

1. Important Information

This Financial Services Guide (FSG) is dated 7 November 2023 and is prepared by Revolut Payments Australia Pty Ltd (Revolut Australia).

This FSG is designed to assist you to make an informed decision about whether to use the financial services provided by Revolut Australia and contains important information about:

- who we are and how to contact us;
- the financial services we are authorised provide to you;
- how we (or any related party) may be paid in relation to the the financial services that are provided;
- how to contact Revolut Australia and what to do if you have a complaint.

2. Who we are?

Revolut Australia is a company incorporated in Australia (ABN 21 634 823 180). Revolut Australia's registered office is at Level 28, 161 Castlereagh Street, Sydney, NSW, 2000 Australia.

Revolut Australia is authorised by the Australian Securities & Investments Commission (ASIC) and holds an Australian Financial Services Licence (AFSL number: 517589) to:

- Provide general financial product advice in relation to basic deposit and non-cash payment products and securities; and
- Deal in a financial product on behalf of another person in respect of basic deposit and non-cash payment products and securities; and
- Operate custodial or depository services other than investor directed portfolio services.

Revolut Australia is also regulated by Australian Transaction Reports and Analysis Centre (AUSTRAC) and is registered on the AUSTRAC Remittance Sector Register.

You can contact us:

- through the chat function in the Revolut Mobile App or via the website
- by email at formalcomplaints@revolut.com
- by phone on +61 1300 281 208 (for lost or stolen cards)

3. Other Documents

This FSG is provided electronically at the time you are provided a financial service by Revolut. Where you are purchasing a Revolut Personal Account or a Revolut Business Account (the non-cash payment products), you should also receive a Product Disclosure Statement (PDS). The

relevant PDS contains important information about the Revolut Personal Account or the Revolut Business Account, including features, benefits, risks, costs and fees and charges. The relevant PDS will assist you to make an informed decision about the Revolut Personal Account or the Revolut Business Account (as applicable) and we encourage you to read it carefully.

Our Revolut Personal Account is governed by the [Personal Terms](#), along with the [Fees and Charges Section](#), the [Privacy Policy](#) and any other terms and conditions that may apply to the services that we may provide to you.

Our Revolut Business Account is governed by the [Business Terms](#), the [Business Fees and Charges Section](#), the [Privacy Policy](#) and any other terms and conditions that may apply to the services that we may provide to you.

You should read these documents before you decide to obtain any of our products or services. These documents are provided to our customers in electronic format only and are available on our website www.revolut.com/en-AU or via the Revolut App.

4. Insurance

We hold professional indemnity insurance, which covers the financial services we are authorised to provide to you. Our professional indemnity insurance is held in accordance with the requirements of section 912B of the Corporations Act 2001 (Cth).

5. Remuneration

Revolut Australia does not receive any commissions from products sold. In some cases you may be charged fees in relation to the product and services. Further information about these fees and charges can be found in the [Fees and Charges Section](#).

Revolut Australia does not have any associations or relationships with any third parties which would cause a conflict of interest with the financial products or services we provide to you.

If you've a Revolut Business Account with an Enterprise - Custom Plan subscription, certain staff members (such as members of the Sales team) may be eligible to receive individual rewards or other incentives as a result of your subscription to the Enterprise - Custom. This is based on several factors such as their team performance and overall role performance.

You may ask us to provide particulars of the remuneration or other benefits that these staff members may receive in relation to the provision of financial services to you, within a reasonable time after you are given this FSG but, in any event, before any financial service is provided to you.

6. Personal Information and Privacy Policy

Revolut Australia is committed to protecting and respecting the personal information you provide to us in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

We will:

- always keep your information safe and private in accordance with our [Privacy Policy](#);
- never sell your information; and
- allow you to manage and review your marketing choices at any time.

Revolut Australia may occasionally contact you with offers and information about new services. You can unsubscribe from these communications at any time by following the instructions at the end of any marketing emails or texts or by contacting us.

7. How to make a complaint

We always do our best, but we realise that things sometimes go wrong.

If you have a complaint, please contact us through the Revolut app. For your convenience, you can also find the links to our Complaint Forms [here](#).

Alternatively, you can email us at formalcomplaints@revolut.com or send us a letter addressed to:

Revolut Payments Australia Pty Ltd
Level 28, 161 Castlereagh Street
Sydney, NSW, 2000 Australia

You'll need to tell us:

- Your name;
- The phone number and email address associated with your account;
- When the problem arose; and
- How you'd like us to put the matter right.

We'll look into your complaint and try to respond to you as soon as possible, and no longer than 45 days following receipt of the complaint.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

If you are unhappy with how we have dealt with your complaint, you can refer it to AFCA. AFCA provides fair and independent financial services dispute resolution that is free to customers.

Their address is:

Australian Financial Complaints Authority Limited GPO Box 3 Melbourne VIC 3001
Phone: 1800 931 678

Email: info@afca.org.au

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