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.

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 or revolut.italy.pec.complaints@legalmail.it. You can also mail your complaint to the following address: Via Dante 7, 20123 - Milan.
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

For consumers (non-business customers): If you have a Lithuanian account (which means that you have not migrated to an Italian account yet) and 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 such cases, the **Bank of Lithuania** will act as the out-of-court dispute resolution authority for disputes between consumers and financial service providers.

- **Address**: 4 Totoriu str, LT-01121 Vilnius/ Totorių g. 4, LT-01121 Vilnius, the Republic of Lithuania.
- **More information**: Available on the Bank of Lithuania website

Please note that 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 the agreement with us.

This process is free of charge.

For consumer disputes not related to Bank of Lithuania you may contact the **State Consumer Rights Protection Authority:**

- **Address** is: A. Goštauto g. 12, 01108 Vilnius, the Republic of Lithuania
- **More information**: Available on their website

Regardless of the nationality of your account, if you are unhappy with how we have dealt with your complaint, you can refer it to:

- **Arbitro Bancario Finanziario (ABF).** You can find out how to apply to the Arbitrator at www.arbitrobancariofinanziario.it. You can also find further information within the Guide "ABF in simple words" and the Guide "How to raise a complaint and use ABF platform"; or
- another special body of remediation in the appropriate register maintained by the Ministry of Justice. The list of bodies of mediation is available at www.giustizia.it.

You, the associations representing you and other interested parties may file complaints with the Bank of Italy, without prejudice to their right to appeal to the competent Judicial Authority, to file complaints and to activate the procedure of mediation referred above.

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

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.