This Complaints Policy pertains to the services provided to you by Revolut Technologies Singapore Pte. Ltd. and/or Revolut Securities Singapore Pte Ltd.

## 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
- 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 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.

## Financial Industry Disputes Resolution Centre Ltd ("FiDREC")

For Revolut Securities Singapore Pte Ltd customers only. In case you are unhappy with how we have dealt with your complaint, you can refer your complaint to FiDREC. FIDReC escalation is possible only in case of a complaint about trading services provided by Revolut Securities Singapore Pte. Ltd.

You can contact them through the following ways:

- Online: Contact Us · FIDReC
- Phone: 6327 8878
- e-mail: info@fidrec.com.sg

Please remember that the right to file a complaint to FiDREC applies only when the complaint is related to services provided by Revolut Securities Singapore Pte. Ltd This policy was last updated on 31/08/2022