

# Complaints Handling Policy

## Introduction

Revolut Securities Europe UAB (“we”, “us”, “our”) is committed to provide its clients (“you”, “yours”) with the best possible trading experience. However we realise that sometimes something might go wrong and you might want to raise a complaint. For such cases we have specialised experts ready to review each individual case.

## How to raise a complaint?

Should you want to raise a complaint, we recommend using the chat function in the App. However, you also have the option to submit to us this [form](#) or to email us at [formalcomplaints@revolut.com](mailto:formalcomplaints@revolut.com).

Should you choose to send us an email, please remember to include your name and your phone number and the email associated with your Revolut account - we will need those details in order to localise you in our databases and to conduct our investigations on what went wrong.

## What should you include in the complaint?

Besides the contact details referenced in point 2.2, in order to help you out and thoroughly review your case, we will need you to describe the issue in as much detail as possible. The information required includes:

- a timeframe on when did the issue happen
- an explanation on what exactly the issue is
- where relevant, the material impact to your financial standing

We also welcome any suggestions on how you would like us to put things right.

## Timeframes

After receiving your complaint, which includes all the information outlined in point 3, we will try our best to revert back to you within three (3) business days.

Should you be unhappy with the proposed solution, or if we are unable to respond within three (3) business days, we will acknowledge the complaint within four (4) business days and we will aim to finalise the investigation within fifteen (15) Lithuanian business days.

After the mentioned fifteen (15) days period, we will either provide you with a written response to your complaint outlining our proposal of the resolution or we will provide a detailed explanation on why we are not able to provide you with a resolution yet.

Where we can't provide with your final response within the fifteen (15) days period, we will provide with you the response within thirty-five (35) lithuanian business days. We consider such a scenario as an extraordinary circumstance, for complaints of the highest complexity or for

instances where our response will depend on the feedback we will be required to obtain from third-parties.

## Language

As agreed with you in our Terms and Conditions, all our communications, unless agreed otherwise, will be in English. That applies to the complaints handling process too.

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

If you are an eligible complainant and you are not satisfied with how we handled your complaint, you have the right to escalate it to the Bank of Lithuania.

Please note that the escalation should happen within twelve (12) months since you have submitted the complaint to us.

The Bank of Lithuania can be contacted at:

- Address: Žalgirio g. 90, LT-09303, Vilnius, Lithuania
- Phone: +370 800 50 500.

Examination of the complaint at the Bank of Lithuania is free of charge.

For further information in this regard, we recommend you visit this [website](#).

## Out-of-court dispute resolution authority for complaints not related to the Bank of Lithuania Competencies

The out-of-court dispute resolution authority for consumer disputes not related to Bank of Lithuania competences is the State Consumer Rights Protection Authority.

The State Consumer Rights Protection Authority can be contacted at:

- Address: Vilniaus str. 25, 01402, Vilnius, the Republic of Lithuania.
- Phone: +370 5 262 6760

For further information in this regard, we recommend you visit this [website](#).

You can also file a complaint to the respective out-of-court dispute resolution authorities that handle consumers' complaints in your country in relation to the financial services provided by us. The list of such authorities can be found [here](#).

## Out-of-court dispute resolution authority for complaints related to the processing of personal data

To raise a complaint related to the processing of personal data, you may contact us through the Revolut app or send us an email at [dpo@revolut.com](mailto:dpo@revolut.com).

If you're unhappy with how we've handled your request, you have the right to make a complaint to your [local data protection authority](#). In the European Economic Area, our cross-border data protection authority is the Lithuanian State Data Protection Inspectorate ("SDPI").

The SDPI can be contacted at:

- Address: L. Sapiegos str. 17, 10312, Vilnius, the Republic of Lithuania;
- E-mail: [ada@ada.lt](mailto:ada@ada.lt).

For further information in this regard, we recommend you visit this [website](#).