

The basics

1. About us

This is the privacy policy (the “**Privacy Policy**”) of Revolut Payments New Zealand Pty Ltd. We are an Australia incorporated proprietary company (ACN 645 171 651) registered as an ASIC-Overseas company in New Zealand (NZBN 9429048733212). Our registered address in Level 28, 161 Castlereagh Street, Sydney, NSW, 2000 Australia.

We are a financial service provider, registered in New Zealand under the Financial Services Providers (Registration and Dispute Resolution) Act 2008.

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

Specific Revolut products and services you use may have standalone privacy notices which give you more detail about how Revolut collects, uses and protects your personal data when you use those specific Revolut products or services.

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.

The table below explains what personal information we collect and use.

Types of personal information	Details
Information you give us	<p>We collect information you provide when you:</p> <ul style="list-style-type: none">• 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. <p>We will collect the following information:</p> <ul style="list-style-type: none">• your name, address, and date of birth;• your email address, phone number and details of the device you use (for example, your phone or computer);• your username, password and other registration information;• details of your bank account (e.g. the account number);• tax residency information, and tax identification number;• details of your debit cards and credit cards used 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, and any other

Types of personal information	Details
	<p>information you provide to prove you are eligible to use our services;</p> <ul style="list-style-type: none"> • records of our discussions, if you contact us or we contact you; • records of any complaints you may raise about us; and • your photo (only if you upload one).
Information from your device	<p>Whenever you use our website or the Revolut app, we collect the following information:</p> <ul style="list-style-type: none"> • 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, device language, the operating system and platform, the type of device you use, whether your device uses a virtual private network (VPN), a unique device identifier (for example, your device's IMEI number, or the mobile phone number used by the device), mobile network information, your mobile operating system, or the type of mobile browser you use; • 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

Types of personal information	Details
	<p>and registration information, messages sent or received with the payment, details of device used to arrange the payment and the payment method used; or</p> <ul style="list-style-type: none"> 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	<p>If you turn location services on in the Revolut app, we track your location using GPS technology.</p>
Information from others	<p>Although we usually collect information directly from you, we may also collect information from sources other than you, including:</p> <ul style="list-style-type: none"> third parties, such as fraud-prevention agencies and partners who help us to provide our services; or people acting on your behalf if you have applied for a joint account, for example the relationship between joint account holders. If someone is acting on your behalf, we will obtain your consent for joint accounts via acceptance of the Joint Account Terms. other Revolut customers, for example if you have behaved inappropriately and other users provide us with evidence to support their claim.
Information from social media	<p>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).</p>

Types of personal information	Details
	We may also collect any of the above information relating to your use of the Revolut app and our website.
Information from publicly available sources	We collect information and contact details from publicly available sources, such as media stories, online registers or directories, and websites for enhanced due diligence checks, security searches, and KYC purposes.

3. Why do you collect my information

We collect your information in order to be able to provide our products and services, including keeping to our contracts and agreements with you, as well as to continually improve your experience with our products. We need certain personal information to provide our services and cannot provide them without this personal information. We will never collect more information than is necessary to provide you our services.

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 voluntarily agree to us collecting, using sharing 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.

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. By applying for a Revolut account, you consent to us providing your identity information to a third party verification service who will check your personal information against sources which may include databases of driver's licence and passport details.

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 funds you hold in your Revolut account, we'll use your personal information to help us do that.

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.

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.

In addition, we use your personal information to do the following:

- help us develop new products and services;
- provide you with information about other goods and services we offer that are similar to those you have already used or asked about;
- if you agree, provide you with information about our partners' 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;
- 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;
- 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; and
- 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).

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 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.

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.

We may use your personal information to personalise your in-app experience and marketing messages about our products and services, as well as our lifestyle partners products and services, so they're more relevant to you (where permitted by law). This may include analysing how you use our products, services and your transactions.

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

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?

Your right	What it means
1. You have the right to ask us to confirm what personal information we hold about you.	You have a general right to ask us to confirm what personal information (if any) we hold about you.
2. 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.
3. You can ask to see the personal information we hold about you.	<p>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.</p> <p>To request access to your information please contact us through the Revolut app and provide:</p> <ul style="list-style-type: none">• 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

Your right	What it means
	<p>post); and</p> <ul style="list-style-type: none"> • if the access request is urgent and if so, the reasons why the request is urgent. Please let us know if you need assistance in raising your access request. <p>We will respond to any request for access to personal information within 30 days. If we are satisfied that an access request is urgent we will prioritise processing the urgent request.</p>
<p>3a. Can we refuse your request to access your personal information?</p>	<p>We may refuse your request if there is a valid reason to do so, including:</p> <ul style="list-style-type: none"> • if we believe giving you access may pose a serious threat to the life, health or safety of an individual or the public; • giving you access would likely result in the serious harassment of other individuals; • if your request includes the information of another person who is the victim of an offence or an alleged offence, may cause significant distress, loss of dignity or injury of feelings; • if the information requested is “evaluative material” and disclosure would breach our promises to the person who supplied the evaluative material; • your request is frivolous or vexatious; • the information does not exist, despite our reasonable attempts to locate it; • giving you access would involve the unwarranted disclosure of the affairs of another individual or a deceased person; or • your personal information is part of existing or anticipated legal proceedings between us. <p>You may raise a complaint about our refusal to the Privacy Commissioner (see Section 7</p>

Your right	What it means
	‘How do I exercise my rights?’ below).
3b. Does it cost anything to request to access your personal information?	<p>Requesting your personal information is free.</p> <p>However, there may be a charge for locating, retrieving and providing the personal information to you. We may also transfer your request to another agency within 10 working days, if we don't hold the personal information you've requested.</p>
4. You have the right to ask us to correct your personal information if you think it's wrong.	<p>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.</p> <p>Please let us know if you need assistance in raising your access request.</p> <p>Please tell us if your correction request is urgent and the reasons why the request is urgent.</p> <p>We will respond to any request to correct personal information within 20 days. If we're satisfied that your request is urgent we'll prioritise its processing. Before we update your file, we may need to check the accuracy of the new information you have provided.</p> <p>We may also transfer your request to another agency within 10 working days, if we don't hold the personal information you've requested.</p>
5. 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. 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

Your right	What it means
	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.

Alternatively, you can submit a complaint using our [online form](#), or by email to dpo@revolut.com. If you prefer to send your complaint via email, please ensure to include the following details:

- your full name;
- your phone number linked to the relevant Revolut Account;
- your email address linked to the relevant Revolut Account;
- the date when the issue happened; and
- details of your proposed resolution for your complaint.

We will aim to respond to your complaint as soon as possible.

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 Privacy Commissioner which is free to customers.

You can make a complaint using the Privacy Commissioner's online complaint form available at <https://privacy.org.nz/your-rights/making-a-complaint/complaint-form/>.

8. Do you share my information with anyone else?

REVOLUT GROUP COMPANIES

We share your personal information within the Revolut Group and external parties that are directly related to providing you with our services.

Revolut Group companies

Revolut Ltd
 7 Westferry Circus
 Canary Wharf, London
 England, E14 4HD

SUPPLIERS

The table below explains which suppliers we normally share your personal information with.

Type of supplier	Why we share your personal information
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
Identity verification and KYC service providers	To help us verify your identity so we can provide services to you.
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.

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 other persons, including fraud-prevention agencies, government agencies, regulatory bodies and law enforcement agencies, or as required, authorised or permitted by law, including to verify your identity under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, to 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.

If you don't provide all or some of your personal information when we ask for it, we may be unable to provide you with our products or services.

Advertising Partners

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.

Other Revolut customers

If you have a joint account, we will share account and transaction information between joint account holders. For example, each joint account holder will see all transactions made from their joint account.

We'll ask you to let us sync your mobile phone contacts. This will help you to identify which of your trusted mobile phone contacts are Revolut customers. Your 'trusted contacts' will also be able to see if you're a Revolut customer through our in-app discoverability settings'.

In-app discoverability gives you access to Revolut features like requesting money from your friends, splitting bills, group pockets, paying other Revolut customers or chatting to your 'trusted contacts'.

We use technological safeguards to ensure a 'trusted contact' is somebody you already know and who knows you (for example, you have each other saved in each other's mobile phone contacts lists or have already received or given money through a peer-to-peer payment with them).

Both you and your trusted contact must have synced your mobile phone contacts lists with Revolut to be viewable to each other in the Revolut app.

If you have synced your mobile phone contacts, we show basic contact details about you in the Revolut app to your trusted contacts who are also Revolut customers (for example, your name (as saved in your friend's contacts list), mobile phone number, Revtag, Revolut membership plan, and Revolut profile photo (if you have one)).

You can, of course, choose not to sync your contacts list with Revolut. This means that you won't be able to identify which of your mobile phone contacts are Revolut customers.

You can also change your discoverability preferences through the privacy settings in the Revolut app.

Other Revolut customers will be able to search for you through the Revolut app using your Revtag. When they input your Revtag, they will be able to see your name and profile photo (if you have one). You can turn off being discoverable by your Revtag through the privacy settings in the Revolut app.

9. Will my information go outside New Zealand?

As we provide an international service, we may need to transfer your personal information outside New Zealand in order for us to provide our services.

We 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 recognise the importance of protecting and managing your personal information. Any personal information we use will be treated with the utmost care and security. This section sets out some of the security measures we have in place.

We use a variety of organisational and technical measures to:

- maintain the confidentiality, availability and integrity of your personal information
- prevent unauthorised access to your personal information
- make sure your personal information is not improperly used or disclosed

We have detailed information security and data protection policies which our employees are required to follow when they handle your personal information. Our employees receive data protection and information security training. Personal information is stored on secure computer systems with access management controls in place to limit physical, system and information access to only authorised employees.

Revolut has strict policies in place that control how we share your personal information with other companies. Before sharing personal information with any company, we thoroughly:

- vet the company in advance
- assess the security controls the company has in place to protect your personal information

While we take all reasonable steps to ensure that your personal information will be kept secure from unauthorised access, we cannot guarantee it will be secure during transmission by you to our app, our website or other services we may provide. We use HTTPS (HTTP Secure), where the communication protocol is encrypted through Transport Layer Security for secure communication over networks, for all our app, web and payment-processing services.

If you use a password, PIN or generated authorisation code or prompt to use the Revolut app, or our website or other services, you will need to keep it confidential. Please do not share it with anyone. Revolut will never ask you for this credential..

When you use our public services, which includes our social network accounts and the Revolut Community forum, do not share any personal information that you don't want to be seen, collected or used by other customers, as this personal information will become publicly available.

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

In New Zealand, we will not keep your personal information longer than necessary or required by law. Generally, this means we will retain personal information for up to seven years (subject to any specific regulatory record keeping requirements).

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](#).