This Complaints Policy pertains to the services provided to you by Revolut Technologies Singapore Pte. Ltd. and/or Revolut Securities Singapore Pte. Ltd.

How to make a complaint

If you have a complaint, the best way is to contact us via the in-app chat, which is available 24 hours a day, 365 days a year.

If you're not happy with the service received, you can escalate your concerns as a formal complaint. You can submit a complaint using our online form or contact the Complaints team at formalcomplaints@revolut.com.

Alternatively, you can also send us an email to formalcomplaints@revolut.com. If you prefer to send your complaint via email, please ensure to include the following details:

- Your full name
- The phone number linked to your Revolut Account
- The email address linked to your Revolut Account
- The date when the issue happened
- Details of your complaint

After submitting your complaint, we'll let you know that we received your email and also give you a timeframe when we expect a response by. Then we'll send you a copy of your complaint so you can keep it for your own records. We may contact you to gather more information relating to your complaint. A dedicated member of our complaints team (who, to the extent possible, is not involved in the subject matter of the complaint) will investigate the matter for you.

If we have everything we need, we will do our best to provide you with the final response within the indicated time frame and will clearly mention whether our response is final or not.

We'll send our final response over to you within 14 business days, following the day that we received your complaint.

Financial Industry Disputes Resolution Centre Ltd ("FIDReC")

For Revolut Technologies Singapore Pte. Ltd. and Revolut Securities Singapore Pte. Ltd. customers, in case you are unhappy with how we have dealt with your complaint, you can refer your complaint to FIDReC.

Please remember that FIDReC will only process a complaint that satisfies all of the below criteria set out in the FIDReC Terms of Reference, including the following:

- The complaint is related to services provided by Revolut Technologies Singapore Pte. Ltd. and/or Revolut Securities Singapore Pte. Ltd.;
- For Revolut Technologies Singapore Pte. Ltd., the complaint is relating to transactions performed on or after 16 December 2024, and is a claim under the Shared Responsibility Framework or pertaining to its e-wallet related payment services;
- The complaint does not relate solely to the investment performance of a financial product, commercial decisions and/or pricing policies and other policies such as interest rates and fees; and
- The complaint has not been previously dealt with or resolved by FIDReC (unless there is new material information that was not reasonably available at the time the previous complaint had been filed).