

## Understanding how Revolut's AI Assistants use your personal data

At Revolut, we believe in being open and clear about how we use your personal data. This notice explains how your data is processed when you choose to use our Artificial Intelligence ('AI') Assistants: AI Support and AI Revolut Assistant.

This information is a supplement to our main [Customer Privacy Notice](#), which you should also read for a complete picture of our data practices.

### Our commitment to transparency

Transparency is a key principle for us. We want you to understand what happens to your personal data so you can make informed choices and feel in control. This is especially important with complex technologies like AI.

### What are Revolut's AI Assistants?

Revolut provides two AI-powered assistants to help you:

- AI Support: this is an automated tool which utilises a chatbot, and (in some countries) a voice assistant, that helps answer your customer support questions and troubleshoot issues. You can interact with it through the Revolut app. It's designed to give you quick responses.
- AI Revolut Assistant: this automated chat tool provides financial and travel information based on your Revolut app activity. It can help you understand product features, analyse your spending, and assist with budgeting. It can also provide factual information about your investments, as well as general factual information on relevant financial instruments or their issuers. You can interact with it through the Revolut app.

These AI Assistants use technology that can understand, summarise, predict, and generate responses based on the information they've been trained on and the data you provide.

**Important: When you use an AI Assistant, you're interacting with a fully automated service provided by the Revolut company from which you receive banking services, not a human.**

**By using an AI Assistant, you acknowledge that you understand the information set out in this notice. If you're not comfortable with any part of this, you should not use the AI Assistant.**

## Key things you need to know

### 1. Your choice and control:

You don't have to use the AI Assistants.

**AI Support:** if you're using the chatbot and prefer to speak with a person, you can type 'live agent' at any time. If you're on a phone call with the voice assistant (where available) and have a Revolut subscription that offers live customer support by phone (or are otherwise eligible to receive phone support), you can say you want to speak with a live agent.

**AI Revolut Assistant:** this tool is exclusively AI-driven. However, if it can't answer your query, or if we think you need more help, you'll be automatically redirected to a customer support chat with a live agent.

### 2. How your personal data is used by the AI Assistants:

#### **AI Support:**

- it uses the information you provide in your queries (the text you type or what you say on a call) to understand and respond to your support needs.
- if you use the voice assistant (where available), your call will be recorded and assessed for quality and documentation purposes. If you do not feel comfortable with your voice being recorded, please only use the chatbot instead.

#### **AI Revolut Assistant:**

- it uses your Revolut app data (including spending data, plan details, and registered address) to provide financial insights, budgeting tips, and travel information. To generate responses for investment-related queries, it may use your portfolio

holdings, transaction history, and live market data from third party providers, as well as the terms and conditions from the Revolut company that provides your investment account, and related FAQ pages.

- **Purpose:** this helps you analyse your spending, monitor your investments, and assist with overall financial budgeting, and travel planning. **The AI Assistants do not provide financial, investment, or any other advice.**

By interacting with the AI Revolut Assistant, you consent to the Revolut company that offers you banking services disclosing relevant information to our technology partners. This includes 'client secrets' as defined in the Personal Terms that apply to your Revolut Personal account. This disclosure is strictly limited to the data necessary to process your specific request and provide tailored insights. Your use of the AI Revolut Assistant serves as an express waiver of banking secrecy for these interactions.

Your interactions with AI Assistants will generally be recorded and assessed for quality purposes.

### 3. Nature of information provided:

The information from AI Assistants is for your information only. It is not investment, financial, tax, or legal advice, and it is not intended to operate as such. **You should not rely on the AI Assistants for investment advice or recommendations of any sort.**

**You will not be able to place, modify, or cancel any order in relation to financial instruments, nor take any other action that would result in you entering into a transaction.**

The AI Assistants do not assess your financial knowledge, experience, or overall situation beyond your Revolut app activity.

You should always make your own independent judgment about any information you receive. **For financial matters, you should make such other investigations as you deem necessary, including obtaining independent financial, tax, or legal advice from qualified professionals, before participating in any transaction or making any financial decisions.**

### 4. Limitations of AI Assistants:

AI can sometimes be wrong or provide incomplete information. Always double-check critical information.

AI responses might sometimes be unintentionally biased due to the data they were trained on.

If something doesn't seem right, you can:

- check your legal agreement with the Revolut company that provides you with banking services;
- visit the FAQs on our website ([www.revolut.com](http://www.revolut.com)); and
- ask to be connected with a live agent for clarification.

Responses from the AI Revolut Assistants are provided 'as is' with no direct function to verify them with a human agent within those specific tools. You should treat the information accordingly, understanding these limitations. You can still verify product features on our website, online FAQs or check your transaction details in the Revolut app or by contacting customer support.

#### 5. Appropriate use:

Please only use the AI Assistants to discuss your Revolut accounts, our services, or to receive insights and budgeting tips to help you manage your finances. Do not use the AI Assistants to solicit financial, or any other, advice.

For sensitive topics requiring detailed personal or transactional information, please speak directly to a live agent.

## Your rights

You have rights regarding your personal data, including the right to access your data or raise concerns. Please see our main [Customer Privacy Notice](#) for more details on your rights and how to exercise them, including how to contact our Data Protection Officer.

We regularly review our privacy information to ensure it's up-to-date and clear. If we make significant changes to how these AI Assistants process your data, we will update this notice.

