

## Why this document is important

This document sets out how you can make a complaint, a summary of our complaints handling processes, and the escalation routes should you not be happy with our response.

This Complaints Policy applies to you if you are a customer of Revolut Ltd and Revolut Travel Ltd. If you are a customer of Revolut Trading Ltd then please check this [link](#).

**If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app (Profile Icon → Help) or visit our [Help page](#). We can usually settle matters quickly through the app.**

## Reporting fraud or getting help with a CIFAS marker

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).

To get help with a CIFAS Marker, please visit our 'CIFAS Marker' page [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 (Profile Icon → Help). We can usually settle matters quickly through the app. You can also make a complaint by filling out our online form or via email.

### Via our online form

You can make a complaint by filling out our [online complaints form](#).

### By email

You can also send an email to [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com). To help us to handle your complaint, you'll need to tell us:

- Your full name;
- 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 for you.

## **When you can expect to hear from us**

We do our best to investigate and solve complaints quickly. We might reach out to you via email to ask for some more details. In any case, we'll acknowledge your complaint within three business days to let you know we're looking into it and when you can expect to hear back about our investigation.

Our maximum response times depend on the subject of your complaint:

- Payment services-related complaints will generally take up to 15 business days or, in exceptional circumstances, 35 business days. If this happens, we'll make sure to let you know.
- Non-payment related complaints may take up to eight weeks.

## **What we'll respond to you with**

Once we're able to investigate your complaint and provide a resolution, we'll send you our 'final response letter', which covers:

- A summary of events;
- Details of our investigation;
- Our view and decision; and
- If applicable, information on how to refer your complaint to the Financial Ombudsman Service.

# How to refer your complaint to the Financial Ombudsman Service

If you're not satisfied with our final response, you can refer your complaint to the Financial Ombudsman Service (FOS) free of charge. You must do this within 6 months from the date we sent (or should have sent) our final response to you.

You can contact the Financial Ombudsman Service by:

- Writing to Financial Ombudsman Service, Exchange Tower, London E14 9SR;
- Calling 0800 023 4567; or
- Completing their [online complaint form](#).

If you don't refer your complaint to the Ombudsman in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

To find out more about referring your complaint to the Ombudsman, read their consumer leaflet [here](#).