

Complaints Policy

Customer Service

This Service has the function of attending to and resolving complaints and claims presented in accordance with our [Regulations](#).

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

We always do our best, but we realise that sometimes things go wrong. If you wish to make a complaint or claim, you have three options:

1. Via our [online form](#)
2. By emailing us at reclamaciones@revolut.com. You'll need to tell us:
 - Your name, surname and address of the interested party and, if applicable, of the person representing him/her, duly accredited; National Identity Card number for natural persons and data referring to public registry for legal entities (as well as the Power of Attorney).
 - The phone number and email address associated with your account.
 - Reason for the complaint.
 - You shall provide documentary evidence supporting your complaint.
 - How you'd like us to put the matter right.
 - That you are not aware that the subject matter of the complaint is being dealt with through administrative, arbitration or judicial proceedings.
 - Place, date and signature.
3. By post to our address at Calle Príncipe de Vergara 132, 4th floor, 28002, Madrid, Spain. You must also include the information indicated in the previous point.

We'll look into your complaint and respond to you by email. We will communicate with you in Spanish. 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.

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.

We will look into your complaint and respond to you by email. We will communicate with you in Spanish.

Deadlines

Our final response to your complaint varies depending on the subject matter of the complaint:

- If the complaint is related 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. In any case, the deadline for receipt of the final reply shall not exceed 1 month.
- If the complaint is related to anything other than payment services, our final response to your complaint will be provided to you within 1 month from the date you submit the complaint.
- If you are not a consumer, our final response to your complaint will be provided to you within 2 months from the date you submit the complaint.

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.

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

For consumers (non-business customers): If you're unhappy with our resolution, you can refer your complaint to the relevant authority. The authority depends on which Revolut legal entity provided you with the product or service you're complaining about.

Post-migration Policy for Spanish Revolut Bank UAB branch customers ([PDF attachment](#))

If you are a Spanish customer who signed up after the launch of Revolut Bank UAB branch in Spain or you were already migrated to the branch, here below is the Complaints Policy that applies to you.

If you have signed up to Revolut before that and received an email from us about the transfer to the Spanish Branch, this version of our Complaints Policy will apply to you from the date indicated in that email. If you would like to see the Complaints Policy that applies until then, please click [here](#).

- **Complaints about regulated services provided by the Revolut Bank UAB branch in Spain**

If you're a customer of the Spanish Branch of Revolut Bank UAB, most of the services are regulated and provided to you by the Branch (see exceptions listed below).

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB branch in Spain or if more than 15 working days have passed in the case of a complaint about payment services, 1 month in the case of a complaint about anything other than payment services or 2 months if you are not a consumer since you submitted your complaint without obtaining an answer, you can refer the complaint to the Complaints Services of the Spanish Financial Supervisors.

You can refer your complaint to the Complaints Services of the Financial Supervisors within one year of the date that you sent us your complaint.

The contact details of the Financial Supervisors are the following:

Institutions' Conduct Department of the Bank of Spain

- Alcalá street nº48, 28014 Madrid
- Telephone 900 545 454
- Website: [Oficina Virtual del Banco de España - Ciudadanos](#)

Investor Service Office of the National Securities Market Commission

- Edison street 4, 28006 Madrid
- Telephone 900 535 015
- Website: CNMV - [Cómo reclamar](#)

Complaints Service of the Directorate General of Insurance and Pension Funds

- Paseo de la Castellana nº44, 28046 Madrid
- Telephone 952 24 99 82

- Website: Dirección General de Seguros y Fondos de Pensiones - [Información sobre el procedimiento](#)

In any case, in order to file a complaint with any of the Complaints Services of the Financial Supervisors, it is an essential requirement to have previously filed such a complaint with the Customer Service Department.

- **Complaints about regulated services provided by the Revolut Companies in the EU**

Even if you're a customer of the Spanish Branch of Revolut Bank UAB, certain services might be provided to you by the Revolut Bank UAB head office (LT) or other entities and its subsidiaries, such as: Revolut Insurance Europe UAB or Revolut Securities Europe UAB:

- Credit services provided by Revolut Bank UAB head office
- Insurance services provided by the Revolut Insurance Europe UAB
- Trading services provided by the Revolut Securities Europe UAB

In this case you can refer the complaint to the Complaints Services of the Spanish Financial Supervisors. In any case, in order to file a complaint with any of the Complaints Services of the Spanish Financial Supervisors, it is an essential requirement to have previously filed such a complaint with the Customer Service Department. Please see the information contained in the previous point.

In case of regulated services provided by the Revolut Bank UAB (LT), Revolut Insurance Europe UAB or Revolut Securities Europe UAB, you can also refer your complaint to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers authorised in the Republic of Lithuania. Examination of the complaint at the Bank of Lithuania is free of charge. 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](#).

- **Complaints about unregulated services provided by the Revolut LTD (UK)**

Revolut LTD might provide you with certain unregulated services, such as:

- Cryptocurrency
- Precious Metals
- Unregulated elements of the Stays product (booking process, property check-in and standard)
- Airport lounges

- SmartDelay
- Shops
- Rewards

As these services are not regulated by the Financial Conduct Authority, the Financial Ombudsman Service cannot get involved if you have a complaint.

- **Complaints about trading services provided by the Revolut Trading Limited**

If we didn't meet your expectations, you may refer your complaint to the UK's Financial Ombudsman Service free of charge. You can find their contact details here: [Financial Ombudsman Service: our homepage](#).

You can also refer to their consumer leaflet, detailing further information here: Our consumer leaflet: '[Want to take your complaint further?](#)'.

- **General**

In addition, you can also resolve any discrepancies or disputes in relation to financial services provided online through the online dispute resolution platform set up by the European Commission at the following link:

<https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home2.show&lng=ES>

Pre-migration Policy for Revolut Bank UAB customers ([PDF attachment](#))

If you are a Spanish customer who signed up before the launch of Revolut Bank UAB branch in Spain and were not yet migrated to the branch, here below is the Complaints Policy that applies to you.

- **Complaints about regulated services provided by the Revolut Companies in the EU**

If you're a customer of Revolut Bank UAB, most of the services are regulated and provided to you by the Revolut Bank UAB (see exceptions mentioned below) and its subsidiaries, such as: Revolut Insurance Europe UAB or Revolut Securities Europe UAB.

List of regulated services provided to personal account owners in the EEA:

- Current account services
- Plus, Premium and Metal services
- Promotions (Free Trials)
- Revolut <18
- Demand deposit account services
- Account switching

- Credit services
- Trading services (provided by Revolut Securities Europe UAB)
- Insurance services (provided by Revolut Insurance Europe UAB)

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB (LT), Revolut Insurance Europe UAB or Revolut Securities Europe UAB in Spain or if more than 15 working days have passed in the case of a complaint about payment services, 1 month in the case of a complaint about anything other than payment services or 2 months if you are not a consumer since you submitted your complaint without obtaining an answer, you can refer the complaint to the Complaints Services of the Spanish Financial Supervisors.

You can refer your complaint to the Complaints Services of the Financial Supervisors within one year of the date that you sent us your complaint.

The contact details of the Financial Supervisors are the following:

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- Alcalá street nº48, 28014 Madrid
- Telephone 900 545 454
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- Paseo de la Castellana nº44, 28046 Madrid
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- Website: Dirección General de Seguros y Fondos de Pensiones - [Información sobre el procedimiento](#)

In any case, in order to file a complaint with any of the Complaints Services of the Financial Supervisors, it is an essential requirement to have previously filed such a complaint with the Customer Service Department.

In case you are unhappy with how we have dealt with your complaint about regulated services provided by the Revolut Bank UAB, Revolut Insurance Europe UAB or Revolut Securities Europe UAB, you can also refer it to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. In this

case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers authorised in the Republic of Lithuania. Examination of the complaint at the Bank of Lithuania is free of charge.

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](#).

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 EEA country where you live.

- **Complaints about unregulated services provided by the Revolut LTD (UK)**

Revolut LTD might provide you with certain unregulated services, such as:

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- Precious Metals
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In addition, you can also resolve any discrepancies or disputes in relation to financial services provided online through the online dispute resolution platform set up by the European Commission at the following link:

<https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home2.show&lng=ES>

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 Agencia Española de Protección de Datos (“AEPD”), the Spanish supervisory authority for data protection issues. The address of the AEPD is: Jorge Juan street 6, 28001, Madrid, España; phone number: +34 91 266 3517. You can find more information on their [website](#).

You also have the right to make a complaint to the State Data Protection Inspectorate (“SDPI”), the Lithuanian supervisory authority for data protection issues. The address of the SDPI is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt. You can find more information on their [website](#).

Transparency and financial services customer protection regulations in Spain

Basic regulations on transparency and consumer protection:

- Royal Legislative Decree 1/2007, of 16 November, approving the revised text of the General Law for the Defence of Consumers and Users and other complementary laws.
- Order EHA/2899/2011, of 28 October, on transparency and customer protection in banking services.
- Bank of Spain Circular 5/2012 of 27 June 2012 to credit institutions and payment service providers on transparency of banking services and responsibility in the granting of loans.
- Law 22/2007 of 11 July 2007 on the distance marketing of consumer financial services.
- Law 4/2022 of 25 February on the protection of socially and economically vulnerable consumers and users.
- Bank of Spain's Circular 4/2021, of 25 November, to credit institutions and other supervised institutions, on models for confidential statements of market conduct, transparency and customer protection, and on the register of complaints.

Consumer credit regulations

- Law 16/2011 of 24 June 2011 on consumer credit contracts.
- Order ETD/699/2020, of 24 July, which regulates revolving credit and amends Order ECO/697/2004, of 11 March, on the Central Credit Register, Order EHA/1718/2010, of 11 June, on the regulation and control of the advertising of banking services and products and Order EHA/2899/2011, of 28 October, on transparency and customer protection in banking services.

Regulations on payment services:

- Royal Decree-Law 19/2018, of 23 November, on payment services and other urgent measures in financial matters.
- Order ECE/1263/2019 of 26 December on transparency of the conditions and information requirements applicable to payment services and amending Order ECO/734/2004 of 11 March on customer service departments and services and the customer ombudsman of financial institutions, and Order EHA/2899/2011 of 28 October on transparency and customer protection in banking services.
- Royal Decree-Law 19/2017 of 24 November on basic payment accounts, transfer of payment accounts and comparability of fees.
- Order ECE/228/2019 of 28 February on basic payment accounts, payment account transfer procedure and requirements for comparison websites.
- Royal Decree 164/2019, of 22 March, establishing a system of free basic payment accounts in favour of persons in a situation of vulnerability or at risk of financial exclusion.
- Royal Decree-Law 11/2015, of 2 October, regulating fees for cash withdrawals at ATMs.
- Bank of Spain's Circular 2/2019 of 29 March on the requirements of the Information Document on Fees and the Statement of Fees, and payment account comparison websites, and amending Circular 5/2012 of 27 June to credit institutions and payment service providers on the transparency of banking services and responsibility in the granting of loans.
- Royal Decree 736/2019, of 20 December, on the legal regime for payment services and payment institutions and amending Royal Decree 778/2012, of 4 May, on the legal regime for electronic money institutions, and Royal Decree 84/2015, of 13 February, implementing Law 10/2014, of 26 June, on the regulation, supervision and solvency of credit institutions.
- Regulation (EU) 260/2012 of the European Parliament and of the Council of 14 March laying down technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) 924/2009.

- Order ECC/2316/2015 of 4 November on information obligations and classification of financial products.

Regulations on complaints and the Customer Care Service:

- Law 7/2017, of 2 November, which transposes Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution in consumer matters into Spanish law.
- Law 44/2002 of 22 November 2002 on Financial System Reform Measures.
- Law 2/2011, of 4 March, on Sustainable Economy.
- Order ECC/2502/2012 of 16 November regulating the procedure for submitting complaints to the complaints services of the Bank of Spain, the National Securities Market Commission and the Directorate General for Insurance and Pensions.
- Order ECO/734/2004, of 11 March, on customer service departments and services and the customer ombudsman of financial institutions.

Regulations on the advertising of banking services and products:

- Order EHA/1718/2010, of 11 June, on the regulation and control of the advertising of banking services and products.
- Bank of Spain's Circular 4/2020 of 26 June on the advertising of banking products and services.
- Order ECC/2316/2015, of 4 November, on information obligations and classification of financial products.

Other applicable regulations:

- Law 10/2010, of 28 April, on the prevention of money laundering and terrorist financing.
- Law 10/2014, of 26 June, on the regulation, supervision and solvency of credit institutions.
- Royal Decree 84/2015 of 13 February 2015 implementing Law 10/2014 of 26 June on the regulation, supervision and solvency of credit institutions.