

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 below. We can usually settle matters quickly through the app. For customers whose services are provided by Revolut Bank UAB in Poland we have the following ways of complaint submissions:

- via our online [complaint form](#)
- by sending it to our email address: [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com)
- by sending it to our postal address: Konstitucijos Ave. 21B, Vilnius LT-08130, Lithuania
- by calling us at: +48128811742, this number is available from Monday to Friday between 9 am and 6 pm CET

To learn which Revolut entity provides you with services, visit this [FAQ](#).

**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 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.

Please keep in mind that if you call us from the number you have not registered with us and if you will not provide us with the contact details you registered with us (or

details of your account), we might not be able to identify your profile and to respond to your complaint.

We'll look into your complaint and respond to you by post or email. We will communicate with you in Polish or English. If you raise a complaint in any other language we will also respond to you in Polish or English.

## 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).

## 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, 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 str. 12, 01108 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.

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. This refers specifically to our credit services that are provided by us on the territory of Poland based on Polish law rules. In Poland, the relevant authority is the Financial Ombudsman (Rzecznik Finansowy). Their contact details are:

Address: ul. Nowogrodzka 47A 00-695 Warsaw

Email: [biuro@rf.gov.pl](mailto:biuro@rf.gov.pl)

Phone number: +48 22 333-73-26, +48 22 333-73-27

Detailed information on the proceedings before the Financial Ombudsman is available on the website [www.rf.gov.pl](http://www.rf.gov.pl).

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.

## Raising a court dispute

If you are unhappy with the outcome you received you can raise a claim to a competent court.

If you will be raising a claim in Poland you have the right to raise a claim to the court of place of your stay or to Sąd Rejonowy dla m.st. Warszawy w Warszawie.

You can also raise a dispute to the competent court in Lithuania- Vilniaus miesto apylinkės teismas.

The claim should be raised against the entity that provided you with the service. In case of banking services it should be Revolut Bank UAB, Lithuania.

To learn which Revolut entity provides you with different services, visit this [FAQ](#).

## 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](#)).

