Overview

This policy applies in relation to your use of our peer-to-peer chat and group chat messaging services we make available in the Revolut app ('**Revolut Messenger**').

This policy gives you some more information about how Revolut Messenger works and sets out our policy in relation to our privacy information handling that you should be aware of when you use Revolut Messenger.

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

- Privacy Policy

- Personal Terms

The information set out in this policy applies in addition to the information set out in Revolut's Privacy Policy.

Your use of Revolut Messenger is subject to your acceptance of Revolut's Personal Terms.

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:

- Revolut Messenger 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(s).

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

Check out our Privacy Policy. This contains information on how we handle personal information, such as the type of personal information Revolut will obtain and the purpose of use of obtained information.

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.