This Complaints Policy pertains to the issuing of money and any other services provided to you by Revolut Bank New Zealand Limited ("**Revolut Bank New Zealand**"). This Policy sets out a guide on how you can make a complaint and the actions we will take to best resolve your complaint to your satisfaction.

Our culture

Our goal is to provide you with a service that's fair, efficient, and above all transparent. These are the core values that we are committed to upholding in all of our communication with you.

Something went wrong, what should I do?

If you need to contact us about anything at all, our friendly support team is here to help. Just reach out to us via our in-app chat, which is open 24hrs a day, 365 days a year. Please tell us about the issue(s) you're facing or anything else you need help with in relation to your Revolut New Zealand account. In order to swiftly resolve any queries, we ask you to explain the issue(s) to us in as much detail as possible and attach any relevant documents to aid your explanation.
If you require further assistance, or would like to speak with a senior team member, then you can let the agent who's helping you know and they'll transfer you to a senior agent or manager.
If you're not happy with the service received, you can escalate your concerns as a formal complaint.

Step-by-step guide for our formal complaint process

If you have a complaint about the level of support you received, you can reach out to us anytime via our in-app chat to request a Complaint Form. You can also fill out our online complaints form here.
Alternatively, you can also send us an email to complaints.nz@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 concern;
- Details of your proposed resolution for your complaint; and
- Any other relevant information.

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 will investigate the matter for you.

Our final response

Our final response may:

- Conclude that we have acted inappropriately, failed to meet our terms or failed to meet your reasonable expectations. As a result we may provide an acknowledgement, an apology or, where appropriate, offer you compensation for any distress you may have experienced; or
- Conclude that we have acted appropriately and that we do not intend to take further action in respect of your complaint.

If we find that we need more information from you, we'll contact you by email to let you know what we need, so that we can move forward with your complaint. If we encounter any delays because we're waiting for any further information, this will affect the date by which we can resolve your complaint.
If we have everything we need, we will do our best to provide you with the final response within 20 days and will clearly mention whether our response is final or not. In our response, we'll include the contact details for the Financial Services Complaints Ltd (FSCL) so you can refer your complaint for further review if needed.

Financial Services Complaints Ltd

If we fail to provide a response to your satisfaction, you may refer your complaint to the Financial Services Complaints Ltd (FSCL). FSCL provides fair and independent financial services complaint resolution that is free to consumers.
You can contact them:
Online: www.fscl.org.nz
Email: complaints@fscl.org.nz

Phone: 0800 347 257
Mail: PO Box 5967, Wellington 6140
This policy was last updated on 29 October 2026