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.

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 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.

As an alternative, you can submit your complaint verbally, by contacting us via:

• +36 (1) 234 4590 (your telecommunication service provider's standard rates apply).

This channel is available exclusively for Revolut accounts registered under Revolut Bank UAB in Hungary. Our complaints analysts are available on Mondays from 8:00 AM to 20:00 PM, and on other business days from 8:00 AM to 16:00 PM.

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). When it comes to verbally-submitted complaints, we will attempt to provide an instant resolution, but in case this is not possible, or if you are not satisfied with the proposed resolution, we will register your complaint in writing and continue to assist you via email, according to our Complaints Policy. Your verbal complaint will be recorded, and stored for 5 years.

If you would like to receive a copy of the audio recording, we can share it with you within 25 days, free of charge.

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 EEA 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.