

## 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 this way. 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](mailto:formalcomplaints@revolut.com) or [revolut.italy.pec.complaints@legalmail.it](mailto:revolut.italy.pec.complaints@legalmail.it).

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;
- 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 Italian or English, according to your preference.

Irrespective of the above, you always have the right to approach the out of court dispute resolution body mentioned below in relation to any complaint about our service. Adhering to an out of court dispute resolution body does not affect your right to appeal to the ordinary judicial authority.

## 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 consider any complaint sent by you to us. We will acknowledge receipt of your complaint promptly (unless we have already resolved your complaint to your satisfaction). We will provide you a case reference number that you can use in relation to your complaint until it is resolved or cannot be progressed any further.

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 or, in exceptional circumstances that will be clearly explained, within 35 business days.

If your complaint relates to any other regulated banking service, we will provide you with the final response within 60 calendar days.

At that point, if our answer does not satisfy you or if we weren't able to answer you, you can refer your complaint to an out of court dispute resolution authority (details below).

## Out of court dispute resolution body for complaints related to banking and financial services

In case you are unhappy with how we have dealt with your complaint about payments or banking and financial services provided by the Revolut Bank UAB, you can refer the complaint to the Financial Banking Ombudsman (Arbitro Bancario Finanziario, ABF).

To gather more info you can refer to the website

<http://www.arbitrobancariofinanziario.it>. You can find further information within:

- Guide "[ABF in simple words](#)" and
- Guide "[How to raise a complaint and use ABF platform](#)".

You can refer to another specialised body as well, enrolled in the register held by the Ministry of Justice and available on the website [www.giustizia.it](http://www.giustizia.it).

## Out of court dispute resolution authority for complaints related to processing of personal data

If you're unhappy with how we've handled your data related request, you can complain to the Personal Data Protection Authority (Garante per la Protezione dei Dati Personali) referring to the information available within the website

<https://www.garanteprivacy.it/diritti/come-agire-per-tutelare-i-tuoi-dati-personali/reclamo>.

Revolut Bank UAB is operating under the supervision of Bank of Italy and Bank of Lithuania as well.