

The basics

1. About us

We are Revolut Payments Australia Pty Ltd. Our registered office is at Level 8, 222 Exhibition Street, Melbourne VIC 3000 Australia. Our Australian Company Number is 634 823 180.

We are authorised by the Australian Securities & Investments Commission and hold an Australian Financial Services Licence (AFSL number 517589).

We are committed to protecting and respecting your privacy.

We will:

- always keep your information safe and private in accordance with this policy;
- only use your information for the purposes described in the policy;
- never sell your information; and
- allow you to manage and review your personal information and marketing choices at any time.

This policy contains important information.

This document explains what personal information we collect, how we use it, and your rights if you want to change how we use your personal information.

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

Your personal information

2. What information do you collect about me?

We collect different types of personal information about you, which includes a range of information that is used to identify you. The types of personal information we collect are summarised in the table below. We do not collect sensitive information about you such as your race or ethnic origin, political or religious beliefs or sexual orientation.

We explain below what personal information we collect and use.

Personal information you give us

We collect information you provide when you:

- fill in any forms;
- correspond with us;
- register to use the Revolut app;

- open an account or use any of our services;
- take part in online discussions, surveys or promotions;
- communicate with a member of our customer support team (either on the phone or through the Revolut app);
- enter a competition; or
- contact us for other reasons.

We will collect the following information.

- Your name, address, and date of birth.
- Your email address, phone number and details of the device you use (for example, your phone, computer or tablet).
- Your username, password and other registration information.
- Details of your bank account, including the account number, BSB and IBAN.
- Details of your debit cards and credit cards if you use these to top-up your Revolut account, including the card number, expiry date and CVC (the last three digits of the number on the back of the card).
- Identification documents (for example, your passport or driving licence), copies of any documents you have provided for identification purposes, a personal description (if you provide one), and any other information you provide to prove you are eligible to use our services.
- Records of our discussions, if you contact us or we contact you.
- Your photo (only if you upload one).
- Details of your employment, earning and wealth if you use our Trading Product.

Information from your device

Whenever you use our website or the Revolut app or the Revolut <18 app, we collect the following information:

- Technical information, including the internet protocol (IP) address used to connect your computer to the internet, your log-in information, the browser type and version, the time-zone setting, the operating system and platform, the type of device you use, a unique device identifier (for example, your device's IMEI number, the MAC address of the device's wireless network interface, or the mobile phone number used by the device), mobile network information, your mobile operating system, the type of mobile browser you use and so on.
- Information about your visit to our website or our app, including the links you have clicked on, through and from our site (including date and time), services you viewed or searched for, 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 about transactions (for example, payments into and out of your account), including the date, time, amount, currencies, exchange rate, beneficiary details, details of the merchant or ATMs associated with the transaction, IP address of sender and receiver, sender's and receiver's name and registration information, messages sent or received with the payment, details of device used to arrange the payment and the payment method used.

- Information stored on your device, including if you give us access to contact information from your address book, log-in information, photos, videos or other digital content, check-ins (sometimes, we call this content information). The Revolut app will regularly collect this information in order to stay up to date.

Information about your location

If you have location services in the Revolut app switched on, we track your location using GPS technology and your IP address.

Information from others

We may collect information from third parties, such as fraud-prevention agencies and partners who help us to provide our services.

Information from social media

If you allow us to, we will collect information such as friends lists from Facebook or similar information from other online accounts. If you've asked us to, we'll use your Facebook profile to confirm your identity as part of our know-your-customer (KYC) process (the process of how we check who you are).

Information about Revolut <18 users

If you have nominated a Revolut <18 user to use your Revolut <18 account or an eligible Revolut <18 user has requested that you create a Revolut <18 Account, we will collect the following information about the Revolut <18 user:

- Name, gender and date of birth and
- Their relationship to you.
- As a party to the terms and conditions of the Revolut <18 account, you are responsible for providing accurate information to us.

We may also collect any of the above information relating to your use of the Revolut Dashboard, the Revolut app and our website.

3. Why do you collect my information

We collect your information in order to be able to provide our services, including keeping to our contracts and agreements with you. We need certain personal information to provide our services and cannot provide them without this personal information.

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

You must agree to us collecting, using and storing your information, for example by using the Revolut app or when you have otherwise indicated your consent for us to use your personal information in a certain way.

REVOLUT <18 ACCOUNTS

Certain information will be collected to identify the nominated Revolut <18 user to your account. This will only be done with their consent (if they are over the age of 15 years old) and your consent, via the acceptance of the [Revolut <18 Terms](#). In some cases, additional information may be requested to adequately identify the Revolut <18 user.

4. How do you use my information?

We use your information so we can provide the best service, tell you about products and services you may be interested in, and meet our legal obligations.

Whenever you apply for a product or service, we will use your personal information to check your identity (as part of our KYC process) and decide whether or not to approve your application.

If you are already a Revolut customer, we use your personal information to meet our obligations relating to any transactions you make (for example, making payments into and out of your Revolut account, withdrawing cash or making payments with your Revolut Card). If you ask us to exchange the currency of the e-money you hold in your Revolut account, we'll use your personal information to help us do that.

We also use your personal information to give you details of our products and services and to help us develop new products and services.

We also use your personal information to contact you by phone and provide you with customer support services. We may record these calls, but only for internal training and quality-control purposes.

The types of information we use are:

- information you have given us; and
- information from third parties.

We use your personal information to check your identity to protect against fraud, keep to financial-crime laws and to confirm that you are 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.

The types of information we use are:

- information you have provided;
- information from your device;
- location information; and
- information from third parties.

We use your personal information to do the following.

- Provide you with information about other goods and services we offer that are similar to those you have already used or asked about.
- Provide you with information about our goods or services, and our partner's promotions or offers, which we think you might be interested in. To help us do this, we may use information about you to help us better understand your interests. You can opt out of this by using the help service through the Revolut app or by emailing us at dpo@revolut.com.
- If you agree, allow our partners and other organisations to provide you with information about their goods or services.
- Measure or understand the effectiveness of our advertising, and provide relevant advertising to you.

- Process applications for products and services available through us, and make decisions about whether to approve applications.

Remember, you can ask us to stop sending you marketing information by adjusting your marketing choices within the Revolut app.

We also use your personal information to allow you to take part in interactive features of our services, to tell you about changes to our services, and to help keep our website and the Revolut app safe and secure.

If any changes we make to our services affect you, we'll normally contact you using the email address you gave us when you signed up, or through the Revolut app, to tell you about the changes.

We use your information to provide relevant advertising to you (for example, information on nearby merchants), to protect against fraud, and to let you know when any of your contacts who are Revolut customers are in the same area as you (if they have location services switched on).

We may need to share information about you:

- with other organisations (for example, fraud-prevention agencies);
- if this is necessary to meet our legal obligations or in connection with legal claims; or
- to help detect or prevent crime.

REVOLUT <18 ACCOUNTS

Information provided by you or your nominated Revolut <18 user (if they are over the age of 15 years old) relating to a Revolut <18 account will only be used for the purpose of providing services as described in the [Revolut <18 Terms](#). All communication relating to the Revolut <18 account will be provided to you as the account holder. We do collect information on how the Revolut <18 app is used, to help us improve our services and customer experience.

5. How do you use my information for marketing?

If you sign up to our services, we will assume you want us to contact you by post, email and phone (including text message) with offers and promotions. We may use the information we have collected about you in order to tailor our offers to you.

You can adjust your preferences, or tell us you don't want to hear from us, at any time. Just use the 'Privacy' section within the 'Profile' section of the Revolut app or click on the unsubscribe links on any marketing message we send you.

We won't pass your details on to any organisations outside the Revolut group of companies for their marketing purposes without your permission.

Your rights

6. What are my rights?

6.1 You have the right to be told about how we use your personal information.

We provide this privacy notice to explain how we use your personal information.

You can ask to see the personal information we hold about you.

You have a general right to access your personal information when you request it, except where there may be a legal reason for such a request to be refused.

To request access to your information please contact us through the Revolut app and provide:

- your name and contact details;
- the personal information you want to access;
- how you'd like to access the information (such as receiving a copy by email or post).

We will respond to any request for access to personal information within 30 days.

6.2 You can ask to see the personal information we hold about you.

We may refuse your request if there is a valid reason to do so, including:

- if we believe giving you access may endanger the life, health or safety of an individual;
- giving you access would have an unreasonable impact on the privacy of other individuals;
- your request is frivolous or vexatious; or
- your personal information is part of existing or anticipated legal proceedings between us.

Requesting your personal information is free. However, there may be a charge for locating, retrieving and providing the personal information to you.

6.3 You can ask us to correct your personal information if you think it's wrong.

You can have personal information corrected if it is inaccurate, out of date, incomplete, irrelevant or misleading. You may first need to request access to the personal information we hold.

We will respond to any request to correct personal information within 30 days. Before we update your file, we may need to check the accuracy of the new information you have provided.

6.4 You can object to us processing your personal information for marketing purposes.

You can tell us to stop using your personal information for marketing.

6.5 You can withdraw your permission.

If you have given us any consent we need to use your personal information, you can withdraw your consent at any time by changing your settings in the Revolut app. We may not be able to continue to provide services to you if you have withdrawn your permission.

7. How do I exercise my rights?

If you have a question or a complaint about the way we handle your personal information, we would appreciate the chance to deal with your concerns, so please contact us in the first instance via the chat function in the Revolut app or alternatively you can email us at formalcomplaints@revolut.com. We will aim to respond to your complaint as soon as possible. If you are unhappy with how we have dealt with your complaint, or it has not been resolved within 45 days following receipt of the complaint you may refer your complaint to the Australian Financial Complaints Authority (AFCA) AFCA provides a fair and independent dispute resolution service which is free to customers.

Their address is:

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

Email: info@afca.org.au Website: www.afca.org.au

If you are concerned your personal information has been mishandled, you must first approach our team to help resolve the issue. If you are not happy with our response or we have not responded within 30 days, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC) which is free to customers.

Their address is:

Office of the Australian Information Commissioner. GPO Box 5218 Sydney NSW 2001 Phone:

1300 363 992 Website: www.oaic.gov.au

8. Do you share my information with anyone else?

REVOLUT GROUP COMPANIES

We share your personal information within the Revolut group of companies in order to provide you with the best service.

SUPPLIERS

We explain below which suppliers we normally share your personal information with and why we share your information with them.

Suppliers who provide us with IT, 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

Third Party Broker-Dealers

To provide execution, settlement and clearing services for the Revolut Trading Product

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 app

Customer-service providers, survey providers and developers

To help us to provide our services to you

Communications services providers

To help us send you emails, push notifications and text messages

PARTNERS WHO HELP TO PROVIDE OUR SERVICES

We may share your personal information with our partners in order to provide you with certain services you have asked us for. Some of these partners may be located offshore. When you provide your personal information to us, you consent to the disclosure of your information outside the country of your residence.

From time to time we may work with other partners to offer you co-branded services or promotional offers, and we will share some of your personal information with those partners. We will always get your consent before sharing your information for these purposes. You can withdraw your consent at any time by contacting us through the Revolut app.

Our partners will have their own privacy notice explaining how they use your personal information. It's important that you read those privacy notices as well.

FOR LEGAL REASONS

We share your personal information with fraud-prevention agencies to check your identity, protect against fraud, comply with anti-money-laundering laws and confirm that you are eligible to use our products and services.

We may also need to share your personal information with other third-party organisations:

- if we have to do so under any law or regulation;
- if we sell our business;
- in connection with criminal or fraud investigations;
- to enforce our rights (and those of customers or others); or
- in connection with legal claims.

We may share your information (your name, email address and app events) with our advertising partners in the ways described below, but the information is hashed before we send it, and the social-media platform we share it with is only allowed to use that hashed information in the ways described below.

When we use social media for marketing purposes, your information 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 advertising partner or social-media provider to:

- use your information to send our advertisements to you, because we think that you might be interested in a new Revolut product or service;
- not send you our advertisements, because the marketing relates to a service that you already use; or
- send our advertisements 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).

You can contact us at any time through the Revolut app if you do not want us to share your personal information for marketing purposes. Remember you can also manage your marketing preferences directly with any social-media provider that you have an account with.

9. Will my information go outside Australia?

As we provide an international service, we may need to transfer your personal information outside Australia in order for us to provide our services. We may transfer your personal information outside of Australia to the United Kingdom.

As noted above, Revolut Australia may also share your personal information with overseas parties, for example if you ask to make an international payment, we will send funds to banks overseas. We might also send your information overseas to keep to global legal and regulatory requirements, and to provide ongoing support services.

Regardless of where your personal information is transferred, we shall ensure that your personal information is safe and shall take all steps reasonably necessary to put in place

appropriate safeguards to ensure that your personal information is treated securely and in accordance with this notice and applicable law.

If you would like more information, please contact us through the Revolut app.

10. How do you protect my personal information?

We take reasonable steps and precautions to keep personal information secure from loss, misuse, and interference, and from unauthorised access, modification or disclosure. Only authorised personnel have access to personal information as required to perform their roles. We store your information on our secure servers.

Any payment transactions carried out by us or our payment-processing providers will be encrypted using Secured Sockets Layer technology or a secure virtual private network. However, we do not have control over information while in transit over the internet and we cannot guarantee its security. Where information is no longer required to be held or retained by us for any purpose or legal obligation, we will take all reasonable steps to destroy or de-identify the information accordingly.

If you use a password for the Revolut app, the Revolut <18 app or our website, you will need to keep this password confidential. Please do not share it with anyone.

Unfortunately, providing information online is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee that all information you provide through the Revolut app, the Revolut <18 app or our website will be secure. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

When you use our services, which include social networking, chat room or forum features, do not share any personal information that you don't want to be seen, collected or used by other users, as this information will become publicly available.

11. How long will you keep my personal information for?

In Australia, pursuant to regulatory requirements for record keeping we will generally retain personal information for a period of up to seven years after ceasing to provide any designated services to you, unless there is reasonable legal or business need for us to hold the data for a longer period.

12. How will you keep me updated on how you use my information?

If we change the way we use your personal information, we will update this policy and, if appropriate, let you know by text message, by email, through the Revolut app or through our website.

13. Cookies

We may use your personal information to manage our website and the Revolut app, (including troubleshooting, data analysis, testing, research, statistical and survey purposes), and to make sure that content from our website is presented in the most effective way for you and your device. For more information, please see our [Cookies Policy](#).