Effective date: 3 April 2026

At a glance: how we handle your personal data

- **What we collect:** we collect information you give us (like your ID documents and financial details), information from your device (like location or IP address) and information from others (such as credit reference agencies). We also create new information about you based on how you use the Revolut app.

- **How we use it:** we use your personal data to run our services, stop fraud, make decisions about whether you're eligible to use certain products, improve our products, and send you relevant offers (where allowed).

- **Who we share it with:** we share your personal data with companies that help us provide our products and services, credit reference agencies, people or companies you send money to or receive money from, and government agencies (if the law requires it).

- **Your rights:** you have control over your personal data. You can ask for a copy of it, ask us to delete it or ask us to stop using it (especially for marketing) by contacting dpo@revolut.com. You can also manage your privacy preferences directly in-app.

- **Our promises:** we will always keep your personal data safe. We will never sell your personal data. We will always try to give you as much control as possible over how we use your personal data.

1. About us

The Revolut group is made up of different companies. We'll let you know which Revolut company you have a relationship with when you first apply for or use a Revolut product or service. The Revolut company providing you with a product or service will be responsible for processing your personal data for that product or service. This Revolut company is known as the 'controller' of your personal data.

In the European Economic Area (EEA), Revolut Bank UAB is the primary controller of your personal data even if you are receiving services from one of its branches.

Revolut offers products and services through different companies. You can check out the Revolut companies that provide these products and services [here].

2. Why do I need to read this notice?

We collect your personal data when you use:

- our website at www.revolut.com
- any of our Revolut apps (such as Revolut, Revolut Invest or Revolut X)
- any of the services available to you through our apps or website

We may also collect your personal data from other people or companies. We explain how this can happen in more detail in the *What personal data do you collect about me?* section below.

When we say 'personal data', we mean information which:

- we know about you (for example, we know when you use your Revolut card to pay for things)
- can be used to personally identify you (for example, a combination of your name and postal address)

This notice explains what information we collect, how we use it, and your rights over your personal data.

Specific Revolut products, services, or processes may have standalone privacy notices. Here are some examples:

- Revolut Messenger Privacy Notice
- Revolut Pay Checkout Privacy Notice
- Revolut Kids & Teens Privacy Notice
- RevPoints Privacy Notice
- AML Data Collection Notice

These notices:

- give you more detail about how Revolut collects, uses and protects your personal data when you use specific Revolut products or services, or go through specific in-app processes
- will be provided to you through the relevant Revolut app when you start using relevant Revolut products or services, or begin those processes
- can be accessed at any time through the Revolut website (see here)

Sometimes, we may also provide you with 'just in time' privacy explanations in our apps. When you use a new Revolut product or service for the first time:

- these explanations will help you to understand what specific personal data Revolut collects, uses or shares about you for that product or service
- where relevant, you will be prompted to review your in-app privacy preferences

We may provide privacy notices and explanations in languages other than English. If there are any discrepancies between other language versions and the English language versions, the English language version is authoritative.

If you have concerns about how we use your personal data, you can contact dpo@revolut.com.

3. What personal data do you collect about me?

The table below explains what personal data we collect and use.

Type of personal data	Details
Information you give us	We collect information you provide when you: ✓ fill in any forms ✓ correspond with us ✓ respond to any of our surveys ✓ register to use any of our apps ✓ register, or approve a registration for, a child to use the Revolut Kids & Teens app

Type of personal data	Details
	✓ open an account or use any of our services ✓ give us access to your other financial accounts (for example, through Open Banking) ✓ take part in online discussions or promotions ✓ speak with a member of our social media or customer support teams (either on the phone or through our apps) ✓ enter a competition or share information with us on social media ✓ contact us for other reasons We will collect the following information: ✓ your name, address, place of birth, date of birth, and citizenship ✓ your email address, phone number and details of the device you use (for example, your phone, computer or tablet) ✓ trusted locations you have identified for security purposes (such as your home or work to use Street Mode) ✓ your Revolut username which is known as your 'Revtag' (this is random and is automatically assigned to you when you first join but you will be able to change it) ✓ your registration information ✓ details of your bank account, including the account number, sort code, and IBAN

Type of personal data	Details
	✓ details of your Revolut debit cards and credit cards (or other debit or credit cards you have registered with us) including the card number, expiry date, CVC (the last three digits of the number on the back of the card), and any of your personalised QR payment codes ✓ copies of your identification documents (for example, your passport or driving licence) and any other information you provide to prove you are eligible to use our services ✓ your country of residence, tax residency information, tax identification number, and social security number ✓ information you provide when you apply for credit, including details about your, or your spouse's, income, employment, and financial obligations ✓ information you provide when you sign up for wealth, trading or crypto products, including details about your employment and salary ✓ information you provide when you register or approve your children to use Revolut Kids & Teens ✓ information about any existing accounts or holdings you hold with other companies that you want to transfer to Revolut ✓ records of our discussions, if you contact us or we contact you (including records of phone calls) ✓ your image in photo or video form, and facial scan data (known as 'biometric data'), or voice data, extracted from your photo or video to verify your identity during onboarding

Type of personal data	Details
	as part of our Know-Your-Customer (KYC) checks, to authenticate you as an authorised user of our services, or to detect and prevent fraud ✓ information about other people (such as a joint account holder, your spouse or family) when we ask you to give us this information to enable us to comply with our obligations under KYC, anti-money laundering and other laws and to assist with fraud monitoring If you give us personal data about other people (such as a joint account holder, your spouse or family), or you ask us to share their personal data with third parties, you confirm that you have brought this notice to their attention beforehand.
Information collected from your use of our products and services	Whenever you use our website or apps, we collect the following information: ✓ technical information, including the internet protocol (IP) address used to connect your computer to the internet, your login information, the browser type and version, the time zone setting, device language, the operating system and platform, the type of device you use, whether your device uses a virtual private network (VPN), a unique device identifier (for example, your device's IMEI number, eSIM ICCID, eSIM matching ID, or the mobile phone number used by the device), mobile network information, your mobile operating system, and the type of mobile browser you use ✓ information about your visit, including the links you've clicked on, through and from our website or Revolut app (including date and time), services you viewed or searched for,

Type of personal data	Details
	page response times, download errors, length of visits to certain pages, page interaction information (such as scrolling and clicks), and methods used to browse away from the page ✓ information on transactions and your use of Revolut products (for example, payments into and out of your Revolut account), including the date, time, amount, currencies, exchange rate, beneficiary details, details of the merchant or ATMs associated with the transaction (including merchants' and ATMs' locations), IP address of sender and receiver, sender's and receiver's name and registration information, messages sent or received, details of devices used to arrange the payment, and the payment method used. When you book flights using your Revolut card, we also receive information about your flight's origin, destination, airline, travel class, and so on. ✓ data stored on your device, such as the types of apps you have and other metadata about your device. If you allow us access, we may also collect information from your contacts list. The relevant Revolut app will regularly gather this information to keep everything up to date, based on your device settings. ✓ behavioural biometric data (such as how you scroll or type) and detailed device settings (such as your language, timezone, and plugins) which we use to detect potential fraud
Information we infer or create about you	We create new data about you by analysing the information we already have. This includes:

Type of personal data	Details
	✓ profiles based on your spending behaviour and interests (to personalise our services and marketing) ✓ risk scores (such as credit or fraud risk scores) based on your transaction history and application details ✓ predictions about your likely financial needs or status We explain more in the following sections below: • Do you make automated decisions about me? • Do you run credit checks on me? • How do you use my personal data for marketing?
Information about your location	If you turn location services on in the relevant Revolut app, we track your location using GPS technology.
Information from others	We collect personal data from third parties or other people, such as credit reference agencies, e-KYC providers, financial or credit institutions, price comparison websites, official registers and databases, as well as joint account holders, fraud prevention agencies, partners assisting with crypto compliance (including for Travel Rule checks), merchants in higher risk sectors (like gambling or crypto), other third parties providing fraud prevention services, and partners who help us to provide our services. This includes your credit record, external crypto wallet details and confirmation of ownership, tax identification numbers, information about late payments, information to help us check your identity or eligibility to receive selected Revolut products or services, information about your spouse

Type of personal data	Details
	and family (if applicable in the context of an application for credit that you make), fraud risk scores and information relating to your transactions. When you ask us to, we'll also collect personal data from accounts you hold with third party financial institutions (for example, when you create a linked account by activating Open Banking in the relevant Revolut app). If you apply for our credit products, when you allow us, we may use this information for credit checks. Sometimes other Revolut customers may give us information about you. For example, a Revolut customer may tell us that you have behaved inappropriately and provide us with evidence to support their claim.
Information from social media	Occasionally, we'll use publicly available information about you from selected social media websites or apps to: ✓ carry out enhanced due diligence checks ✓ identify you for promotions (for example, by matching your RevTag if you post it publicly) Publicly available information from social media websites or apps may also be provided to us when we conduct general searches on you (for example, to comply with our anti-money laundering or sanctions screening obligations).
Information from publicly available sources	We collect information and contact details from publicly available sources, such as media stories, online registers or directories, and websites for

Type of personal data	Details
	enhanced due diligence checks, security searches, and KYC purposes.

4. What is your legal basis for using my personal data?

We must have a legal basis (a valid legal reason) for using your personal data. Our legal basis will be one of the following:

- **Keeping to our contracts and agreements with you**

We need certain personal data to provide our services and cannot provide them without this personal data.

- **Legal obligations**

In some cases, we have a legal responsibility to collect and store your personal data (for example, under anti-money laundering laws we must hold certain information about our customers).

- **Legitimate interests**

We sometimes collect and use your personal data because we have a legitimate reason to use it and this is reasonable when balanced against your human rights and freedoms.

- **Substantial public interest**

Where we process your personal data, or your sensitive personal data (sometimes known as special category personal data), to adhere to government regulations or guidance, such as our obligation to prevent fraud or support you if you are, or become, a vulnerable customer.

- **Vital interests**

We may need to use your personal data to protect your life or the life of another person (for example, in a medical emergency or where we have concerns about potential self-harm).

- **Consent**

Where you've agreed to us collecting and using your personal data, including sensitive personal data, for example when you tick a box to indicate you're happy for us to use your personal data in a certain way.

We explain more about how we use your personal data in the *How do you use my personal data*? section below.

The *How do you use my personal data*? section below explains the lawful bases we rely on for various activities. The specific legal basis for processing your personal data, including sensitive personal data, depends on local regulations and the context of data collection. Whenever possible, we will provide a brief privacy explanation at the time of data collection to clarify the specific lawful basis for collecting and using your personal data.

5. How do you use my personal data?

Explore the ways in which we may use your personal data, and our legal basis for doing so, using this table:

What we use your personal data for	Our legal basis for using your personal data
Checking and confirming your identity Whenever you sign up with Revolut, we'll use your personal data to check your identity or the identity of joint account holders (as part of our KYC process). This may include facial scan data (known as 'biometric data'), or voice data, extracted from any photo or video you submit. We do this to keep you and other Revolut customers safe by: • confirming you are who you say you are • preventing fraudsters getting access to your Revolut account • making sure you're not somebody we've previously told we cannot provide services to	• Legal obligations • Substantial public interest (to verify your identity using biometric data) • Consent (where we are required to collect your consent by law) • Legitimate interests (to ensure we do not provide services to customers who have previously breached our Personal Terms)

What we use your personal data for	Our legal basis for using your personal data
We will also check your identity at other times (for example, if your identification documents expire and we need you to update them). If you register a new device to access your Revolut account or try to chat with customer support while not logged in, we'll also need to verify that it's really you. Sometimes, you can choose to add extra protection to your Revolut account using biometric data checks. For example, you can set up a biometric data check every time you make withdrawals from your Revolut savings or crypto accounts.	
Providing our services Whenever you apply for or use a Revolut product or service, we'll use your personal data to: • decide whether or not to approve your application • meet our contractual and legal obligations relating to any products or services you use (for example, making payments into and out of your Revolut account, withdrawing cash or making payments with your Revolut card) • enable any Payment Links relating to your Revolut account (including processing personal data of non-Revolut customers) to facilitate payments to or from your account • carry out confirmation of payee checks (where we confirm the name of the recipient to the payer) to ensure payments are sent to the correct person	• Keeping to contracts and agreements between you and us • Legitimate interests (we need to be efficient about how we meet our obligations and we want to provide you with good products and services) • Legal obligations • Consent (where we are required to collect your consent by law)

What we use your personal data for	Our legal basis for using your personal data
• help you understand your spending behaviour, how you use Revolut products and services, and to help you save money (for example, by providing you with product usage and spending insights) • provide you with customer support services. We may record and monitor any communications between you and us, including phone calls, to maintain appropriate records, check your instructions, analyse, assess and improve our services, and for training and quality control purposes	
Protecting against fraud We use your personal data to check your address and identity, protect against fraud, keep to financial crime laws and to confirm that you're eligible to use our services. We also use it to help us better understand your financial circumstances and manage fraud risks related to your Revolut account. We're always working to protect our customers from fraud. To keep our anti-fraud measures effective, we can't always share all the details about how we prevent fraud. However, we will always give you general information about our efforts to keep you safe.	• Legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities) • Substantial public interest (to authenticate your identity using biometric data) • Legal obligations • Consent (where we are required to collect your consent by law)
Marketing and providing products and services that might interest you We use your personal data to do the following: • to personalise your in-app experience and marketing messages	• Legitimate interests (to send direct marketing, ensure our direct marketing is relevant to your interests, develop our products and services, and to be efficient about how we meet our legal and contractual duties)

What we use your personal data for	Our legal basis for using your personal data
about our products and services so they're more relevant and interesting to you (where allowed by law). This may include analysing how you use our products, services and your transactions • if you agree, provide you with information about our partners' promotions or offers which we think you might be interested in • if you agree, allow our partners and other organisations to provide you with information about their products or services • ask your opinion about our products or services. We might publish your review but will make sure that you cannot be identified. Remember, you can ask us to stop sending you marketing information by adjusting your marketing choices (the *How do you use my personal data for marketing*? section below explains how to do this).	• Consent (where we're legally required to get your consent to send you direct marketing about our products or services, partners' promotions or offers, or for you to receive marketing from other organisations)
To keep our services up and running We use your personal data to manage our website and apps, (including troubleshooting, data analysis, testing, research, statistical and survey purposes), and to make sure that content is presented in the most effective way for you and your device. We also use your personal data to: • authenticate you as an authorised user of our services when necessary (for example, if you contact our customer support or social media teams)	• Keeping to contracts and agreements between you and us • Legitimate interests (to be efficient about how we meet our obligations, keep to regulations that apply to us, and to present content as effectively as possible for you) • Consent (where required by law)

What we use your personal data for	Our legal basis for using your personal data
• allow you to take part in interactive features of our services • tell you about changes to our services • help keep our website and apps safe and secure	
Helping with social interactions We use your personal data to help with social interactions through our services, or to add extra functions to provide a better experience. For example, if you give us permission, we'll use the contacts list on your phone so you can easily make payments to, or message, your contacts using the relevant Revolut app. We also use this data to identify if your contacts are users of third party payment schemes that Revolut participates in so you can make peer-to-peer transfers to them.	• Legitimate interests (to develop our products and services and to be efficient in meeting our obligations) • Consent (to access information held on your phone, for example, contacts in your contacts list)
Providing location-based services If you turn location services on in the relevant Revolut app, we use your personal data to: • provide you with products and services • provide relevant advertising to you (for example, information about nearby merchants) • protect against fraud	• Keeping to contracts and agreements between you and us • Legitimate interests (to develop and market our products and keep to regulations that apply to us) • Consent (to track you when you have location services switched on)
Preparing anonymous statistical datasets	• Legitimate interests (to conduct research and analysis, including to

What we use your personal data for	Our legal basis for using your personal data
We prepare anonymous statistical datasets about our customers' spending patterns: • for forecasting purposes • to understand how customers use Revolut • to comply with governmental requirements and requests These datasets may be shared internally or externally with others, including non-Revolut companies. We produce these reports using information about you and other customers. The information used and shared in this way is never personal data and you will never be identifiable from it. Anonymous statistical data cannot be linked back to you as an individual. For example, some countries have laws that require us to report spending statistics and how money enters or leaves each country. We'll provide anonymised statistical information that explains the broad categories of merchants that Revolut customers in that country spend their money with. We'll also provide information about how Revolut customers top up their accounts and transfer money. However, we won't provide any customer-level information. It will not be possible to identify any individual Revolut customer.	produce statistical research and reports) • Legal obligations
Improving our products and services We use your personal data to: • understand how our customers are using our products and services. For	• Legitimate interests (to understand how customers use our products so we can develop new products, improve the products we currently provide, and promote responsible use of our products)

What we use your personal data for	Our legal basis for using your personal data
example, we might check how you use our apps to see if your salary is paid into your Revolut account • help us develop and improve our current products and services. For example, we may include you in a focus group to test and develop new products because we think you will be interested based on how you spend or use other Revolut products • develop, train and test our internal models. This helps us ensure our decisions are accurate, fair and effective • show you only the products you are eligible for so you don't see options that aren't relevant to you This allows us to continue to provide products and services that our customers want to use.	
Meeting our legal obligations, enforcing our rights, protecting our business and other legal uses We use your personal data: • to share it with other organisations (for example, government authorities, law enforcement authorities, tax authorities, fraud prevention agencies) • to share information with emergency services if we believe there is an immediate risk to your life or the life of another person • to send you service messages about your Revolut account (for example, updates to your Revolut account's terms and conditions or tips on how to protect yourself from the latest scams)	• Legitimate interests (for example, to protect Revolut during a legal dispute or send you anti-fraud communications) • Legal obligations • Vital interests (to protect your life or the life of another person in an emergency)

What we use your personal data for	Our legal basis for using your personal data
• to recover taxes or debts from you (for example, where you hold a credit product with us or have a negative balance in your Revolut account). This may include profiling you to personalise the content and tone of our debt collection communications • to monitor our risk exposure (for example, collecting flight itinerary data to manage the risk of cancellations when providing Revolut Pay services to travel merchants) • if this is necessary to meet our legal or regulatory obligations • to protect ourselves, including our rights, property, personnel or products • to enforce our rights we have under any agreement with you • to help prevent and fight harmful or unlawful behaviour and spam communications (in line with Revolut's Community Standards) • in connection with legal claims • to help detect or prevent crime You can find out more in the *Do you share my personal data with anyone else*? section below. Sometimes, we're legally required to ask you to provide information about other people. For example, we might ask you to explain: • your relationship with a joint account holder or somebody who pays money into your Revolut account • how somebody got the money in the first place to pay it into your Revolut	

What we use your personal data for	Our legal basis for using your personal data
account	
Understanding if you need extra support We use your personal data to help us identify if you may need extra assistance. You can let us know if you need help, or we may analyse your behaviour in the relevant Revolut app, customer support chats, and transactions. For instance, we try to spot signs of vulnerability so we can offer better support. In some countries, it's a legal requirement for us to proactively identify and assist vulnerable customers.	• Substantial public interest (if we process your sensitive personal data to keep to legal requirements that apply to us or to safeguard the economic well-being of certain individuals) • Consent (where we are required to collect your consent by law. For example, in some countries, we need your permission to record your vulnerability status) • Legitimate interests (to decide whether to refer you for specific enhanced support if you are a vulnerable customer)

6. Do you make automated decisions about me?

Depending on the Revolut products or services you use, we may make automated decisions about you. Some of these decisions are made using artificial intelligence without any initial human input.

We may also use technology to evaluate your personal circumstances and other factors to predict risks or outcomes. This is sometimes known as profiling. We do this for the efficient running of our services and to ensure decisions are fair, consistent, and based on the right information.

If we make an automated decision or create a profile about you that significantly affects you, you have the right to request a manual review of that decision by a person. You can also share your perspective and challenge the outcome. For more information, please see the *What are my rights?* section below.

For example, we may make automated decisions about you that relate to:

Determining credit eligibility:

- assessing whether you are eligible to apply for a credit product

Approving credit applications:

- credit and affordability checks to see whether we can accept your credit application
- setting credit limits

Monitoring credit agreements:

- assessing how you're repaying any credit product you hold with us
- amending your credit limit
- terminating your credit agreement

Opening accounts:

- KYC, anti-money laundering and sanctions checks
- identity and address checks

Detecting fraud:

- monitoring your Revolut account to detect fraud and financial crime

Restricting or closing accounts:

- deciding, or helping to decide, whether to lock, restrict, or close your Revolut account if we detect fraud, financial crime or a breach of our Personal Terms (or other relevant terms and conditions)

Our legal basis is one or more of the following:

- keeping to contracts and agreements between you and us
- legal obligations
- legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities)
- consent (where we are required to collect your consent by law)

7. Do you run credit checks on me?

We, and our lending partners, use credit reference agencies (or other providers of credit information in some countries) to run credit checks if you apply (or tell us you want to apply) for a credit product through Revolut.

If you give us access to other accounts you hold with other financial institutions, through Open Banking, where you agree, we'll use available information to carry out credit checks on you.

We also use our own internal models to assess your application. These models process standard financial and credit reference agency information. They may also process additional information such as your profile data, device, and app usage data and data about your Revolut connections (which we use for fraud prevention purposes).

We'll also share your personal data with credit reference agencies (or other providers of credit information) to:

- confirm details you have provided when you apply for products or services
- make an assessment about whether to accept your credit application
- determine an appropriate credit limit for you

If your application is unsuccessful, we will keep your application data for fraud prevention purposes.

When you enter into a credit agreement with us, we may continue sharing information with credit reference agencies or other providers of credit information (for example, information about your repayments and whether you repay in full or on time).

In addition, where permitted by local laws, we may carry out additional credit checks on you from time to time to make sure that your financial situation hasn't changed. In some cases, we may use this information to offer you different credit products or improved terms (for example, an increased credit limit). If you are a vulnerable customer, we may contact you directly when you apply for a credit product. This is to make sure that we are offering you an appropriate credit product.

The personal data we share with, and receive from, credit reference agencies (or other providers of credit information) when you apply for or use a Revolut credit product will vary depending on the country you live in. We'll provide full details when you apply for a Revolut credit product.

For details of credit information providers we engage with in each country, please check out this page.

Our legal basis is one or more of the following:

- legitimate interests (to assess your eligibility for a credit product and ensure it is suitable for you)
- consent (where we are required to collect your consent by law)
- legal obligations
- keeping to contracts and agreements between you and us (where you take out a credit product with us)

8. How do you use my personal data for marketing?

If you sign up to our services, and where national laws allow, we'll assume you want to be contacted by post, push notification, email, phone call and text message with information about Revolut products, services, offers and promotions. Where national laws require us to get your consent to send marketing communications, we'll do so in advance.

We use your personal data to personalise marketing messages about our products and services so they are more relevant and interesting to you (where allowed by law). This may include analysing how you use our services and your transactions. We may use generative artificial intelligence technology to help us select and personalise the most relevant content for you.

You can object to profiling for direct marketing purposes. You can also adjust your preferences or tell us you don't want to receive direct marketing at any time. Just use the privacy settings in the relevant Revolut app or tap the unsubscribe links in any marketing message we send you or, if we call you, ask us not to contact you again.

If you do not want to receive personalised marketing messages, and opt out from receiving them, you will not receive any marketing communications. However, you may still receive generic information about our products and services in our apps.

We won't pass your details on to any organisations outside the Revolut group of companies for their marketing purposes without your permission. You can find out more in the *Do you share my personal data with anyone else?* section below.

Our legal basis is:

- consent (where we are required by law to collect your consent)
- legitimate interests (to send you marketing and to provide information relevant to your interests)

9. What are my rights?

Your right	What it means
You have the right to be told how we use your personal data	We explain how we use your personal data in: ✓ this privacy notice ✓ standalone notices we provide for specific products and processes ✓ through 'just in time' in-app notifications
You have the right to ask us for a copy of your personal data	If you ask, we'll provide a copy of the personal data we hold about you. We can't give you any personal data about other people, personal data which is linked to an ongoing criminal or fraud investigation, or personal data which is linked to settlement negotiations with you. We also won't provide you with any communication we've had with our legal advisers.
You can ask us to correct your personal data if you think it's wrong	You can have incomplete or inaccurate personal data corrected. Before we update your file, we may need to check the accuracy of the new personal data you have provided.
You can ask us to delete your personal data	You can ask us to delete your personal data if: ✓ there's no good reason for us to continue using it ✓ you gave us consent (permission) to use your personal data and you have now withdrawn that consent

Your right	What it means
	✓ you have objected to us using your personal data ✓ we have used your personal data unlawfully ✓ the law requires us to delete your personal data Just to let you know, we may not be able to agree to your request. As a regulated financial services provider, we must keep certain customer personal data even when you ask us to delete it (we've explained this in more detail below). If you've closed your Revolut account, we may not be able to delete your entire file because these regulatory responsibilities take priority. We'll always let you know if we can't delete your personal data.
You can object to us processing your personal data for marketing purposes	You can tell us to stop using your personal data, including profiling you, for marketing.
You can object to us processing other personal data (if we're using it for legitimate interests)	If our legal basis for using your personal data is 'legitimate interests' and you disagree with us using it, you can object. However, if there is an overriding reason why we need to use your personal data, we will not accept your request. If you object to us using personal data which we need to provide our services, we may need to close your account as we won't be able to provide the services.
You can ask us to restrict how we use your personal data	You can ask us to suspend using your personal data if:

Your right	What it means
	✓ you want us to investigate whether it's accurate ✓ our use of your personal data is unlawful but you don't want us to delete it ✓ we no longer need your personal data, but you want us to continue holding it for you in connection with a legal claim ✓ you have objected to us using your personal data (see above), but we need to check whether we have an overriding reason to use it
You can ask us to transfer personal data to you or another company	If we can, and are allowed to do so under regulatory requirements, we'll provide your personal data in a structured, commonly used, machine-readable format.
You can withdraw your permission	If you've given us the consent we need to use your personal data, you can withdraw it at any time (for example, by changing your privacy settings in the relevant Revolut app or sending an email to dpo@revolut.com). (Please note, it will have been lawful for us to use the personal data up to the point you withdraw your permission.)
You can ask us to carry out a human review of an automated decision we make about you	If we make an automated decision about you that significantly affects you, you can ask us to carry out a manual review of this decision.

Your ability to exercise these rights will depend on a number of factors. Sometimes, we won't be able to agree to your request (for example, if we have a legitimate reason for not doing so or the right does not apply to the particular information we hold about you).

10. How do I exercise my rights?

To exercise any of your rights set out in the previous section, you can send us an email at dpo@revolut.com.

For security reasons, we can't deal with your request if we're not sure of your identity, so we may ask you for proof of ID.

If a third party exercises one of these rights on your behalf, we may need to ask for proof that they've been authorised to act on your behalf.

When you exercise one of your rights, or update your privacy settings in the Revolut app, it may take us up to one month to respond or implement your changes.

Revolut will usually not charge you a fee when you exercise your rights. However, we're allowed by law to charge a reasonable fee or refuse to act on your request if it is manifestly unfounded or excessive.

If you're unhappy with how we've handled your request you can complain to your local data protection authority. In the EEA , our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate (website).

11. Do you share my personal data with anyone else?

Revolut group companies

We share your personal data within the Revolut group of companies to:

- provide you with the best service
- protect you, other customers and our systems from fraud or harmful behaviour
- facilitate you quickly signing up to use other Revolut products or services
- improve existing, or develop new, products or services
- send you information about Revolut products and services we think you'll be interested in hearing about

Other Revolut customers

We'll ask you to let us sync your mobile phone contacts. This will help you to identify which of your trusted mobile phone contacts are Revolut customers. Your 'trusted

contacts' will also be able to see if you're a Revolut customer through our in-app discoverability settings.

In-app discoverability gives you access to Revolut features like requesting money from your friends, splitting bills, group savings, paying other Revolut customers or chatting to your 'trusted contacts'.

We use technological safeguards to ensure a 'trusted contact' is somebody you already know and who knows you (for example, you have each other saved in each other's mobile phone contacts lists or have already received or given money through a peer-to-peer payment with them).

Both you and your trusted contact must have synced your mobile phone contacts lists with Revolut to be viewable to each other in the relevant Revolut app.

If you have synced your mobile phone contacts, we show basic details about you in the relevant Revolut app to your trusted contacts who are also Revolut customers (for example, your name (as saved in your friend's contacts list), mobile phone number, Revtag, Revolut membership plan, and Revolut profile photo (if you have one)).

You can, of course, choose not to sync your contacts list with Revolut. This means that you won't be able to identify which of your mobile phone contacts are Revolut customers.

You can also change your discoverability preferences through the privacy settings in the relevant Revolut app.

Other Revolut customers will be able to search for you through the relevant Revolut app using your Revtag. When they input your Revtag, they will be able to see your name and profile photo (if you have one). You can turn off being discoverable by your Revtag through the privacy settings in the relevant Revolut app.

If you send RevPoints to another Revolut customer, we will share your details (such as your name) with them so that they know who the transfer is from.

People or companies that you transfer money to

Where you make a payment from your Revolut account, we'll provide the recipient with your details alongside your payment (for example, your name and IBAN). This is

because, like all payment institutions, we're required by law to include certain information with payments.

People or companies that transfer money to you

When you receive a payment to your Revolut account, we'll provide the payer with your details (for example, your name and IBAN). This is necessary to confirm that the payment has been made to the correct account.

Suppliers

The table below explains which suppliers we normally share your personal data with:

Type of supplier	**Why we share your personal data**
Suppliers who provide us with IT, artificial intelligence, payment, and delivery services	To help us provide our services to you
Our banking and financial services partners and payments networks, including Visa and Mastercard	To help us provide our services to you. This includes banking and lending partners, banking intermediaries and international payment service providers In particular, we share your personal data (including your name, contact details, and card details) with f Visa and Mastercard so you can use the 'Click to Pay' service. For more information, see: Mastercard's Click to Pay Privacy Notice (for Mastercard cardholders) our Click to Pay Cardholder Notice (Visa) (for Visa cardholders)
Identity verification and KYC service providers	To help us verify your identity so we can provide services to you
Card manufacturing, personalisation and delivery companies	To create and deliver your personalised Revolut card
Analytics providers and search information providers	To help us improve our website or apps
Customer-service providers, survey providers and developers	To help us to provide our services to you

Type of supplier	Why we share your personal data
Communications services providers	To help us send you emails, push notifications and text messages
Debt collection agencies	To manage and recover debts that you owe or may end up owing (including if you have a Revolut credit product)

Partners who help to provide our services

We may share your personal data with our partners to:

- provide certain services you've asked us for (for example, when we offer insurance as part of our membership plans)
- help you if you have a question or complaint about a product or service they provide
- make sure you or our partner gets any reward that has been promised (for example, if you make a purchase with a partner, we will share limited information about you to make sure you get the right cashback and/or the partner gets a promised commission payment)
- test if a new product or partnership is viable (we only share limited data for a short time for these trials)
- allow tax relief claims when you use our Donations feature (we may share your personal data with the registered charity for this purpose)
- measure how well their ads perform (we share data that doesn't directly identify you with Shops and RevPoints merchants for this purpose)

From time to time, we may work with other partners to offer you co-branded services or promotional offers, and we'll share some of your personal data with those partners. We will always make sure you understand how we and our partners process your personal data for these purposes.

If you choose to use RevPoints, we will provide you with tailored offers from third party brands in-app. You can read more about this in our RevPoints Privacy Notice.

Credit reference agencies

As set out in the *Do you run credit checks on me*? section above, if you apply for a credit product, we'll share your personal data with credit reference agencies to check whether you are likely to make repayments when due.

Other financial institutions and Revolut customers

We may share your personal data with other financial institutions, or Revolut customers, if you ask us to. For example, if you have activated Open Banking through an account you hold with another financial institution and given them permission, we'll share data from your Revolut account (such as your balance, payment transactions, account number, sort code and contact details) with that financial institution.

We may also share your personal data with other financial institutions, or Revolut customers, where you do not ask us to. For example, if a payment is made to your Revolut account by mistake, we can share your information with the financial institution, or Revolut customer, the payment came from. This will help the payer and the other financial institution to try and get the payment back themselves.

Joint account holders

If you have a joint account with us, we will share account and transaction information between joint account holders. For example, your co-account holder will see any transactions you make from your joint account.

Other third parties

We may share your personal data with other third parties where necessary to:

- facilitate you receiving payments to your Revolut account
- progress a complaint you have made (for example, sharing data with a merchant regarding a charging dispute)

For legal reasons

We also share your personal data with other financial institutions, financial services companies, insurance providers, government authorities, law enforcement authorities, emergency services, tax authorities, companies and fraud prevention agencies to check your identity, investigate or protect against suspected fraud, keep to tax laws, anti-money laundering laws, or any other laws and confirm that you're eligible to use our products and services.

If fraud is detected, you could be refused certain services by Revolut or other companies.

We may also need to share your personal data with other third party organisations or authorities:

- if we have to do so under any law or regulation
- if we sell our business or credit portfolio
- in connection with criminal or fraud investigations
- to enforce our rights (and those of customers or others)
- in connection with legal claims
- to protect your vital interests or those of another person (for example, in a medical emergency)

Social media and advertising companies

When we use social media for marketing purposes, your personal data (limited to only your name, email address and app events) may be shared with the social media platforms so that they can check if you also hold an account with them. If you do, we may ask the social media provider to:

- help us to understand and measure the effectiveness of our online advertising
- use your personal data to send our adverts to you, because we think that you might be interested in a new Revolut product or service
- not send you our adverts, because the marketing relates to a service that you already use
- send our adverts to people who have a similar profile to you (for example, if one of our services is particularly useful to people with similar interests to the ones on your social media profile, we may ask our advertising partner or social media partner to send our adverts for that service to those people)

An example of how we may use social media for marketing purposes is through Facebook's 'Custom Audience' tool. Read more about these terms.

We may share your personal data with our advertising partners in the ways described above, but the personal data is hashed before we send it, and the advertising partner we share it with is only allowed to use that hashed personal data in the ways described above.

Our legal basis is:

- legitimate interests (to ensure Revolut's advertising is as effective as possible)

You can contact us at any time by emailing dpo@revolut.com, if you don't want us to share your personal data for advertising purposes. You can also use the privacy settings in the relevant Revolut app to opt out from having your personal data shared in this way.

Remember you can also manage your marketing preferences directly with any social media provider that you have an account with.

Where you ask us to share your personal data

Where you direct us to share your personal data with a third party, we may do so. For example, you may authorise third parties to act on your behalf (such as a lawyer, accountant, family member, or guardian under a power of attorney). We may need to ask for proof that a third party has been validly authorised to act on your behalf.

12. Will my personal data go outside Europe?

As we provide an international service, we may need to transfer your personal data outside the EEA to help us provide our services. For example, if you make an international payment, we'll send funds to banks outside of the EEA.

We may send your personal data outside of theEEA to:

- keep to global legal and regulatory requirements
- provide ongoing support services
- fraud prevention agencies, regulators or law enforcement authorities
- enable us to provide you with products or services you have requested

If we transfer your personal data to another country that doesn't offer a standard of data protection equivalent to the EEA, we will make sure that your personal data is sufficiently protected. For example, we'll make sure that a contract with strict data protection safeguards is in place before we transfer your personal data. In some cases, you may be entitled to ask us for a copy of this contract.

If you would like more information, please contact us by sending an email to dpo@revolut.com.

13. How do you protect my personal data?

We recognise the importance of protecting and managing your personal data. Any personal data we process will be treated with the utmost care and security. This section sets out some of the security measures we have in place.

We use a variety of organisational and technical measures to:

- maintain the confidentiality, availability and integrity of your personal data
- make sure your personal data is not improperly used or disclosed

We have detailed information security and data protection policies which our employees are required to follow when they handle your personal data. Our employees receive data protection and information security training. Personal data is stored on secure computer systems with access management controls in place to limit physical, system and information access to only authorised employees.

Revolut has strict policies in place that control how we share your personal data with other companies. Before sharing personal data with any company, we thoroughly:

- vet the company in advance
- assess the security controls the company has in place to protect your personal data

While we take all reasonable steps to ensure that your personal data will be kept secure from unauthorised access, we cannot guarantee it will be secure during transmission by you to our app, our website or other services we may provide. We use HTTPS (HTTP Secure), where the communication protocol is encrypted through Transport Layer Security for secure communication over networks, for all our app, web and payment-processing services.

You are responsible for keeping your Revolut account secure by keeping your passwords, PINs, and one-time passcodes private. Do not share this information with anyone, as it may allow them access to your Revolut account and personal data. Remember, Revolut will never ask you for these details through phone calls, emails, or texts.

When you use our public services, which includes our social network accounts, do not share any personal data that you don't want to be seen, collected or used by other customers, as this personal data will become publicly available.

14. How long will you keep my personal data for?

We will keep your personal data:

- for as long as necessary to achieve the original purpose we collected it for
- where we have a legitimate interest in doing so (for example, to manage our business risks or to defend legal claims)
- in line with relevant laws

We are required to keep certain personal data for specified time periods by KYC, anti-money laundering, banking and e-money laws. These time periods vary from country to country.

In the EEA, we will generally keep your personal data for no more than 10 years after our business relationship ends.
Revolut has detailed policies and procedures in place to ensure we comply with these requirements.

We may keep your personal data for a longer time period because of a potential or ongoing court claim, or for another legal reason.

15. How will you keep me updated about how you use my personal data?

If we change the way we use your personal data, we'll update this notice and, if appropriate, let you know by email, through the relevant Revolut app, or through our website.

16. Do you use cookies?

We use cookies to analyse how you use our website. Please read our Cookies Policy for more information about cookies.

We also use pixels or web beacons in the direct marketing emails that we send to you. These pixels track whether our email was delivered and opened, and whether links within the email were clicked. They also allow us to collect information such as your IP address, browser, email client type and other similar details. We use this information to measure the performance of our email campaigns, and for analytics. You can control whether you receive direct marketing emails through the privacy settings in the relevant Revolut app.