

This page consists of two Parts:

Part I: Complaints Policy for Revolut Bank UAB customers

Part II: Complaints Policy for Revolut Bank UAB, German Branch customers

If you are a customer of Revolut Bank UAB, German Branch, please scroll down to see the Complaints Policy relevant for you.

Part I

Complaints Policy of Revolut Bank UAB

If you live in Germany and your Revolut account does not have an IBAN beginning with DE, this version of our Complaints Policy applies to you. If you would like to see the previous version of this policy, please click [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. We can usually settle matters quickly this way. You'll probably need to give us the information below. If you prefer, you can make your complaint using our [online form](#). Or you can email us at formalcomplaints@revolut.com.

You'll need to tell us:

- your name and surname;
- phone number and email address associated with your account;
- what the issue is and when the problem arose;
- your suggestions 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 English or Lithuanian, 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 sometimes things go wrong.

If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. We will acknowledge receipt of your complaint within five business days of us receiving your complaint (unless we have already resolved your complaint to your satisfaction). 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 submitted, and in exceptional circumstances, within 35 business days (in which case we will inform you).

If the 35 business days have elapsed and your complaint has not been resolved, we will inform you of this fact and of the anticipated timeframe within which we hope to resolve your complaint, as well as that you have the right to make a complaint to the authorities named below.

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

If you're unhappy with our resolution, you can refer your complaint to the relevant authority. The jurisdiction depends on which Revolut legal entity provided you with the product or service you're complaining about.

Complaints about regulated services provided by the Revolut Bank UAB

If you're a customer of Revolut Bank UAB, most of the services are regulated and provided to you by the Revolut Bank UAB and its subsidiaries, such as Revolut Insurance Europe UAB or Revolut Securities Europe UAB.

List of regulated services provided to personal account owners in the EEA:

- Current account services;
- Plus, Premium and Metal or Ultra services;
- Promotions (Free Trials);
- Revolut <18;
- Demand deposit account services;
- Account switching;
- Credit services;
- Trading services (provided by Revolut Securities Europe UAB);
- Insurance services (provided by Revolut Insurance Europe UAB).

If you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB, Revolut Insurance Europe UAB or Revolut

Securities Europe UAB, you can refer it to the Bank of Lithuania within one year from the date you submitted your complaint to us. The condition for this is that you have submitted your complaint to us within three months from the date on which you learnt or should have learnt of the alleged violation of your rights or legitimate interests arising from the agreement with us. 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 authorised in the Republic of Lithuania. The examination of the complaint at the Bank of Lithuania is free of charge.

Its address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. Further information can be found on their [website](#).

The out-of-court dispute resolution authority for consumer disputes that do not fall within the competence of the Bank of Lithuania is the State Consumer Rights Protection Authority. Its address is: Vilniaus str. 25, 01402, Vilnius, Republic of Lithuania. Further information can be found on their [website](#). You can also refer to the statutory consumer protection provisions of the EEA country where you live.

Complaints about unregulated services provided by the Revolut LTD (UK)

Revolut LTD might provide you with certain unregulated services, such as:

- Cryptocurrency;
- Precious Metals;
- Unregulated elements of the Stays product (booking process, property check-in and standard);
- Airport lounges;
- SmartDelay;
- Shops;
- Rewards;
- Certain retail app functionalities (e.g. Plan Partnerships).

As these services are not regulated by the Financial Conduct Authority, the Financial Ombudsman Service cannot get involved if you have a complaint.

Complaints about trading services provided by the Revolut Trading Limited

If we didn't meet your expectations, you can refer your complaint to the UK Financial Ombudsman Service free of charge. You can find their contact details here: [Financial Ombudsman Service: our homepage](#). Just remember to do this within six months from the date of this email.

If you don't raise a complaint during this timeframe, the Ombudsman will not be able to consider your complaint unless they believe that the delay is due to exceptional circumstances. You can also refer to their consumer leaflet, for more information: Our consumer leaflet: '[Want to take your complaint further?](#)'.

Out of court dispute resolution authority for complaints related to the 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. The address of the SDPI is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt. You can find more information on their [website](#).

Part II

Complaints Policy of Revolut Bank UAB, Zweigniederlassung Deutschland (German Branch)

If you live in Germany, signed up with Revolut as of 28 May 2024 and received an IBAN starting with DE, this version of our Complaints Policy applies to you.

If you have signed up with Revolut before this date and/or your account does not have an IBAN starting with DE and you have received an email from us about the transfer to the German Branch of Revolut Bank UAB, this version of our Complaints Policy will apply to you from the date you completed the transfer. If you would like to see the Complaints Policy that applies until then, please scroll up to Part I.

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. We can usually settle matters quickly this way. You'll probably need to give us the information below.

If you prefer, you can make your complaint using our [online form](#). Or you can email us at formalcomplaints@revolut.com.

You'll need to tell us:

- your name and surname;

- phone number and email address associated with your account;
- what the issue is;
- when the problem arose;
- your suggestions 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 German, unless we agree otherwise with you.

Irrespective of the above, you always have the right to contact 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 review every complaint you send to us. We will acknowledge receipt of your complaint within five business days of us receiving your complaint (unless we have already resolved your complaint to your satisfaction). We will provide you a case reference number that you can use in relation to your complaint until it is resolved or cannot be progressed any further.

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 of the complaint being submitted and in the event of exceptional circumstances, within 35 business days (in which case we will inform you). If the 35 business days have elapsed and your complaint has not been resolved, we will inform you of this fact and of the anticipated timeframe within which we hope to resolve your complaint, as well as that you have the right to make a complaint to the authorities named below.

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

If you're unhappy with our resolution, you can refer your complaint to the competent authority. The jurisdiction depends on which Revolut legal entity or branch provided you with the product or service you're complaining about.

Complaints about regulated services provided by the Revolut Bank UAB, German branch

If you're a customer of the German Branch of Revolut Bank UAB, most of the services are regulated and provided to you by the branch (see exceptions below).

If you are unhappy with how we have dealt with your complaint about regulated services provided by the German branch of Revolut Bank UAB, you can refer the complaint free of charge to the arbitration board at the Deutsche Bundesbank (Schlichtungsstelle bei der Deutschen Bundesbank) or the Federal Financial Supervisory Authority (Schlichtungsstelle der Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin), depending on the disputed area of service. This applies if the response given to you by our employees has not led to a solution that is satisfactory to you or if there has not been a response within 35 business days.

The arbitration board at the Deutsche Bundesbank as an official consumer arbitration board is responsible for disputes pursuant to Section 14 (1) sentence 1 numbers 1 to 5 of the German Injunctions Act (UKlaG).

In particular, disputes in connection with the following fall within the jurisdiction of the arbitration board at the Deutsche Bundesbank

- distance contracts for financial services;
- consumer loans and other financial aids, such as certain leasing transactions and their brokerage;
- payment services, such as credit transfers, direct debits and card payments;
- basic accounts and information on payment accounts.

The contact details of the arbitration board at the Deutsche Bundesbank are as follows:

Website: <https://www.bundesbank.de/en>

Telephone: +49(0) 69 9566-33232

E-mail: schlichtungs@bundesbank.de

Contact form: <https://www.bundesbank.de/de/service/schlichtungsstelle>

Address: Deutsche Bundesbank

- Schlichtungsstelle -

Wilhelm-Epstein-Street 14

60431 Frankfurt am Main

Post Box 10 06 02

60006 Frankfurt am Main

The Arbitration Board at the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) as an official consumer arbitration board is responsible for disputes pursuant to Section 14 (1) sentence 1 numbers 6 and 7 of the German Injunctions Act (UKlaG).

It is responsible for the out-of-court resolution of disputes relating to:

- the provisions of the German Investment Code (Kapitalanlagegesetzbuch – KAGB) if in consumers are involved in the dispute;
- other provisions in connection with contracts relating to banking transactions, such as the granting of loans and acceptance credits (credit business) in accordance with Section 1 (1) sentence 2 of the German Banking Act (Kreditwesengesetz – KWG);
- financial services such as the purchase and sale of financial instruments in the name of third parties for the account of third parties (acquisition brokerage) between consumers and companies supervised under the German Banking Act in accordance with Section 1 (1a) sentence 2 KWG.

You can contact the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) in the above mentioned cases.

The contact details of the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, BaFin) are as follows:

Website: https://www.bafin.de/EN/Homepage/homepage_node.html

Telephone: +49(0) 228 4108-0

Email: schlichtungsstelle@bafin.de

Address: Schlichtungsstelle bei der Bundesanstalt für Finanzdienstleistungsaufsicht
Referat ZR 3

Graurheindorfer Straße 104

53117 Bonn

Please note that the language of both arbitration procedures is German and your application must be submitted in German in order to be accepted by the local authorities.

Complaints about services provided by the Revolut Bank UAB

Even if you're a customer of the German Branch of Revolut Bank UAB, certain services might be provided to you by the Revolut Bank UAB - Head Office (LT) or other entities and their subsidiaries, such as: Revolut Insurance Europe UAB or Revolut Securities Europe UAB:

- Credit services (Personal loan, Credit card, Buy Now Pay Later) provided by Revolut Bank UAB - Head Office (LT);
- Insurance services provided by the Revolut Insurance Europe UAB;
- Trading services provided by the Revolut Securities Europe UAB.

If you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB (LT), Revolut Insurance Europe UAB or Revolut Securities Europe UAB, you can refer it to the Bank of Lithuania within one year from the date you submitted your complaint to us. The condition for this is that

you have submitted your complaint to us within three months from the date on which you learnt or should have learnt of the alleged violation of your rights or legitimate interests arising from the agreement with us. 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 authorised in the Republic of Lithuania. The examination of the complaint at the Bank of Lithuania is free of charge.

Its address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. Further information can be found on their website.

The out-of-court dispute resolution authority for consumer disputes that do not fall within the competence of the Bank of Lithuania is the State Consumer Rights Protection Authority. Its address is: Vilniaus str. 25, 01402, Vilnius, Republic of Lithuania. Further information can be found on their website. You can also refer to the statutory consumer protection provisions of the EEA country where you live.

Complaints about trading services provided by the Revolut Trading Limited

If we didn't meet your expectations, you can refer your complaint to the UK Financial Ombudsman Service free of charge. You can find their contact details here: [Financial Ombudsman Service: our homepage](#). Just remember to do this within six months from the date of this email.

If you don't raise a complaint during this timeframe, the Ombudsman will not be able to consider your complaint unless they believe that the delay is due to exceptional circumstances. You can also refer to their consumer leaflet, for more information: Our consumer leaflet: '[Want to take your complaint further?](#)'.

Complaints about unregulated services provided by the Revolut LTD (UK)

Revolut LTD might provide you with certain unregulated services, such as:

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- Precious Metals;
- Unregulated elements of the Stays product (booking process, property check-in and standard);
- Airport lounges;
- SmartDelay;
- Shops;
- Rewards;
- Certain retail app functionalities (e.g. Plan Partnerships).

As these services are not regulated by the Financial Conduct Authority, the Financial Ombudsman Service cannot get involved if you have a complaint.

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

You have the right to address data protection-related complaints to your local data protection authority. In Germany, responsibility for complaints is divided among various data protection supervisory authorities. You can find more information on the [website](#).

You will find the authority responsible for you on the website of the European Protection Board: www.edpb.europa.eu/about-edpb/about-edpb/members_en

In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate. Its address is: L. Sapiegos str. 17, 10312, Vilnius, Republic of Lithuania; e-mail: ada@ada.lt.