

If you have signed up to Revolut after 13 February 2023, this version of our Complaints Policy applies to you from 13 February 2023.

If you have signed up to Revolut before that and received an email from us about the transfer to the Irish Branch, this version of our Complaints Policy will apply to you from the date indicated in that email. If you would like to see the Complaints Policy that applies until then, please click [here](#).

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). We will provide you a case reference number that you can use in relation to your complaint until it is resolved or cannot be progressed any further.

- If your complaint relates to payment services, 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 is made, and in exceptional circumstances, within 35 business days (and we will let you know if this is the case).

- If your complaint relates to any other regulated service, we will provide you with regular updates (at intervals no longer than 20 business days) regarding any progress we have made on your complaint. If your complaint has still not been resolved within 40 business days, we will try our best to tell you how much longer it will take. At that point, you can refer your complaint to an out of court dispute resolution authority (details below).

Within 5 business days of completing our investigation into your complaint, we will let you know the outcome. If you are unhappy with the outcome, you can refer the matter to the out of court dispute resolution authority (details below).

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

If you remain unhappy with how we have dealt with your complaint, you have the right to refer it to an out of court dispute resolution authority in respect of regulated services. We will let you know (in our terms and conditions and correspondence with you) the appropriate authority you can go to depending on the particular service. Below is some general information.

The Financial Services and Pensions Ombudsman (the “**FSPO**”) is the out of court dispute resolution authority that deals with complaints against financial services providers doing business in Ireland. The FSPO has its address at Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

If you are unhappy with how we have dealt with your complaint, you can refer it free of charge to the FSPO once you have been through our internal Revolut complaints process. You can reach the FSPO by phone (+ 353 1 567 7000) or by email (info@fspoi.ie). If you need more information on the FSPO, please refer to its [website](#).

European Commission: Online complaints platform

Alternatively, you can submit a complaint to the [European Commission’s online dispute resolution platform](#).

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](#).