1. Introduction

Revolut Trading Ltd ("**we**", "**us**", "**our**" or "**Revolut Trading**") is authorised and regulated by the Financial Conduct Authority ("**FCA**") in the United Kingdom ("**UK**").

Revolut Trading provides a non-advised investment service in relation to financial instruments to retail clients, via the 'Invest' tab in the Revolut app and the Revolut Web app ("**investment service**").

2. Objectives

Revolut Trading is subject to the requirements of the FCA to maintain an effective and transparent complaints management policy and procedure for the prompt handling of complaints by its clients or potential clients (including "**you**").

To this end, Revolut Trading has established and implemented a 'Complaints Handling Policy' and a 'Complaints Handling Procedure' and makes this Complaints Handling Disclosure ("**Disclosure**") available to you to publish the details of the process to be followed when handling your complaints.

Your agreement with us ("**agreement**") contains important information, including this Disclosure and our:

- Terms of Business Omnibus;
- Risk Disclosure;
- Best Execution Policy Disclosure;
- Conflicts of Interest Policy Summary;
- Client Assets Protection Summary; and
- Ex-ante Costs and Charges Disclosure.

You must acknowledge that you have read and understood this Disclosure in addition to the remainder of the agreement.

3. In-scope complaints

A "**complaint**" is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

For the purposes of our agreement, a complaint will also have to relate to the provision of the investment service that Revolut Trading provides to you.

If you want to make a complaint which is not about our investment service, please click here.

For the remainder of this Disclosure, any references to a complaint will be to a complaint specifically relating to our investment service.

4. Contact details

We have established a complaints management function responsible for the investigation of your complaints.

If you have a complaint, please contact us in the first instance via in-app chat in the Revolut app, or by completing this form, or via email at formalcomplaints@revolut.com.

You will need to provide us with:

- your name;
- the phone number and email address associated with your Revolut Trading account;
- information about the problem that led your complaint and when it arose; and
- information on how you would like us to put things right.

5. Complaints-handling process

5.1 Complaint acknowledgement

We will send to you a prompt written acknowledgement and by no later than close of business on the fifth business day following the day on which we received your complaint, providing reassurance that we have received your complaint and are dealing with it.

We will ensure that you are kept informed thereafter of the progress of the measures being taken for your complaint's resolution.

When handling your complaint, we will communicate with you in English, via the in-app chat in the Revolut app and email and will reply to your complaint without undue delay.

5.2 Complaint assessment

Once we have received a complaint from you, we will investigate your complaint fairly and consistently, obtaining additional information as necessary.

We will specifically assess:

- the subject matter of your complaint;
- whether your complaint should be upheld;
- what remedial action or redress (or both) may be appropriate; and
- if appropriate, whether we have reasonable grounds to be satisfied that another respondent, such as a third party broker, may be solely or jointly responsible for the matter alleged in your complaint.

Factors that may be relevant in our assessment of your complaint include the following:

- all the evidence available to us and the particular circumstances of your complaint;

- similarities with other complaints we have received;
- relevant guidance published by the FCA, other relevant regulators, the Financial Ombudsman Service or former schemes; and
- appropriate analysis of decisions by the Financial Ombudsman Service concerning similar complaints we have received.

5.3 Complaint resolution

We endeavour to conclude our investigation and provide you with a written 'Final Response Letter' via email, within eight (8) weeks.

In our Final Response Letter, we will make clear our position on your complaint and inform you about your options, including that you may be able to refer the complaint to an alternative dispute resolution entity, i.e. the Financial Ombudsman Service ("**FOS**"), or that you may be able to take civil action.

Our explanation will, among other things, also refer to the fact that you have made a complaint, as defined earlier, inform you that we now consider your complaint to have been resolved, and inform you that, if still dissatisfied with the resolution of the complaint, you may be able to refer it to the FOS.

If we receive a complaint which the FOS would be unlikely to hear, we may reject the complaint without considering the cause of your dissatisfaction, but we will explain this to you in our Final Response Letter.

When you refer a complaint against us to the FOS, we will cooperate fully with the FOS and comply promptly with any settlements or awards made by it. We will also comply promptly with any offer of remedial action or redress that you accept.

6. Complaint escalation

If we are unable to resolve your complaint within the 8-week timeframe mentioned above, we will provide to you:

- a response detailing the reasons for this;
- an estimated timeline for reaching a conclusion; and

- our Final Response Letter as early as practicable.

At this stage, you may be able to refer your complaint to the FOS in case you are unhappy with our response.

Please note that the FOS can only consider a complaint if we have already sent our Final Response Letter to you or, in every case, if 8 weeks have elapsed since we received your complaint.

Please be aware that the FOS usually cannot consider a complaint if you refer it to the FOS more than six (6) months after the date on which we sent our Final Response Letter to you.

If you do not refer your complaint in time, the FOS will not have permission to consider your complaint, except in very limited circumstances. For example, the FOS might accept to hear your complaint if it believes that your delay in referring a complaint to it was the result of exceptional circumstances.

Important notice: certain products, including Crypto Exchange-Traded Notes ("**Crypto ETNs**") and other unregulated crypto-linked investments, may fall outside the jurisdiction of the FOS. FOS protection does not cover poor investment performance or losses arising from market movements.

6.1 Information about the Financial Ombudsman Service

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
Phone from the UK: 0800 023 4567.
Phone from outside the UK: +44 20 7964 0500.
Email: complaint.info@financial-ombudsman.org.uk.
You can find more information on the website of the FOS.