

This page consists of two Parts:

- Part I: Revolut Bank UAB Hungarian Branch Complaints Policy.
- Part II: Revolut Bank UAB Complaints Policy.

Revolut Bank UAB will operationalise its Hungarian branch in 2026, called **Revolut Bank UAB Hungarian Branch**. The migration of the Hungarian customer portfolio is part of this process, from Revolut Bank UAB (Lithuanian entity) to the local branch, Revolut Bank UAB Hungarian Branch.

The terms and conditions in Part I will apply from the moment of the migration of the existing Hungarian customers of Revolut Bank UAB (Lithuanian entity) to the local branch, Revolut Bank UAB Hungarian Branch. It will also apply to new customers onboarded directly to Revolut Bank UAB Hungarian Branch.

Until the completion of this migration, the current terms of Revolut Bank UAB (Lithuanian entity), which are provided in Part II of this document, will continue to apply:

- to Hungarian customers whose contractual relationship which is subject to these terms predates **17 March 2026**,
- as well as to those who will open a contractual relationship subject to these terms after **17 March 2026** with Revolut Bank UAB, and until the migration is completed.

Once the migration is completed, Part I will apply to said Hungarian customers as well (i.e. Part I will replace Part II from the moment of the migration).

This version, containing Parts I and II, was published on **17 March 2026**.

## **Part I**

# **Revolut Bank UAB Hungarian Branch**

## **Complaints Policy**

This version of the Terms will be effective from **17 March 2026**, except where indicated otherwise.

**Comments about our services:** If you'd just like to speak to someone about an issue that's concerning you and our services, 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 set out in the "What information do we need?" section of this Policy.

**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).

## Legal background

We handle your complaints in accordance with the provisions set out in this Complaints Policy, in order to comply with Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises, Government Decree 95/2025. (V. 8.) on detailed rules related to the complaint handling procedure and complaint handling regulations of certain institutions of the financial sector, and Decree No. 66/2021 (XII. 20.) MNB on the Detailed Rules of Forms and Methods of Complaint Processing Procedures of Financial Organizations.

## What is a complaint and who can complain?

A complaint is any objection or statement from a customer or prospective customer related to the conduct, activity, or omission of our Hungarian Branch or its services. A complaint can be submitted by our customer, a person acting on behalf of a customer, or a "prospective customer" (any person who has initiated contact with us to use a service, even if they did not end up becoming a customer).

## How to make a complaint

If you prefer, you can submit your complaint using [our online form](#) or you can send us an e-mail at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com). You may also submit your complaint using the [Hungarian National Bank's official complaint form](#). However, we will accept your complaint even if it is not submitted on this specific form.

You can also submit your complaint orally:

- **By phone:** By contacting us at the number +36 (1) 234 4590 (your operator's standard rates apply). This channel is available exclusively for Revolut accounts registered with Revolut Bank UAB Magyarországi Fióktelepe. Our complaints analysts are available on Mondays from 8:00 AM to 8:00 PM, and on other business days from 8:00 AM to 4:00 PM.
- **In-person:** You can submit your complaint orally at a location designated by our partner, Telemedia. To find the location and opening hours, please see our [FAQs](#). At the location, a trained representative will register your complaint in writing and will give you a copy of your registered complaint. You may also submit your complaint by way of proxy. In this case, the authorization should be in the form of a public document, or a fully conclusive private deed and must comply with the regulations stipulated in Act CXXX of 2016 on Civil Procedure and in Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises. If you are acting through a proxy, an original copy of the power of attorney must be attached to the complaint.
- You can also submit written complaints by post to our registered address (Bécsi utca 8, Budapest H-1052).

### **What information do we need?**

You'll need to tell us:

- your first and last name;
- the phone number and e-mail address associated with your account;
- what the issue is;
- when the problem arose; and
- how you would like us to resolve the issue.

Even in the case of lodging a complaint, never disclose your secret codes relating to your banking affairs, such as your PINs or any other security codes.

You can find more information about how we process your data in our [Privacy Notice](#).

We'll look into your complaint and respond to you by email. We will communicate with you in Hungarian, unless we mutually agree to use another language.

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 in a fair, timely and efficient manner. Handling your complaint is free of charge. In order to ensure a uniform, efficient and high quality service, your complaint is handled by our expert Complaints Analysts, who can provide you with specialized responses in every field.

Our response to your complaint will be formulated with clear language and will take into account all the relevant factors of the case.

If the complaint does not contain sufficient information for a proper investigation, we may contact you in email and ask you to provide the necessary but missing documents or data to substantiate your complaint.

### **Response Timeframes:**

- **Complaints about payment services:** We will send our final, reasoned response within 15 business days of receiving your complaint.
- **Other complaints:** We will send our final, reasoned response within 30 calendar days of receiving your complaint.
- **Exceptional circumstances:** If, for reasons beyond our control, we are unable to respond within 15 business days, we will send an interim response explaining the reason for the delay and indicating a new deadline for the final response. This final deadline will not exceed 35 business days after the date the complaint was first submitted.
- If we reject your complaint, our final response will provide a detailed justification for our position. This response will also formally inform you of your right to remedy and for that, provide the contact details for the Financial Arbitration Board (PBT) and the National Bank of Hungary (MNB). In addition, this response will include whether the complaint was aimed at investigating the violation of the consumer protection provisions set out in the MNB Act or at settling a dispute related to the conclusion, validity, legal effect and termination of the agreement, as well as the breach of contract and its legal effects. You will also be informed about your right to submit an application to a competent court.
- If you need help with finding the right forms to initiate out of court procedures, as per your request, we will send you the right form to be filled in and submitted to the PBT or MNB.

### **Handling of Verbal Complaints:**

When we receive a verbal complaint (by phone or in-person), we will try to resolve it immediately, if possible. If an immediate resolution is not possible, or if you do not agree with the proposed solution, we will register your complaint in written minutes. In the case of an in-person complaint, you will receive a copy of the record at that

time. In the case of a telephone complaint, we will send a copy of the record along with our final response.

Your registered complaint will be recorded in minutes, which will include:

- your first and last name and your contact details,
- the place, time, and method of submitting the complaint,
- the name and address of the service provider affected by the complaint,
- a detailed description of your complaint, recording the individual complaint elements separately,
- the contract number affected by your complaint, and depending on the case, your client number or fund ID,
- a list of documents, records, and other evidence presented by you,
- the place and time of recording the minutes, and
- in the case of a verbal complaint communicated in person, the signatures of the person recording the minutes and the client.

By initiating the telephone call, you consent to the recording of the call. Your telephone calls regarding complaints will be recorded and stored for 5 years. You will be informed of this at the beginning of the call and about the unique identifier of your telephone complaint. If you request, you can listen to the recording or receive a certified copy of the transcript or the recording itself, free of charge, within 25 days.

**Our Complaints Register and Data Retention:** We will keep a record of your complaint and our response for 5 years in our official Complaints Register. This record will include:

- Your name and contact details;
- A description of the complaint, the event, and the facts it relates to;
- The date and method of the complaint's submission;
- The date of our response and the measures taken to resolve the complaint;
- The deadline for completing the measures and the name of the person responsible for its implementation;
- The unique identifier of the complaint.

Out of court dispute resolution authority for complaints related to financial services

If you are unhappy with how we have dealt with your complaint, or if we do not respond within the legal timeframes, you can forward your complaint to the following entities:

- **Financial Arbitration Board (Pénzügyi Békéltető Testület - PBT/FAB):** For disputes related to the formation, validity, legal effects, and termination of the contract, as well as breach of contract and its legal effects.

- **Address:** H-1122 Budapest, Krisztina krt. 6.
- **Contacts:**[ugyfelszolgalat@mnbb.hu](mailto:ugyfelszolgalat@mnbb.hu)
- **How to submit:** You can submit a request by post to H-1525 Budapest, Pf. 172., in person at the Customer Service of the National Bank of Hungary (MNB) (H-1122 Budapest, Krisztina krt. 6.) or in any Government Window in Hungary. The Financial Arbitration Board does not accept complaints via e-mail. The request can also be submitted electronically via the [PBT online administration application](#) after KAÜ identification. The request must be submitted in writing using the prescribed form and by attaching to the request a written statement from us on the rejection of your complaint or, in lack of such a statement, any other written evidence available on the attempt of a settlement.
- For any contractual dispute arising from online contracts, you may initiate the online dispute resolution process of the Financial Arbitration Board. In order to do so, you must register on the [electronic service](#) operated by the European Commission.
- **Note:** You must first try to resolve the complaint with us. Revolut will inform you in its response to your complaint whether it has made a general submission declaration to the PBT.

- **National Bank of Hungary (Magyar Nemzeti Bank - MNB):** For violations of consumer protection provisions.

- **Address:** H-1054 Budapest, Szabadság tér 8-9.
- **Contacts:** +36 (80) 203 776
- **How to submit:** You can submit a complaint by post to BKKP Postafiók: 777 1534 Budapest, Hungary, by phone at +36 80 203 776 (toll-free), or by email at [ugyfelszolgalat@mnbb.hu](mailto:ugyfelszolgalat@mnbb.hu).

You can find more information about these procedures on their respective websites. The review of the complaint by these entities is generally free of charge.

You can also appeal to the competent courts in Hungary.

## Cross-border dispute resolution

If your dispute is cross-border (e.g., you reside in another EEA country), you can use the FIN-Net network to find the appropriate dispute resolution entity in your country or contact the PBT for help.

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

You have the right to file a complaint with the Hungarian National Authority for Data Protection and Freedom of Information (Nemzeti Adatvédelmi és Információszabadság Hatóság - NAIH) for violations of your data protection rights.

- **Address:** H-1055 Budapest, Falk Miksa utca 9-11.
- **Contacts:** E-mail: [privacy@naih.hu](mailto:privacy@naih.hu); Website: [naih.hu](http://naih.hu)

## Part II

### Revolut Bank UAB

### Complaints Policy

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](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. 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 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

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

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