

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 (Complaints Handling Policy)

How to contact us: 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. Please provide us with the information below.

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).

Making a complaint

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;
- a detailed description of the issue and the date of the incident;
- how you'd like us to put the matter right.

Our response: We'll look into your complaint and respond to you by email. We will communicate in English, Dutch or French.

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).

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 the legal entity that 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).

For consumers (non-business customers):

If you are unhappy with how we have dealt with your complaint, you can refer it to the Ombudsman in financial conflict, also named the Ombudsfin. Please note that the Ombudsfin acts only as a mediator in disputes between consumers and financial service providers. It 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:

- This is a written procedure: complaints may only be made by mail, e-mail or the online complaint form. You must 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 is available on the website;
- The complaint does not relate to the financial institution's commercial policy;
- You are an individual acting for your own account (exception: legal entities for complaints regarding a cross-border payment of a maximum amount of €12,500 - in this case, a fee of €50 must be paid);
- Your complaint does not concern a case of over-indebtedness for which the financial institution is not at fault;
- The dispute is not the subject of a legal proceeding.

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

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.ombudsfijn.be>

You can also file a complaint with the 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 is available [here](#).

The customer may, where appropriate, also address any complaint relating to a payment service by communicating their complaint to:

Federal Public Service Economy - Directorate General of Economic Inspection via an online form available at: <https://economie.fgov.be/en>

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 jurisdiction if you think we have breached the law.

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.

- **Regulated services provided to personal account owners by Revolut Insurance Europe UAB:**

Insurance

If you are unhappy with how we have dealt with your complaint regarding the service mentioned above, you can refer it to the Bank of Lithuania within one year of the date you sent us your complaint, provided that 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 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 authorized in the Republic of Lithuania. Examination of the complaint at the Bank of Lithuania is free of charge. 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](#).

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: A. Goštauto g. 12, 01108 Vilnius, the Republic of Lithuan. 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.

- **Regulated services provided to personal account owners by Revolut Securities Europe UAB:**

Trading and Investment

Trading and investment services in the European Economic Area (EEA) are provided by Revolut Securities Europe UAB (Konstitucijos ave. 21B, Vilnius, Lithuania, LT-08130), authorized by the Bank of Lithuania as a brokerage firm. If you have started using these services before 16 March 2023, your service provider might be Revolut Trading Ltd (No. 832790), a 100% owned subsidiary of Revolut Ltd and an appointed representative of Resolution Compliance Ltd, authorized and regulated by the Financial Conduct Authority (FCA).

If our services did not 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](#). 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 for more information: "[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, 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

You have the right to make a complaint to a data protection supervisory authority. You can find a list of the different data protection authorities [here](#).

Complaints Policy for Revolut Bank UAB customers

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.

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 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

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 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. 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: A. Goštauto g. 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 country where you live.

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.

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. Sapiėgos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt.

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