

Pre-migration Complaints Policy

If you are a customer who signed up before the launch of Revolut Bank UAB branch in the Netherlands ("Branch") and were not yet migrated to the Branch, here below is the Complaints Policy that applies to you.

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
- the phone number and email address associated with your account;
- what the issue is when the problem arose
- 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, 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. 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).

- If your complaint involves a payment service, the 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).
- For other types of services, we will issue the final response to you within 15 days, but in some cases, it may take up to 56 days. If we need more information from you, the timeline may be extended, and we will keep you updated.

If the timelines provided above have elapsed and your complaint is not 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 authority depends on which Revolut legal entity provided you with the product or service you're complaining about.

- **Complaints about regulated services provided by Revolut Bank UAB (excluding Savings Vaults), Revolut Insurance Europe UAB and Revolut Securities Europe UAB**

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

List of regulated services provided to personal account owners by the Revolut Bank UAB:

- Current account
- Plus, Premium, Metal and Ultra
- Revolut <18
- Revolut Pro Account
- Account switching

List of regulated services provided to personal account owners by Revolut Securities Europe UAB:

- Trading and investment

If you have been onboarded to trading and investment services prior to March 16, 2023, please review the section titled "Complaints about trading and investment services provided by Revolut Trading Limited" below.

List of regulated services provided to personal account owners by Revolut Insurance Europe UAB:

- Insurance

In case you are unhappy with how we have dealt with your complaint about the above-listed regulated services, you can refer it to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from 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. Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their website. 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: Vilniaus str. 25, 01402, Vilnius, 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.

- **Complaints about Savings Vaults provided by Revolut Bank UAB**

If you are unhappy with how we have dealt with your complaint, you can refer it to the State Consumer Rights Protection Authority. In this case, the State Consumer Rights Protection Authority would act as an out of court dispute resolution authority dealing with your complaint related to Savings Vaults and arising out of the Savings Vaults Terms concluded between you and Revolut Bank UAB. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website [VVTAT](#).

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You also have the right to apply to any competent court if you think we have breached the law.

If your complaint relates to the deposit taking services provided by the Deposit Taking Bank under the Master Customer Agreement concluded between you and the Deposit Taking Bank, please follow the steps described in the Master Customer Agreement to complain.

- **Complaints about trading and investment services provided by the Revolut Trading Limited**

Trading and investment services in the European Economic Area ("EEA") are provided by Revolut Securities Europe UAB (Konstitucijos ave. 21B, Vilnius, Lithuania, LT-08130) which is authorised by the Bank of Lithuania as a brokerage firm. If you have onboarded to trading and investment services before 16.03.2023 your service provider might be Revolut Trading Ltd (No. 832790) which is a wholly owned subsidiary of Revolut Ltd and is an appointed representative of Resolution Compliance Ltd which is authorised and regulated by the Financial Conduct Authority.

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

If you don't raise a complaint during this timeframe, the Ombudsman won't be able to consider your complaint unless they believe that the delay was a result of exceptional circumstances. You can also refer to their consumer leaflet, detailing further information here: 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:

- Airport lounges
- Cryptocurrency
- Precious Metals
- SmartDelay
- Shops
- Rewards
- Unregulated elements of the Stays product (booking process, property check-in and standard)

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 processing of personal data

Data Protection-related complaints may be addressed to your [local data protection authority](#). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ([website](#)).

Post-migration Policy for Dutch Revolut Bank UAB branch customers

If you are a Dutch customer who signed up after the launch of Revolut Bank UAB branch in the Netherlands ("Branch"), or if you were already migrated to the Branch, here below is the complaints policy that applies to you.

If you sign up to Revolut after the launch of the Branch, this version of our terms applies to you.

If you have signed up to Revolut before that and received an email from us about the transfer to the Branch, this version of our Complaints Policy will apply to you from the date indicated in that email. If you would like to see the Complaints Policy that applies until then, 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.

We kindly request that you do not send any complaints to our office address in the Netherlands. For prompt resolution of any concerns or issues, please reach out to us through our designated complaint channels.

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
- 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, 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. 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.

- If your complaint involves a payment service, the final response to your complaint, or a letter explaining why the final response could not be 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).
- For other types of services, we will issue the response to you within 15 days, but in some cases, it may take up to 56 days. If we need more information from you, the timeline may be extended, and we will keep you updated.

If the timelines provided above have elapsed and your complaint is not 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 authority 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 branch in the Netherlands**

If you're a customer of the Branch, 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 Branch, which has not led to a satisfactory solution or if there is no response within 56 days upon your submission of the complaint, you can refer the complaint free of charge to the Financial Services Complaints Tribunal (Kifid). It is important to note that you can submit a complaint to Kifid within 1 year from the date you initially lodged the complaint with us, or within 3 months of receiving a final resolution from us.

The contact information for the Kifid is as follows:

Mailing address: PO Box 93257, 2509 AG, The Hague

Visiting address: Offices Stichthage, Koningin Julianaplein 10, 2595 AA, The Hague

Email: fd@kifid.nl

Telephone: +31(0)703338999

- **Complaints about regulated services provided by Revolut Bank UAB (excluding Savings Vaults), Revolut Insurance Europe UAB and Revolut Securities Europe UAB**

Even if you're a customer of the Branch, certain services might be provided to you by Revolut Bank UAB and its subsidiaries, such as: Revolut Insurance Europe UAB and Revolut Securities Europe UAB.

List of regulated services provided to personal account owners by Revolut Securities Europe UAB

- Trading and investment

If you have been onboarded to trading and investment services prior to March 16, 2023, please review the section titled "Complaints about trading and investment services provided by Revolut Trading Limited" below.

List of regulated services provided to personal account owners by Revolut Insurance Europe UAB

- Insurance

In case you are unhappy with how we have dealt with your complaint about above listed services, you can refer it to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from 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. Examination of the complaint at the Bank of Lithuania is free of charge. Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their website.

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: Vilniaus str. 25, 01402, Vilnius, 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.

- **Complaints about Savings Vaults provided by the Revolut Bank UAB**

If you are unhappy with how we have dealt with your complaint, you can refer it to the State Consumer Rights Protection Authority. In this case, the State Consumer Rights Protection Authority would act as an out of court dispute resolution authority dealing with your complaint related to Savings Vaults and arising out of the Savings Vaults Terms concluded between you and Revolut Bank UAB. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their website VVTAT.

You can also rely on the mandatory consumer protection rules of the EEA country where you live. You also have the right to apply to any competent court if you think we have breached the law.

If your complaint relates to the deposit taking services provided by the Deposit Taking Bank under the Master Customer Agreement concluded between you and the Deposit Taking Bank, please follow the steps described in the Master Customer Agreement to complain.

- **Complaints about trading and investment services provided by the Revolut Trading Limited**

Trading and investment services in the European Economic Area ("EEA") are provided by Revolut Securities Europe UAB (Konstitucijos ave. 21B, Vilnius, Lithuania, LT-08130) which is authorised by the Bank of Lithuania as a brokerage firm. If you have onboarded to trading and investment services before 16.03.2023 your service provider might be Revolut Trading Ltd (No. 832790) which is a wholly owned subsidiary of Revolut Ltd and is an appointed representative of Resolution Compliance Ltd which is authorised and regulated by the Financial Conduct Authority.

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If you don't raise a complaint during this timeframe, the Ombudsman won't be able to consider your complaint unless they believe that the delay was a result of exceptional circumstances. You can also refer to their consumer leaflet, detailing further information here: Our consumer leaflet: '[Want to take your complaint further?](#)'.

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

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- Precious Metals
- Airport lounges
- SmartDelay
- Shops
- Rewards
- Unregulated elements of the Stays product (booking process, property check-in and standard)

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 processing of personal data

Data Protection-related complaints may be addressed to your [local data protection authority](#). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ([website](#)).