

This Complaints Policy pertains to the issuing of electronic money, the provision of execution-only investment services, and any other services provided to you by Revolut Payments Australia Pty Ltd (Revolut Australia).

## Our culture

Our goal is to provide you with a service that's fair, efficient, and above all transparent. These are the core values that we are committed to upholding in all of our communication with you.

## Something went wrong, what should I do?

If you need to contact us about anything at all, our friendly support team is here to help. Just reach out to us via our in-app chat, which is open 24hrs a day, 365 days a year. Please tell us about the issue(s) you're facing or anything else you need help with in relation to your Revolut Australia account. In order to swiftly resolve any queries, we ask you to explain the issue(s) to us in as much detail as possible and attach any relevant documents to aid your explanation.

If you require further assistance, or would like to speak with a senior team member, then you can let the agent who's helping you know and they'll transfer you to a senior agent or manager.

If you're not happy with the service received, you can escalate your concerns as a formal complaint.

## If you require additional assistance lodging a complaint

### **Authorising someone else to lodge and manage your complaint**

If you'd like someone else, such as a family member, friend, financial counsellor or legal representative to lodge or manage a complaint on your behalf, you may be able to authorise them to speak to us. Please contact our Support team for more information.

### **Interpreter Services**

If you don't feel comfortable communicating with us in English, you may access interpreter services through Translating and Interpreter Services (TIS). This service is provided by the Department of Home Affairs and is available free of charge and in over 150 languages. Please contact our Support team if you would like us to arrange this service for you. Our Customer Support team can also talk to you in a variety of languages through our in-app chat.

## Accessing our complaints policy in languages other than English

If you would like help understanding parts of our complaints policy in a language other than English, you can contact our Support team via in-app chat. You may also use publicly available free translation services ([such as Google Translate](#)) to view our complaints policy in a language other than English.

If you would like to request a physical copy of our complaints policy, we will try to accommodate, where reasonable. Please contact our Support team.

## Step-by-step guide for our formal complaint process

If you have a complaint about the level of support you received, you can reach out to us anytime via our in-app chat to request a Complaint Form. For your convenience, you can also find the links to our Complaint Forms below:

- Revolut Account - you can file a complaint [here](#)

Alternatively, you can also send us an email to [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com). If you prefer to send your complaint via email, please ensure to include the following details:

- Your full name
- The phone number linked to your Revolut Account
- The email address linked to your Revolut Account
- The date when the issue happened
- Details of your proposed resolution for your complaint.
- After submitting your complaint, we'll let you know that we received your email and also give you a timeframe when we expect a response by. Then we'll send you a copy of your complaint so you can keep it for your own records. We may contact you to gather more information relating to your complaint. A dedicated member of our complaints team will investigate the matter for you.
- If we have everything we need, we will do our best to provide you with the final response within 30 days and will clearly mention whether our response is final or not.

Our final response may

- Conclude that we have acted inappropriately, failed to meet our terms or failed to meet your reasonable expectations. As a result we may provide an acknowledgement, an apology or, where appropriate, offer you compensation for any distress you may have experienced; or

- Conclude that we have acted appropriately and that we do not intend to take further action in respect of your complaint.

If we find that we need more information from you, we'll contact you by email to let you know what we need, so that we can move forward with your complaint. If we encounter any delays because we're waiting for any further information, this will affect the date by which we can resolve your complaint.

We'll send our final response over to you within 30 days, following the day that we received your complaint.

In our final response, we'll include the contact details for the Australian Financial Complaints Authority so you can refer your complaint for further review if needed.

## Australian Financial Complaints Authority

If we fail to provide a response to your satisfaction, you may refer your complaint to the Australia Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

You can contact them:

- Online: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Phone: 1800 931 678
- Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

## Bank Guarantee

The electronic money in your Revolut Account is protected by a bank guarantee (the Bank Guarantee). The Bank Guarantee is issued by an Australian authorised deposit-taking institution (the Issuer) in favour of Global Loan Agency Services Australia Nominees Pty Ltd (the Trustee or GLAS) who holds the benefit of the Bank Guarantee on trust for all Revolut Account holders.

In the event that we are found by AFCA or another court or tribunal in Australia to be in breach of any obligation to you in relation to your Revolut Account and Revolut Australia does not remedy the breach within 10 business days following the receipt of AFCA's, the court or tribunal's judgement or determination, you will be able to request that the Trustee makes a demand on the Bank Guarantee with the Trustee.

The Trustee's contact details are

- Mail: Global Loan Agency Services Australia Nominees Pty Limited (Re: Revolut Australia), Level 26, 1 Bligh Street, Sydney NW 2000
- Phone: (02) 8226 8728
- Email: [apac@glas.agency](mailto:apac@glas.agency)
- You can find more information on their [website](#).

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