Last updated: 21 March 2025

1. Introduction

This privacy notice sets out how we will handle your personal data when you apply for and access Mortgages related services (“**Mortgages**”) via the Revolut app.

Mortgages are part of the credit products offered by Revolut. Mortgages take the form of secured lending - a form of finance where a customer uses an asset, such as property as security for the issued loan. If the loan is not repaid, the customer risks losing the asset to the lender.

We are committed to protecting and respecting your privacy. We will:

- always keep your personal data safe and private
- never sell your personal data

If you have any questions about your personal data, you can contact us at dpo@revolut.com.

2. Who is responsible for processing my personal data?

The entity responsible for your personal data in relation to Mortgages is Revolut Bank UAB. This entity is known as the ‘controller’ of your personal data.

3. What personal data do you collect about me?

As part of a Mortgage application, we will process the following information about you:

- basic personal data (such as name, age, address, personal identification number);
- financial data (such as income, outgoings, credit score and so on);
- family status (such as marital status and number of dependants); and
- ID documentation; and
- Property related data (such as property value, characteristics, insurance status)

If you are a co-applicant for a Mortgage and you do not have an account with us in the Revolut app at the time the application is made, we will ask the main borrower (the existing Revolut customer who is filling in the application) to provide this information on your behalf.

If you have an account with us in the Revolut app, we already have some of this information (such as basic personal data and ID documentation). However, we may still ask you for additional information, including in relation to your financial data and family status.

We may also receive information about you from third parties, such as credit reference agencies, open finance data platforms, providers of databases and registers, financial or credit institutions, insurance companies, legal persons (such as property valuers, notaries, bailiffs, lawyers) when providing data as required by contracts or law (e.g., mortgage agreements, insurance policies, valuation reports, certificates).

We need to process the personal data set out above to provide you with the Mortgages service. If you do not provide us with this information, we will not be able to process your Mortgage application.

4. How do you use my personal data?

As a controller of your personal data, we need to have a legal basis to process your personal data for any purpose under data protection laws. We have set out the main purposes for which we process your personal data and the lawful basis for this in the table below.

What we use your personal data for	Our legal basis for using your personal data
To carry out checks to ensure you are eligible for a Mortgage.	Keeping to contracts and agreements between you and us as well as our legal obligations.
To provide you with the Mortgages service.	Keeping to contracts and agreements between you and us.

Please note that detailed information about your personal data processing by Revolut after the Mortgage agreement is concluded is provided in our Customer Privacy

Notice.

5. Do you run credit checks on me?

We, and our lending partners, use credit reference agencies to run credit checks when you apply (or tell us you want to apply) for a Mortgage 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'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 Mortgages
- make an assessment about whether to accept your Mortgage application
- determine an appropriate Mortgage limit for you

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).

We may carry out additional credit checks on you from time to time to make sure that your financial wellbeing hasn't changed over the course of the year. 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:

- 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)

6. Do you make automated decisions about me?

We may make automated decisions about you. 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.

We may make automated decisions about you that relate to:

Determining eligibility for Mortgage:

- assessing whether you are eligible to apply for a Mortgage

Approving Mortgage applications:

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

Monitoring credit agreements:

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

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 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

Suppliers and partners
We may share your personal data with third party suppliers and partners who help us provide Mortgages. Such third party suppliers and partners may include:

- suppliers who provide us with data hosting (e.g. cloud storage)
- Communication services providers
- Electronic signatures and ID verification service providers

Providers of databases and registers, including credit reference agencies
If you apply for a Mortgage, we may share your personal data with public databases and registers. This is necessary for verifying ownership, assessing creditworthiness, and complying with legal and regulatory requirements.

For legal reasons
We may share your personal data with third parties:

- if we are legally required to do so
- if we believe, in good faith, that such disclosure is necessary to comply with a legal obligation or request
- to enforce our terms and conditions
- to protect your, or our, rights and safety

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

This will depend on whether or not you hold an account with us in the Revolut app.

If you apply for a Mortgage and do not have an account with us in the Revolut app, we will retain your personal data for three years after application, in case it is unsuccessful. If your application is successful, you will be required to create a payment account with Revolut and we will retain your personal data in accordance with the data retention period set out in our Customer Privacy Notice.

If you apply for a Mortgage and also have a payment account with Revolut, we will retain your personal data in accordance with the data retention period set out in our Customer Privacy Notice.

9. Additional information

Please refer to our Customer Privacy Notice for more information about:

- your rights as a data subject
- your right to complain to your local data protection supervisory authority about how we handle your personal data
- international transfers of your personal data outside the UK or EEA (as applicable)
- how we protect your personal data

10. Updates

We may update this privacy notice from time to time. Any changes will be posted on this page. If we make any material changes to this privacy notice, we may notify you by email before the change becomes effective.