

Overview

This Notice applies in relation to your use of our peer-to-peer chat and group chat messaging services we make available in the Revolut app. For the purpose of this Notice, we refer to these services together as '**Revolut Messenger**'.

This Notice gives you some more information about how Revolut Messenger works. In particular, this Notice sets out important privacy information that you should be aware of when you use Revolut Messenger.

When you use Revolut Messenger, you should carefully read this Notice alongside Revolut's:

- [Customer Privacy Notice](#)
- [Personal Terms](#)
- [Community Standards](#)

This information set out in this Notice applies in addition to the information set out in Revolut's Customer Privacy Notice.

Your use of Revolut Messenger is subject to your acceptance of Revolut's Personal Terms and understanding of Revolut's Community Standards.

What is Revolut Messenger?

Revolut Messenger is an in-app messaging service that Revolut customers can use to send messages to each other.

You can only send peer-to-peer messages to other Revolut customers where you have each other saved in your respective contacts lists or, alternatively, a payment has been made between you using Revolut. We refer to these individuals as your '**trusted contacts**'.

You can only be added to a group chat if:

- the person who has added you is a trusted contact; or
- you have accepted an invite to join the group by someone who is not a trusted contact

Can Revolut read your messages?

Revolut will not be able to read your messages but will be able to see information relating to any payments you make or receive through Revolut.

Messages

Your Revolut messages are encrypted end-to-end. This means that Revolut will never be able to access any message that you send through Revolut Messenger.

Other information

While Revolut cannot access your messages, we will have some information about how you use Revolut Messenger, including:

- the time and date you send or receive a message
- the identity of the other Revolut customer(s) you are chatting with
- the time and date that you open, or re-open, an encrypted chat session

Payment information

Revolut can access information if you initiate a payment to, or receive a payment from, other Revolut customers through Revolut Messenger. For example, Revolut will have access to any information that is generated when you:

- request a payment from another Revolut customer through Revolut Messenger
- send a payment to another Revolut customer through Revolut Messenger
- accept, or decline, a payment request from another Revolut customer through Revolut Messenger

How can you change your Revolut Messenger preferences?

Through your in-app Privacy Dashboard, you can turn off:

- peer-to-peer messaging entirely
- the ability for you to be added to group chats (note - you will need to leave any existing groups you are in if you wish to stop receiving messages through group chats altogether)

Through Revolut Messenger, you will also be able to:

- block specific trusted contacts from being able to contact you through Revolut Messenger
- remove other customers from group chats
- leave group chats
- delete any messages you have sent over Revolut Messenger. This will delete the message for both you, as sender, and the recipient

Where can you find more information about how Revolut processes your personal data?

Check out our [Customer Privacy Notice](#). This has lots of important privacy information about things like:

- which Revolut company is the controller of your personal data
- why Revolut generally collects and uses your personal data
- how Revolut shares your personal data
- whether Revolut shares your personal data internationally

- how long Revolut retains your personal data
- how you can exercise your rights as a data subject under relevant privacy laws

Who should you contact if you have any questions?

Contact dpo@revolut.com if you have any data protection questions about Revolut Messenger. Our expert team will be happy to help.