

# Complaints Policy

This Complaints Policy applies to customers of the Irish Branch of Revolut Bank UAB.

If you are unsure whether you are a customer of the Irish Branch of Revolut Bank UAB, you can ask us to confirm in chat in your Revolut App (instructions on how to contact us can be found [here](#)).

If you are not a customer of the Irish Branch of Revolut Bank UAB, you may be a customer of another branch of Revolut Bank UAB or of Revolut Bank UAB (Lithuania). Please get in touch with our Support team via in-App chat; they will be able to provide you with a link to the policy that applies to you.

## How to make a complaint

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'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut App (instructions on how to contact us can be found [here](#)). We can usually settle matters quickly this way.

If you are not satisfied with the support provided by our team through the App, you can make your complaint using our [online form](#). Alternatively, you can email us at [formalcomplaints@revolut.com](mailto: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 whether you have submitted your complaint by email or through the online form.

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) and provide you with a case reference number.

- If your complaint relates to payment services, 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 is made, and in exceptional circumstances, within 35 business days (we will let you know if this is the case).
- If your complaint relates to any other regulated service, we will provide you with regular updates (at intervals no longer than 20 business days) regarding any progress we have made on your complaint. If your complaint has still not been resolved within 40 business days, we will try our best to tell you how much longer it will take. At that point, you can refer your complaint to an out of court dispute resolution authority (details below).

We will advise you of the outcome of our investigation into your complaint within 5 business days of completion of such investigation. If you are unhappy with the outcome, you can refer the matter to the out of court dispute resolution authority (details below).

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.

We will communicate with you in English, unless we tell you otherwise.

## Dispute resolution authorities for complaints related to financial services

If you're unhappy with our resolution, you can refer your complaint to the relevant authority.

What body is the relevant authority depends on which Revolut legal entity provided you with the product or service you're complaining about and whether the service is regulated or unregulated.

## **Complaints about regulated services provided by the Irish Branch of Revolut Bank UAB and Revolut Bank UAB**

### **Financial Services and Pensions Ombudsman (FSPO)**

If you're a customer of the Irish Branch of Revolut Bank UAB, most of our services are regulated and provided to you by the Irish Branch (see a non-exhaustive list of exceptions below).

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Irish Branch of Revolut Bank UAB, you can refer the complaint to the FSPO.

The FSPO is also the relevant authority to deal with complaints relating to services provided by Revolut Bank UAB, such as complaints relating to our credit services (Personal Loan, Credit Card, Buy Now Pay Later).

You can contact the FSPO within a period of 6 years from the date when the conduct you are complaining about took place. If you were not aware of the issue, you can contact the FSPO within a period of 3 years from the date when you became aware of it, or should have reasonably become aware, whichever of the two was earlier.

More information about making a complaint to the FSPO and time limits to do so can be found [here](#) and [here](#).

The contact details of the FSPO are as follows: -

Website: [www.fspo.ie](http://www.fspo.ie)

Email: [info@fspo.ie](mailto:info@fspo.ie)

Phone: +353 1 567 7000

Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29

[FSPO online complaint form](#)

### **The European Commission's Online Dispute Resolution (ODR) Platform**

Alternatively, you can submit a complaint via the European Commission's ODR Platform [here](#).

### **Complaints about services provided by other Revolut entities**

Even if you're a customer of the Irish Branch of Revolut Bank UAB, certain services might be provided to you by other Revolut entities, such as:-

- Revolut Insurance Europe UAB: Insurance services;
- Revolut Securities Europe UAB or Revolut Trading Ltd: Trading services;
- Revolut Securities Europe UAB: Flexible Cash Funds/Money Market Funds;
- Revolut Ltd (UK) or RT Digital Securities Cyprus Ltd: Crypto and Commodities.

Complaints relating to services provided by entities outside of Ireland should be lodged with the relevant body in the country the entity is established in (see below). Should you require assistance identifying the correct organisation, please contact our Support team in chat in your Revolut App.

### **Bank of Lithuania**

In case you are unhappy with how we have dealt with your complaint about regulated services provided by Revolut Insurance Europe UAB or Revolut Securities Europe UAB, you can refer it to the Bank of Lithuania.

You must do so within one year of the date you sent us your complaint.

The Bank of Lithuania acts as an out-of-court dispute resolution authority dealing with disputes between consumers and financial service providers authorised in the Republic of Lithuania. Investigation of the complaint by the Bank of Lithuania is free of charge.

You can refer your complaint to them via the electronic dispute resolution system accessible [here](#).

More information about the complaints process at the Bank of Lithuania can be found [here](#) and [here](#).

The contact details of the Bank of Lithuania are as follows:-

Website: [www.lb.lt/en](http://www.lb.lt/en)

Email: [info@lb.lt](mailto:info@lb.lt)

Phone: +370 5 251 2763

Address: : Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania

### **The Lithuanian State Consumer Rights Protection Authority**

The out-of-court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority. This body has jurisdiction to consider any consumer complaints, they do not need to be related to the provision of regulated financial services.

Their complaints process is set out [here](#).

The contact details of the Lithuanian State Consumer Rights Protection Authority are as follows: -

Website: [www.vvtat.lrv.lt/en](http://www.vvtat.lrv.lt/en)

Email: [tarnyba@vvtat.lt](mailto:tarnyba@vvtat.lt)

Phone: +370 5 262 6751

Address: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania

### **Complaints about trading services provided by Revolut Trading Limited (UK)**

If we didn't meet your expectations, you may refer your complaint to the UK's Financial Ombudsman Service if it relates to regulated services provided by Revolut Trading Limited.

You can submit your complaint free of charge [here](#).

Further details of the UK Ombudsman's complaints process can be found [here](#) and [here](#).

The UK Financial Ombudsman Services's contact details are as follows: -

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Phone: +44 20 7964 0500

Address: Harbour Exchange Square, London, E14 9SR, UK

### **Complaints about services provided by Revolut Limited (UK)**

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

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

As these services are not regulated by the UK's Financial Conduct Authority, the Financial Ombudsman Service cannot get involved if you have a complaint about these services.

You may direct your complaint to another competent authority. Which organisation can look into your complaint depends on the nature of it. To determine which entity might have authority in relation to an unregulated service provided by Revolut Limited (UK), please consult the UK Citizens Advice website [here](#) or the Ombudsman Associations website [here](#).

### **Dispute resolution authority for complaints related to processing of personal data**

To raise a complaint related to the processing of personal data, you may contact us through the Revolut app or send us an email at [dpo@revolut.com](mailto:dpo@revolut.com).

If you're unhappy with how we've handled your request, you have the right to make a complaint to your local data protection authority (if you are resident of one of the EEA countries, please refer to this page to find out your local data protection authority). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ("SDPI").

The SDPI can be contacted at:

- Address: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania;
- E-mail: [ada@ada.lt](mailto:ada@ada.lt).

For further information in this regard, we recommend you visit this [website](#).

In Ireland, data protection-related complaints may also be addressed to the Data Protection Commission (DPC).

You can lodge your complaint [here](#).

Information about the complaints process with the DPC can be found [here](#) and [here](#).

The Data Protection Commission's contact details are as follows:-

Website: <https://dataprotection.ie/en>

Phone: 01 765 0100 / 1800 437 737

Address: 21 Fitzwilliam Square South, Dublin 2, D02 RD28

