The basics

1. About us

This is the privacy policy (the “**Privacy Policy**”) of Revolut Payments Australia Pty Ltd t/a Revolut Bank Australia (ACN 634 823 180), AFSL and Australian Credit Licence Number 517589 and Revolut Credit Services Australia Pty Ltd (ABN 670 768 144) (collectively, "**Revolut**", "**we**", "**us**" and "**our**"). Our registered office is at Level 28, 161 Castlereagh Street, Sydney, NSW, 2000 Australia.

We are committed to protecting and respecting your privacy in accordance with our obligations under the Privacy Act 1988 and the Australian Privacy Principles (the "**APP**s").
We will:

- take steps to 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.

2. Why do I need to read this Privacy Policy?

This Privacy Policy contains important information regarding how we deal with your personal information and your rights in relation to your personal information.

Personal information is information or an opinion about a specific individual or an individual who is identified or identifiable.

This Policy explains:

- the kinds of personal information we collect from you;
- how we use your personal information;

- how you can seek access to your personal information and correct it; and
- how you may complain about any breach of the APPs or a registered APP code and how we will deal with such a complaint.

You must also read our Electronic Verification Consent Terms for information on verification using electronic sources and verification using Credit Reporting Agencies. If you have applied for a credit product with us (a "**Credit Product**"), this Privacy Policy should be read together with our Credit Reporting Policy, which explains how we manage your credit-related personal information.

For information on Consumer Data Right (**CDR**) and how we manage your CDR data, please read our CDR Policy.

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 information when you use those specific Revolut products or services. These include:

- Revolut Messenger Privacy Notice;
- RevPoints Privacy Notice; and
- Data Privacy Statement for Revolut Kids & Teens.
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These privacy notices can also be accessed at any time through the Revolut website.

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

Your information

3. What personal information do you collect about me?

Types of Personal Information
Apart from general personal information such as your name, address and date of birth, we may also collect two special types of personal information:

- **sensitive information**: information that is sensitive in nature, such as your biometric templates or racial or nationality information. We will only ever collect this information with your consent and if we need to do so;
- **credit-related information**: for more information, please see our Credit Reporting Policy. This is only relevant if you have or apply for a Credit Product.

How do we collect your personal information?

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

Type of personal information	Details
Information you give us	We collect information you provide when you: ✓ fill in any forms ✓ correspond with us ✓ respond to any of our surveys ✓ register to use any of our apps ✓ register, or approve a registration for, a child to use the Revolut Kids & Teens app ✓ open an account or use any of our services ✓ if applying for a Credit Product, submit credit assessment documents or give us access to your other financial accounts ✓ take part in online discussions or promotions ✓ communicate with a member of our social media or customer support teams (either on the phone or through our apps) ✓ enter a competition or share information with us on social media ✓ contact us for other reasons We will collect the following information: ✓ your name, address, place of birth, date of birth and citizenship ✓ your email address, phone number and details of the device you use (for example, your phone, computer or tablet) ✓ trusted locations you have identified for security purposes (such as your home or work to use Street Mode) ✓ your Revolut username which is known as your 'Revtag' (this is random and is automatically assigned to you when you first join but you will be able to change it) ✓ if applying for our Business product, your employment position with respect to the relevant business ✓ details of your bank account, including the account number, BSB and IBAN (if relevant)

Type of personal information	Details
	✓ details of your Revolut debit cards and credit cards (or other debit or credit cards you have registered with us) including the card number, expiry date CVC (the last three digits of the number on the back of the card), and any of your personalised QR payment codes ✓ copies of your identification documents (for example, your passport or driving licence) and any other information you provide to prove you are eligible to use our services ✓ your country of residence, tax residency information, tax identification number and any government-issued equivalent social security or similar number ✓ information you provide when you apply for a Credit Product, including details about your, or your spouse's, income, employment, and financial obligations (see our Credit Reporting Policy) ✓ information you provide when you sign up for wealth, trading or crypto products, including details about your employment and salary ✓ information you provide when you register or approve your children to use Revolut Kids & Teens ✓ information about any existing accounts or holdings you hold with other companies that you want to transfer to Revolut ✓ records of our discussions, if you contact us or we contact you (including records of phone calls) ✓ your image in photo or video form, and facial scan data (known as 'biometric data' or 'biometric information' or voice data extracted from your photo or video, to verify your identity during onboarding as part of our Know-Your-Customer (KYC) checks, to authenticate you as an authorised user of our services, or to detect and prevent fraud ✓ information about other people (such as a joint account holder, your spouse or family) when we ask you to give us this information to enable us to comply with our obligations under KYC, anti-money laundering and other laws and to assist with fraud monitoring If you give us personal information about other people (such as a joint account holder, your spouse or family), or you ask us to share their personal information with third parties, you confirm that you have brought this notice to their attention beforehand.

Type of personal information	Details
Information collected from your use of our products and services	<u>Whenever you use our website or apps, we collect the following information</u>: ✓ technical information, including the internet protocol (IP) address used to connect your computer to the internet, your login 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, eSIM ICCID, eSIM matching ID, or the mobile phone number used by the device), mobile network information, your mobile operating system and the type of mobile browser you use ✓ information about your visit, including the links you've clicked on, through and from our website or Revolut app (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 on transactions and your use of Revolut products (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 (including merchants' and ATMs' locations), IP address of sender and receiver, sender's and receiver's name and registration information, messages sent or received, details of devices used to arrange the payment and the payment method used. When you book flights using your Revolut card, we may also receive information about your flight's origin, destination, airline, travel class, and so on. ✓ information stored on your device, such as the types of apps you have and other metadata about your device. If you allow us access, we may also collect information from your contacts list. The relevant Revolut app will regularly gather this information to keep everything up to date, based on your device settings. ✓ behavioural biometric data/information (such as how you scroll or type) and detailed device settings (such as

Type of personal information	Details
	your language, timezone and plugins) which we use to detect potential fraud
Information we infer or create about you	We create new information about you by analysing the information we already have. This includes: ✓ profiles based on your spending behaviour and interests (to personalise our services and marketing) ✓ risk scores (such as credit or fraud risk scores) based on your transaction history and application details ✓ predictions about your likely financial needs or status We explain more in the following sections below: • Section 7. How do you use my information for marketing? • Section 8. Do you make automated decisions about me?
Information about your location	If you turn location services on in the relevant Revolut app, we track your location using GPS technology.
Information from others	We collect personal information from third parties or other people, such as credit reporting bodies and financial institutions (please see our Credit Reporting Policy), e-KYC providers, price comparison websites, official registers and databases, as well as joint account holders, fraud prevention agencies, partners assisting with crypto compliance (including for Travel Rule checks), merchants in higher risk sectors (like gambling or crypto), other third parties providing fraud prevention services, and partners who help us to provide our services. Information we collect may include your credit report/file, external crypto wallet details and confirmation of ownership, tax identification numbers, information about late payments, information to help us check your identity or eligibility to receive selected Revolut products or services, information about your spouse and family (if applicable in the context of an application for a Credit Product that you make), fraud risk scores and information relating to your transactions.

Type of personal information	Details
	When you ask us to, we'll also collect personal information from accounts you hold with third party financial institutions (for example, when applying for a Credit Product or creating a linked account through any open banking regulation). Sometimes other Revolut customers may give us information about you. For example, a Revolut customer may tell us that you have behaved inappropriately and provide us with evidence to support their claim.
Information from social media	Occasionally, we'll use publicly available information about you from selected social media websites or apps to: ✓ carry out enhanced due diligence checks ✓ identify you for promotions (for example, by matching your RevTag if you post it publicly). Publicly available information from social media websites or apps may also be provided to us when we conduct general searches on you (for example, to comply with our anti-money laundering or sanctions screening obligations).
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 know-your-customer ("**KYC"**) purposes.

4. Why do you collect, use and hold my personal information

You agree to us collecting, using and holding 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.

We collect, use and hold your personal information to:

- process your applications for our products and services and make decisions about whether to approve applications;
- assess your application for our products and services;

- verify your identity on an initial and continuous basis (including using electronic sources, government records and identity verification services in accordance with our Electronic Verification Consent Terms, and credit reporting agencies) where we may also use your sensitive information;
- issue maintain and improve our products and services that you've asked for;
- analyse, develop and improve our products and services (including, through focus groups to test and develop new products);
- measure or analyse the effectiveness of our advertising, to provide relevant advertising to you;
- help develop and improve our website, Revolut app, Business app and the portal;
- develop, train and test our internal models;
- comply with our legal and regulatory obligations both in Australia and overseas;
- share information with regulators, Australian and overseas government agencies, law enforcement and emergency services;
- response to inquiries, provide customer support and deal with complaints, disputes or other proceedings in connection with legal claims;
- detect, prevent and protect against fraud, financial crime and suspicious activity and deal with criminal or fraud investigations;
- carry out and facilitate your instructions (such as payment, foreign exchange or transaction processing), including conducting matching checks and enabling Payment Links;
- provide you with information about ours or our partners' goods, services or promotions, which we think you might be interested in, and to ensure we do not display products or services to you which are not relevant. 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, Business app, the portal 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;
- train our staff;
- help us send you emails, push notifications and text messages;
- helping us with social interactions (such as using your phone contacts to allow you to easily make payments to your contacts);
- act as your 'access seeker' to obtain your credit score(s) and credit history information;

- if you have our Credit Product, to help assess your application, establish your eligibility and manage your credit (including to help you avoid default or to assess and maintain any hardship arrangements you ask for);
- implement and manage our funding arrangements, including any securitisation arrangements we enter into;
- monitor our risk exposure;
- to help us identify if you may need extra assistance. You can let us know if you need help, or we may analyse your behaviour in the relevant Revolut app, customer support chats, and transactions;
- undertake any purpose relating to organisations that have, or are wishing to acquire an interest in any part of our business from time to time; and
- enforce our rights, including undertaking debt collection activities and legal proceedings (and those of customers or others).

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.

5. Do I have to provide my information?

At certain times we are required to collect your personal information to comply with Australian laws, including:

- to verify your identity and comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- to handle and manage your credit-related information, including by providing your credit-related information to a credit reporting body, as regulated by the Privacy Act 1988 and the Privacy (Credit Reporting) Code;
- if you apply for or hold a Credit Product from us, to comply with our obligations under the National Consumer Credit Protection Act 2009;
- under Australian and international laws, we may also collect and report financial and account/transaction information relating to individuals and organisations who are, or may be, foreign tax residents. When you open an account with us, or when

your circumstances change, we will ask you whether you or any shareholder, beneficiary, settlor or controlling person are a foreign tax resident; and

- if you are subject to bankruptcy proceedings under the Bankruptcy Act 1966.

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.

6. Do you share my personal information with anyone else?

For the purposes stated above, we may need to share information about you to:

- our related companies in the Revolut Group in Australia and overseas;
- people connected with your Revolut product. For example, if you have our Business Product we may share personal information of directors, partners and Authorised Team Members with other people connected to the Business Product, and if you have Revolut Kids & Teens we may share personal information between the user and the account holder. 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 may also share your personal information (such as your full name and profile picture) to other users if you opted into this search functionality;
- suppliers who provide us with identity verification and KYC services, and fraud detection and prevention services;
- suppliers who provide us with IT, artificial intelligence, payment and delivery services, card manufacturing, personalisation and delivery companies;
- financial services partners and payment networks/payment scheme providers, including Visa and Mastercard;
- sales agents and organisations that carry out functions on our behalf;
- data processing and market research service providers;
- analytics providers and search information providers;
- communications services providers;
- customer-service providers, survey providers and developers;
- law enforcement and regulatory bodies in Australia and overseas;
- financial, legal and other professional advisors;

- participants and other financial institutions in financial and payment systems, such as banks, credit providers, clearing entities and credit card associations, banking intermediaries and international payment-service providers including Visa and Mastercard;
- debt collectors, and if you have our Credit Product our collections agents;
- providers of loyalty incentives, rewards and other benefits in connection with a Revolut account or service;
- other companies that we partner with to provide products and services (for example, Chubb Insurance Australia Limited in connection with travel insurance benefits), and their affiliates and service providers;
- our external dispute resolution schemes, including the Australian Financial Complaints Authority;
- organisations that have acquired, or are wishing to acquire an interest in any part of our business from time to time;
- third parties who you authorise to act on your behalf, are connected with you or with whom you direct us to share information (such as accountants, lawyers, access seekers or other service providers);
- if you have our Credit Product, credit reporting bodies and other information providers (see our Credit Reporting Policy for information); and
- other customers where necessary, or you have provided consent (for example, where you sync your phone contacts to the Revolut app, allow yourself to be discovered on the Revolut app, or send RevPoints to another Revolut customer).

PARTNERS WHO HELP TO PROVIDE OUR SERVICES

We may share your personal information with our partners to:

- provide you with certain services you have asked us for;
- confirm your eligibility or to enable our partners to provides services or benefits that you qualify for (for example, confirming your identity and paid plan status to an insurer to confirm you meet certain eligibility criteria for complimentary travel insurance);
- help you if you have a question or complaint about a product or service they provide;
- make sure you or our partner gets any reward that has been promised (for example, if you make a purchase with a partner in connection with an offer with us, we will share limited information about you with the partner, to make sure you get any rewards from them);

- test if a new product or partnership is viable (we only share limited information for a short time for these trials);
- allow tax relief claims when you use our Donations feature (we may share your personal information with the registered charity for this purpose); and
- measure how well their ads perform (we share information that doesn’t directly identify you with Shops and RevPoints merchants for this purpose).

We'll only share your personal information in this way if you've made a qualifying purchase, asked for the relevant service or if it's provided as part of our membership plans.

Some of these partners may be located overseas. 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.

If you choose to use RevPoints, we will provide you with tailored offers from third-party brands in-app. You can read more about this in our RevPoints Privacy Policy.

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.

SOCIAL MEDIA AND ADVERTISING COMPANIES

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:

- help us to understand and measure the effectiveness of our online advertising;
- 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).

An example of how we may use social media for marketing purposes is through Facebook's 'Custom Audience' tool. Read more about these terms.

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.

7. How do you use my information for marketing?

When you sign up to our products or services, you agree to us contacting you in the Revolut app, Business app, by email post and phone (including text message) with offers and promotions.

We may use your personal information to personalise your in-app experience and marketing messages about our 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. We may use generative artificial intelligence technology to help us select and personalise the most relevant content for you.

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 the Business app or click on the unsubscribe links on any marketing message we send you.

If you do not want to receive personalised marketing messages, and opt out from receiving them, you will not receive any marketing communications. However, you may still receive generic information about our products and services within our apps.

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

8. Do you make automated decisions about me?

Depending on the Revolut products or services you use, we may make automated decisions about you. Some of these decisions are made using artificial intelligence without any initial human input.

We may also use technology to evaluate your personal circumstances and other factors to predict risks or outcomes. We do this for the efficient running of our services and to ensure decisions are fair, consistent, and based on the right information.

For example, we may make automated decisions about you that relate to:

Determining credit eligibility:

- assessing whether you are eligible to apply for a Credit Product

Approving credit applications:

- credit and affordability checks and verification to see whether we can accept or approve your credit application
- reviewing suitability of any credit for your circumstances
- setting credit limits

Monitoring credit agreements:

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

Opening accounts:

- KYC, anti-money laundering and sanctions checks
- identity and address checks

Detecting fraud:

- monitoring your Revolut account to detect fraud and financial crime

Restricting or closing accounts:

- deciding, or helping to decide, whether to lock, restrict, or close your Revolut account or cease provision of services to you if we detect fraud, financial crime or a breach of our Personal Terms (or other relevant terms and conditions)

Your rights

9. What are my rights?

9.1 You have the right to be told about how we use your personal information.
We provide this Privacy Policy to explain how we use your personal information.

You can ask to see the personal information we hold about you.
9.2 You can ask to access your personal information.
You have a general right to access your personal information when you request it, except where we have the right to refuse your request under APP 12.

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; and
- 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.

If you are making the request on behalf of someone else (for example, if you have our Business Product or Revolut Kids & Teens and are requesting access on behalf of someone else connected to the product) we may ask you for information to verify your identity or your authority to make the request.

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 personal information is part of existing or anticipated legal proceedings between us and would not discoverable;
- giving access would reveal commercially sensitive information within our negotiations;
- giving access would be unlawful, or denying access is required or authorised by or under Australian law;
- we suspect that unlawful activity, or misconduct of a serious nature has taken place and giving access would likely prejudice appropriate action in relation to the matter;
- giving access would likely prejudice one or more enforcement related activities from an enforcement body; or
- giving access would reveal evaluative information generated in connection with a commercially sensitive decision-making process.

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

Your right to access does not interfere with any rights you may have under the Freedom of Information Act 1982.

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

You can request to 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.

Where we consider that the personal information should be corrected, we will take reasonable steps to correct that information having regard to the purpose that we hold the information.

If we correct the information and you ask us to, we will take reasonable steps to notify others of the correction unless it is impracticable or unlawful to do so.

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.

Where we have refused your correction request, we take reasonable steps to will associate a statement with that the information is inaccurate, out-of-date, incomplete, irrelevant or misleading in a way that is apparent to users of the information.

9.4 You can object to us using and disclosing your personal information for marketing purposes.
You can tell us to stop using your personal information for marketing. You may also withdraw any marketing consent you have given us or adjust your marketing preferences in the Revolut app or the Business app.

You may also ask us to provide you with the source of your personal information which was used for marketing purposes. We will provide you with a response within a reasonable timeframe unless it is impractical or unreasonable to do so.

9.5 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 or Business app. We may not be able to continue to provide services to you if you have withdrawn your consent.

9.6 Anonymity and using a pseudonym
You may ask us to deal with you anonymously or using a pseudonym. However, we may refuse to do so if we're required by Australian law or it is practicable for us to do so.

10. How do I raise a complaint?

If you have a complaint about our management of your information in breach of the Privacy Act, APPs or a Code, you can reach out to us anytime via our in-app chat to request a Complaint Form. For your convenience, you can also find the links to our Complaint Forms here.

Alternatively, you can also send us an 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;

- details of your proposed resolution for your complaint.

After submitting your complaint, we'll let you know that we received your email and also give you a timeframe when we expect a response by. Then we'll send you a copy of your complaint so you can keep it for your own records. We may contact you to gather more information relating to your complaint. A dedicated member of our complaints team will investigate the matter for you.

If we have everything we need, we will do our best to provide you with the final response within 30 days and will clearly mention whether our response is final or not.

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. AFCA's contact details are:

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 OAIC which is free to customers. OAIC's contact details are:

Office of the Australian Information Commissioner:
GPO Box 5218 Sydney NSW 2001
Phone: 1300 363 992
Website: www.oaic.gov.au

11. Will my information go outside Australia?

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

to our group entities including in the United Kingdom and the European Economic Area.
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 have consented to your personal information being sent overseas, we are not required to take reasonable steps to ensure the overseas recipient complies with the APPs.
If you would like more information, please contact us through the Revolut app or Business app.

12. 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; and
- 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; and
- 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.

You are responsible for keeping your Revolut account secure by keeping your passwords, PINs and one-time passcodes private. Do not share this information with anyone, as it may allow them to access your Revolut account and personal information. Remember, Revolut will never ask you for these details through phone calls, emails or texts.

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.

Some of the features we make available in the Revolut app are social in nature. This means that other Revolut customers may be able to see limited information about you (such as your name and profile picture). For example, if a Revolut user searches for your RevTag in the Revolut app, they may be able to see your full name and profile picture if you have opted into this search functionality. If you do not want to share such information, you can change your privacy settings in the Revolut app at any time.

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

In Australia, pursuant to regulatory requirements we will generally retain your personal information for no longer than seven years after ceasing to provide services to you, unless there is reasonable legal or business need for us to hold the information for a longer period.

14. 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 relevant Revolut app or through our website.

15. Cookies

We use cookies to analyse how you use our website. Please read our Cookies Policy for more information about cookies.

We also use pixels or web beacons in the direct marketing emails that we send to you. These pixels track whether our email was delivered and opened, and whether links within the email were clicked. They also allow us to collect information such as your IP address, browser, email client type and other similar details. We use this information to measure the performance of our email campaigns, and for analytics. You can control whether you receive direct marketing emails through the privacy settings in the relevant Revolut app