If you are a Revolut customer who signed up after the launch of Revolut Bank UAB Vilnius Sucursala București or you have already been migrated to the branch, below is the Complaints Policy that applies to you.

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

**For consumers (non-business customers):** if you are unhappy with how we have dealt with your complaint about credit services provided by Revolut Bank UAB or by Revolut Bank UAB Sucursala București, you can refer your complaint to CSALB - the Alternative Banking Dispute Resolution Centre.

CSALB is located at 24 Sevastopol Street, 2nd floor, district 1, Bucharest, Romania. You can find out more about the CSALB on its [website](#).

If you are still unhappy after trying to resolve your complaint with us directly or with CSALB, you can also refer your complaint to the National Consumer Protection Authority, located at 72 Aviatorilor Boulevard, district 1, Bucharest, Romania. You can find their website [here](#).

**If you are a business customer** and you are unhappy with how we have dealt with your complaint, you have the right to apply to any competent court if you think we have breached the law.

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

You have the right to make a complaint to the State Data Protection Inspectorate (SDPI), the Lithuanian supervisory authority for data protection issues. Their address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: [ada@ada.lt](mailto:ada@ada.lt). You can find more information on their [website](#).

You also have the right to make a complaint to Autoritatea Națională de Supraveghere a Prelucrării Datelor cu Caracter Personal (ANSPDCP), the Romanian supervisory

authority for data protection issues. Their address is: Bulevardul General Gheorghe Magheru 28-30, București 010336. You can find more information on their [website](#).

In the EU, there are national and regional data protection authorities (a list is available on this [website](#)).