

This Complaints Policy pertains to services provided to you by Revolut Technologies Singapore Pte. Ltd.

Our culture

Our goal is to provide you with a service that's fair, efficient, and above all transparent. These are the core values that we are committed to upholding in all of our communication with you. As a remittance licence holder regulated by the Monetary Authority of Singapore ("MAS") and a holder under the Payment Services (Oversight) Act, the Company strives to comply with the relevant laws which are applicable to the Company, and law enforcement authorities, including but not limited to:

- Money-changing and Remittance Businesses Act (Cap. 187) and its regulations;
- Payment Services (Oversight) Act (Cap. 222A);
- MAS Act;
- MAS Notices;
- Terrorism (Suppression of Financing) Act (Cap. 325);
- Corruption, Drug Trafficking and Other Serious Crimes (Confiscation of Benefits) Act (Cap. 65A), where relevant and the regulations made thereunder; and
- Relevant law enforcement authorities including the Singapore Police Force, Commercial Affairs Department and Corrupt Practices Investigation Bureau;
- Any conditions, restrictions or requirements which may be imposed by the Monetary Authority of Singapore; and
- Any other government authorities including the Attorney General's Chambers, Ministry of Home Affairs, Ministry of Finance and Ministry of Law.

Something went wrong, what should I do?

If you need to contact us about anything at all, our friendly support team is here to help. Just reach out to us via our in-app chat, which is open 24hrs a day, 365 days a year. Please tell us about the issue(s) you're facing or anything else you need help with in relation to your Revolut account. In order to swiftly resolve any queries, we ask you to explain the issue(s) to us in as much detail as possible and attach any relevant documents to aid your explanation.

If you require further assistance, or would like to speak with a senior team member, then you can let the agent who's helping you know and they'll transfer you to a senior agent or manager. If you're not happy with the service received, you can escalate your concerns as a formal complaint.

Step-by-step guide for our formal complaint process

If you have a complaint about the level of support you received, you can reach out to us anytime via our in-app chat to request a Complaint Form. For your convenience, you can also find the links to our Complaint Forms below:

- Personal Revolut Account - you can file a complaint [here](#)

Alternatively, you can also send us an email to formalcomplaints@revolut.com. If you prefer to send your complaint via email, please ensure to include the following details:

- Your full name
- The phone number linked to your Revolut Account
- The email address linked to your Revolut Account
- The date when the issue happened
- Details of your complaint our proposed resolution for your complaint.
- After submitting your complaint, we'll let you know that we received your email and also give you a timeframe when we expect a response by. Then we'll send you a copy of your complaint so you can keep it for your own records. We may contact you to gather more information relating to your complaint. A dedicated member of our complaints team (who, to extent possible, is not involved in the subject matter of the complaint) will investigate the matter for you.
- If we have everything we need, we will do our best to provide you with the final response within the indicated time frame and will clearly mention whether our response is final or not.

Our final response may:

- Conclude whether or not your complaint was upheld. We'll then offer you compensation where appropriate, or offer a goodwill gesture for any distress you may have experienced, or
- Conclude that your complaint was not upheld and explain the reasons for our conclusion.

If we find that we need a bit more information from you, we'll reach out by email to let you know what we need, so that we can move forward with your complaint. If we encounter any delays because we're waiting for any further information, this will affect the date when we can resolve your complaint.

We'll send our final response over to you within 15 days, following the day that we received your complaint. If for any reason we can't provide a final response within that time, we'll send you an email to tell you why there's a delay and give you another date when you can expect to receive the resolution from us. Our final response will be sent out no later than 35 days following the date we received your complaint.

In our final response, we'll include the contact details for the Consumer Association of Singapore (CASE) so they can review your complaint if needed.

Consumer Association of Singapore (CASE)

If we fail to provide a response to your satisfaction, you may refer your complaint to the Consumer Association of Singapore.

You can contact them:

- Online: https://www.case.org.sg/complaint_onlinecomplaint.aspx
- Phone: +65 6100 0315
- Mail: Consumer Association of Singapore, 170 Ghim Moh Road, #05-01 Ulu Pandan Community Building, Singapore 279621

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