

Complaints Policy

How to make a complaint

If you'd just like to speak to someone about an issue that's concerning you, please contact us through the Revolut app. We can usually settle matters quickly this way. You'll probably need to give us the information below.

If you prefer you can make your complaint using our [online form](#). Or you can email us at formalcomplaints@revolut.com.

You'll need to tell us:

- your name and surname
- the phone number and email address associated with your account;
- what the issue is
- when the problem arose
- how you'd like us to put the matter right

We'll look into your complaint and respond to you by email. We will communicate with you in English, unless we tell you otherwise.

Irrespective of the above, you always have the right to approach the out of court dispute resolution authorities mentioned below in relation to any complaint about our service. You also have the right to apply to any competent court if you think we have breached the law.

If you're unhappy with our service, we'll try to put things right

We always do our best, but we realise that things sometimes go wrong. If you have a complaint, please contact us. We will accept and consider any complaint sent by you to us. We will acknowledge receipt of your complaint within five business days of us receiving your complaint (unless we have already resolved your complaint to your satisfaction). Our final response to your complaint, or a letter explaining why the final response has not been completed, will be provided to you within 15 business days after your complaint has been made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).

If the 35 business days have elapsed and your complaint is not resolved, we will inform you of this fact and of the anticipated timeframe within which we hope to resolve your complaint, as well as that you have the right to make a complaint to the authorities named below.

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

If you're unhappy with how we've dealt with your complaint, you can refer it to the Bank of Lithuania within one year of the date you sent us your complaint, if you made your complaint to

us within three months from the day when you found out or should have found out about the alleged violation of your rights or legitimate interests arising from agreement with us. In this case the Bank of Lithuania would act as an out of court dispute resolution authority dealing with disputes between consumers and financial service providers authorised in the Republic of Lithuania. Examination of the complaint at the Bank of Lithuania is free of charge.

Their address is: Žalgirio str. 90, 09303 Vilnius, the Republic of Lithuania. You can find more information on their [website](#).

You can also file a complaint to the Financial Services and Pensions Ombudsman (“FSPO”) in Ireland, in relation to the financial services provided by us. The address of the FSPO is Lincoln House, Lincoln Place, Dublin 2 D02 VH29. You can contact the FSPO on +353 (0)1 567 7000 and visit its website at www.fspo.ie.

The out of court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority. Their address is: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania. You can find more information on their [website](#). You can also rely on the mandatory consumer protection rules of the EEA country where you live.

Out of court dispute resolution authority for complaints related to processing of personal data

You have the right to make a complaint to the State Data Protection Inspectorate (“SDPI”), the Lithuanian supervisory authority for data protection issues.

The address of the SDPI is: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania; e-mail: ada@ada.lt. You can find more information on their [website](#)