

## Let's talk about your data!

Revolut <18 is a great way to pay for things and learn how to use money.

Your parent or a legal guardian who looks after you opened or approved a Revolut <18 account for you.

You'll soon receive your Revolut <18 card. Your parent or legal guardian can put money on your card so you can use it to pay for things.

Before you start using your Revolut <18 account, we need to talk about how we use information about you (your data).

### What is your 'data'?

Data is information that we have about you. It includes things like your name, date of birth, how the person who opened your account knows you (whether they are your mom, dad or legal guardian) and your email address and phone number. These are just a few examples of what your data is. There are many other types of data that we do not use.

When you use your account, we get more information about you. Here are some examples:

- When you use your card to pay for things, we collect information including the date, where you are and the amount you spend.
- If you or your parent or legal guardian turned on 'location services' on your mobile phone, we'll also have information about where you have been. Location services is something that is built into your mobile phone which tracks where your phone is when it is used. When you use your Revolut <18 card to pay for something, we can check that you and your card are in the same place. If you and your mobile phone are not in the same place as your card, we'll know that something is wrong and that we need to protect you and your account.
- We use 'cookies' to understand how people use our website. We like to know who uses our website and how we can make it better. For more information about cookies, check out our [Revolut Cookies Policy](#).

Sometimes, we'll ask your parent or legal guardian for documents so we can be sure who you are. This could be your passport, ID card or birth certificate. We will also have any other information you or they decide to give us, such as your photo or a username that you choose for your account.

If you ever have a question about how we use your data, you can email us at:

**dpo-revolut\_u18@revolut.com**. If you have any other questions, your parent or legal guardian should get in touch with us.

When you email us, we'll ask you some questions so we can make sure it's you emailing us and not somebody else.

You should always be careful about what you write in any emails. Don't tell us anything more than you need to give us or give us any information that could be used in a bad way by somebody else. If we need you to tell us something, we'll ask you for it.

You can trust us to look after your data. There are laws that make sure we protect it and can't use it for anything that is bad for you.

# Why protecting your data is so important

It can be a bit hard to understand how important data is and why you need to be able to protect and control it.

Your parent or legal guardian either opened your Revolut <18 account for you or approved a Revolut <18 account for you. They are legally responsible for your Revolut <18 account and they can check how you use your account, what you're spending your money on and how much money is in your account (so they know when to top it up). This means that your parent or legal guardian can see your data. We can also see your data because we need to use it to run your account. We do not want other people or companies to see your data if you do not want them to.

Think about something that means a lot to you – maybe it's your favorite toy or your mobile phone. You wouldn't want someone to use it if you didn't say they could. If you let someone use it, you'd want to know what they are using it for, that they are looking after it, and that they'll tell you if something happens to it. You'd also want them to ask you before they let someone else use it, and to give it back to you if you ask for it. We treat your data as being that important to you.

## Why we can use your data

There are a lot of laws about data. These laws say that we can only use your data if we have a good reason. So, here are our reasons for using your data:

- We need to use it to let you use your account. We can only let you use your account if we have your data. When your parent or guardian opened the Revolut <18 account for you or approved a Revolut <18 account for you, they agreed that we can use your data.
- The law tells us we need to collect and store some of your data.
- We use your data to work out how to make Revolut <18 better. We only do this if it is fair to you and will not cause you problems.

We will look after your data properly. We'll always tell you if we need to use your data for any other reason.

## What we use your data for

We use your data so we can do the following:

- Make sure it is you using the account (we will use your name, birthday and, sometimes, other information like your passport).
- Make sure we give you important news and other information you need to know about.
- Send you a welcome pack and information like tips on how to use your account to save money.
- Provide you with our many product features
- Protect your account (for example, by making sure you are at the same place as your card is being used, as we explained earlier).

- Reply when you, your parent or your guardian contacts us, or answer any questions you ask us.
- Find out what you like and don't like about Revolut <18 so we can make it better for you.
- Make sure we don't break the law. To do this, we'll share information with the police or other important people when we need to. They will investigate when something has gone wrong and make sure we're doing everything right to protect you.

We won't do anything that we're not allowed to with your data

We will always be honest with you about how we use your data. We'll tell you why we use it. For example, we need your name so we can print it on your card, and we need your address so we can send you your card.

## Sharing your data

We sometimes need to share your data with other companies. Here are some examples:

- We share your data with other companies that help us run, and let you use, your account. We only work with companies that we trust to protect your data. For example, we share your name with our card maker so they can make your Revolut card. We'll share your address with another company that will deliver your card to you. These companies will use your data only for these reasons.
- We share your data with people who help us run our business (like lawyers and accountants who help us to make sure we're following the law and doing things right).
- We share your data with official people who keep an eye on what we do to make sure we are looking after you properly. There are laws that make us do this.
- If another company buys our company, we'll give them your data because they will be the one that lets you use your account. If this was going to happen, we would tell you.
- Where applicable, you may be able to opt-in to share certain data with your Revolut <18 friends through your Revolut <18 app.

We only share your data with other companies when we know they protect it like we do.

This is the same as your friend asking you if their friend can use your favorite toy or your mobile phone. They shouldn't let their friend use it if they do not trust them.

It is important that you know where we send your data. We will send it to people and companies that are in the U.S. or countries in Europe.

Sometimes, we will need to send your data outside the U.S. and Europe so you can use your account. We'll always tell you when we need to do this. We'll also make sure your data is protected in the same way as it is protected in the U.S.

## We will keep your data safe and tell you if something goes wrong

We'll look after your data in the same way that you'd expect your friend to look after something that you let them use. On our website we have a [Privacy Policy](#) that explains how we keep your data safe.

We do things to make sure that other people can't see your data without your permission. We work hard to protect your data. It is one of the most important things we do. Only you should know your Revolut <18 password. Make sure that nobody else knows it. Check that no one can see your password when you type it.

We will do our best to protect your data. We'll always do what the law says we must do to keep your data safe. Unfortunately, even where we do our best, information on the internet can never be totally safe. We cannot promise that your data will always be safe. If someone breaks into our office, our computers or our databases and gets hold of your data, we will let you or your parent or guardian know as soon as possible. We'll always do our best to help you with any problems.

## How long we can keep your data

We need to keep your data while you have a Revolut <18 account.

We may need to keep your data for longer if the law says we have to.

If your parent or legal guardian closes your account, we'll keep your data for at least 5 years after the account is terminated in order to comply with our legal obligations. . We may need to keep it even longer if we need to use it in a court case because some person or company says that we have broken the law, but we don't think we have.

If you live in California, you can ask us what data we have and also ask us to delete the data. We will do it as long as it is allowed by law. We may make you some questions to make sure we know who you are. Revolut will not treat you any differently because you exercise these rights. Also, Revolut does not and will not sell your data to other companies. Over the last year, we have used other companies to collect data. We have also disclosed data to other companies in order to have your account open.

## What to do if you have any questions or want to know more

Get in touch!

If you have any questions about your data, email us at **dpo-revolut\_u18@revolut.com**. Your parent or legal guardian can also get in touch with us about your account.