

Complaints Policy for Revolut Bank UAB Belgian Branch customers

If you are a Belgian customer who signed up to Revolut after 4 April 2025, this version of our terms will apply to you after you have been successfully transferred to the Belgian Branch. We will inform you once you have been transferred. Until then, the Complaints Policy for Revolut Bank UAB customers 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 through the app. 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 Belgium. 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; and
- 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. 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).

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 are unhappy with how we have dealt with your complaint, you can refer to the relevant authority. The authority depends on which 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 Belgium

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 35 business days upon your submission of the complaint, you can refer to the Ombudsman in financial conflict, also named the Ombudsfin. Please note that the Ombudsman is only a mediator dealing with disputes between consumers and financial service providers that can issue non-binding opinions, but does not act as an out of court dispute resolution authority.

Please note that there are several conditions you have to meet, among others:

- Complaints are only admissible if the complainant has first made a complaint with Revolut;
- This is a written procedure: complaints may only be made by mail, e-mail or the online complaint form. You have to send copies of the correspondence and of all useful documents;
- This must deal with a complaint concerning a financial institution which is affiliated with the mediation service (all Febelfin members). A list can be found on the Ombudsman's website;
- The request is made before the expiry of the one-year period from the date on which the dispute was submitted to the company concerned.

If you meet the requirements and are ready to follow the procedure, you can contact the Ombudsman:

Ombudsman in financial conflicts

North Gate II, Boulevard du Roi Albert II 8 bte 1,

1000 Brussels

Tel.: +32 2 545 77 70

Fax: +32 2 545 77 79

E-mail: ombudsman@ombfin.be

Website: <http://www.ombudsfm.be>

You can find more information on the following [website](#).

Complaints about regulated services provided by Revolut Bank UAB, Revolut Insurance 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 16 March 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 (3) 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 the 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 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 March 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 (FCA).

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:

- Cryptocurrency
- 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 EEA, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate (SDPI) ([website](#)). Its address is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt.

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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; and
- 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 above 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. 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

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 out of court dispute resolution authority dealing with disputes between consumers and financial service providers.

Their address is: Žalgirio str. 90, 09303 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.

You can also 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. The list of such authorities can be found [here](#).

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 country where you live.

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.

You can find more information on their [website](#).