

Effective date: 22 April 2026

We're committed to protecting and respecting your privacy.

We will:

- always keep your personal data safe and private;
- never sell your personal data; and
- allow you to manage and review your marketing choices at any time.

1. About us

Revolut Securities Singapore Pte. Ltd. ("**we**", "**us**", "**our**") will provide you with the products and services listed herein, and is therefore responsible for processing your personal data for that product or service. Unless otherwise specified, we are known as the 'controller' of your personal data.

2. Why do I need to read this notice?

We collect your personal data when you use:

- the Revolut app; and
- any of the services available to you through the Revolut app or website.

We may also collect your personal data from other people or companies. We explain how this can happen in more detail in the What personal data do you collect about me? section below.

When we say '**personal data**', we mean information which:

- we know about you (for example, we know when you use your Revolut card to pay for things); and/or
- can be used to personally identify you (for example, a combination of your name and postal address).

This notice explains what information we collect, how we use it, and your rights over your personal data.

This notice explains what information we collect, how we use it, and your rights over your personal data. This Notice is only for customers of Revolut Securities Singapore Pte. Ltd. who are existing customers of Revolut Bank, S.A, Institución de Banca Múltiple ("**RBMX**") and wish to use our order-execution service by granting RBMX a mandate to transmit your orders to us for execution (the "Order Execution Service"). Please also note that we solely act as a data intermediary in respect of our receiving of personal data from RBMX to provide the Order Execution Service to you.

This Notice should also be read together with RBMX's and our Trading Terms.

We may provide privacy notices and explanations in languages other than English. If there are any discrepancies between other language versions and the English language versions, the English language version is authoritative.

If you have concerns about how we use your personal data, you can contact dpo@revolut.com.

By using the Revolut app, you confirm that you have read and agree to us processing your personal data in the manner set out in this Privacy Notice. Please do not use the Revolut app if you do not agree to this Privacy Notice.

3. What personal data do you collect about me?

Type of personal data	Details
Information you give us	<p>We collect information you provide when you:</p> <ul style="list-style-type: none">✓ fill in any forms✓ correspond with us✓ respond to any of our surveys✓ register to use the Revolut app✓ open an account or use any of our services✓ take part in online discussions or promotions✓ speak with a member of our social media or customer support teams (either on the phone or through the Revolut app)✓ enter a competition or share information with us on social media✓ contact us for other reasons <p>We will collect the following information:</p> <ul style="list-style-type: none">✓ your name, address, and date of birth✓ your email address, phone number and details of the device you use (for example, your phone, computer or tablet)✓ your Revolut username which is known as your 'Revtag' (this is random and is automatically assigned to you when you first join but you will be able to change it)✓ information regarding the source of your funds✓ your registration information

Type of personal data	Details
	<ul style="list-style-type: none"> ✓ details of your bank account, including the account number, sort code and IBAN ✓ copies of your identification documents (for example, your passport or driving licence) and any other information you provide to prove you are eligible to use our services ✓ your country of residence, tax residency information, and tax identification number ✓ information you provide when you sign up for wealth and trading or crypto products, including details about your employment and salary ✓ information you provide when you register or approve your children to use Revolut Kids and Teens ✓ information about any existing accounts or holdings you hold with other companies that you want to transfer to Revolut ✓ records of our discussions, if you contact us or we contact you (including records of phone calls) ✓ your image in photo form, and facial scan data extracted from your photo or video (known as 'biometric data'), to verify your identity during onboarding (as part of our Know-Your-Customer (KYC) checks, to authenticate you as an authorised user of our services, or to detect and prevent fraud) ✓ information about other people (such as a joint account holder, your spouse or family) when we ask you to give us this information to enable us to comply with our obligations under KYC, anti-money laundering laws and to assist with fraud monitoring <p>If you give us personal data about other people (such as a joint account holder, your spouse or family), or you ask us to share their personal data with third parties, you confirm that you have</p>

Type of personal data	Details
	<p>brought this notice to their attention beforehand.</p> <p>We often need you to provide personal data in order to provide you with our services. For example, we may need to collect certain information about you to comply with our obligations under AML laws to be able to provide you with the services. If you do not provide us with any information we request from you which we need to provide the services, then you will not be able to use the relevant services.</p>
Information from others	<p>We collect personal data from third parties or other people, such as financial or credit institutions, official registers and databases, fraud prevention agencies and partners who help us to provide our services.</p> <p>This includes your tax identification numbers, information about late payments, information to help us check your identity or eligibility to receive selected Revolut products or services, information about your spouse and family (if applicable in the context of an application for credit that you make), fraud risk scores and information relating to your transactions.</p> <p>When you ask us to, we'll also collect personal data from accounts you hold with third party financial institutions (for example, when you link your bank account in the Revolut app).</p> <p>Sometimes other Revolut customers may give us information about you. For example, a Revolut customer may tell us that you have behaved inappropriately and provide us with evidence to support their claim.</p>
Information from social media	Occasionally, we'll use publicly available information about you from selected

Type of personal data	Details
	social media websites or apps to carry out enhanced due diligence checks. Publicly available information from social media websites or apps may also be provided to us when we conduct general searches on you (for example, to comply with our anti-money laundering or sanctions screening obligations).
Information from publicly available sources	We collect information and contact details from publicly available sources, such as media stories, online registers or directories, and websites for enhanced due diligence checks, security searches, and KYC purposes.

4. What is your legal basis for using my personal data?

We maintain physical, electronic and procedural safeguards that comply with applicable laws and regulations (including, the Personal Data Protection Act 2012 (No. 26 of 2012), which we call the 'PDPA' throughout this notice) to protect your personal data from unauthorised access.

We must have a legal basis (a valid legal reason) for using your personal data. Our legal basis will be one of the following:

- **Keeping to our contracts and agreements with you**

We need certain personal data to provide the Order-Execution Service to you, and cannot provide this without your personal data.

- **Legal obligations**

In some cases, we have a legal responsibility to collect and store your personal data (for example, under anti-money laundering laws we must hold certain information about our customers).

- **Legitimate interests**

We sometimes collect and use your personal data because we have a legitimate reason to use it and this is reasonable when balanced against your human rights and freedoms.

- **Substantial public interest**

Where we process your personal data, or your sensitive personal data (sometimes known as special category personal data), to adhere to government regulations or

guidance, such as our obligation to prevent fraud or support you if you are, or become, a vulnerable customer.

- **Consent**

Where you've agreed to us collecting your personal data, or sensitive personal data, for example when you tick a box to indicate you're happy for us to use your personal data in a certain way.

We explain more about how we use your personal data in the *How do you use my personal data?* section below.

The *How do you use my personal data?* section below explains the lawful bases we rely on for various activities. The specific legal basis for processing your personal data, including sensitive personal data, depends on local regulations and the context of data collection. Whenever possible, we will provide a brief privacy explanation at the time of data collection to clarify the specific lawful basis for collecting and using your personal data.

5. How do you use my personal data?

Explore the ways in which we may use your personal data, and our legal bases for doing so, using this table:

What we use your personal data for	Our legal basis for using your personal data
<p>Checking and confirming your identity</p> <p>Whenever you sign up with Revolut, we'll use your personal data to check your identity or the identity of joint account holders (as part of our KYC process). This may include facial scan data extracted from any photo or video you submit (known as 'biometric data').</p> <p>We do this to keep you and other Revolut customers safe by:</p> <ul style="list-style-type: none">• confirming you are who you say you are• preventing fraudsters getting access to your account• making sure you're not somebody we've previously told we cannot provide services to <p>We will also check your identity at other times. For example, if you register a new device to access your Revolut account or try</p>	<ul style="list-style-type: none">• Legal obligations• Substantial public interest (to verify your identity using biometric data)• Consent (where we are required to collect your consent by law)

What we use your personal data for	Our legal basis for using your personal data
<p>to chat with customer support while not logged in, we'll need to verify that it's really you.</p> <p>Sometimes, you can choose to add extra protection to your Revolut account using biometric data checks.</p>	
<p>Providing our services</p> <p>Whenever you apply for or use our Order Execution Service, we'll use your personal data to:decide whether or not to approve your application</p> <ul style="list-style-type: none"> • meet our contractual and legal obligations relating to any products or services you use (for example, making payments into and out of your Revolut account). 	<ul style="list-style-type: none"> • Keeping to contracts and agreements between you and us • Legitimate interests (we need to be efficient about how we meet our obligations and we want to provide you with good products and services) • Legal obligations • Consent (where we are required to collect your consent by law)
<p>Protecting against fraud</p> <p>We use your personal data to check your address and identity, protect against fraud, keep to financial crime laws and to confirm that you're eligible to use our services. We also use it to help us better understand your financial circumstances and manage fraud risks related to your Revolut account.</p> <p>We're always working to protect our customers from fraud. To keep our anti-fraud measures effective, we can't always share all the details about how we prevent fraud. However, we will always give you general information about our efforts to keep you safe.</p>	<ul style="list-style-type: none"> • Legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities) • Substantial public interest (to authenticate your identity using biometric data) • Legal obligations • Consent (where we are required to collect your consent by law)
<p>Preparing anonymous statistical datasets</p> <p>We prepare anonymous statistical datasets about our customers' spending patterns:</p> <ul style="list-style-type: none"> • for forecasting purposes 	<ul style="list-style-type: none"> • Legitimate interests (to conduct research and analysis, including to produce statistical research and reports)

What we use your personal data for	Our legal basis for using your personal data
<ul style="list-style-type: none"> to understand how customers use Revolut to comply with governmental requirements and requests <p>These datasets may be shared internally or externally with others, including non-Revolut companies. We produce these reports using information about you and other customers. The information used and shared in this way is never personal data and you will never be identifiable from it. Anonymous statistical data cannot be linked back to you as an individual.</p> <p>For example, some countries have laws that require us to report spending statistics and how money enters or leaves each country. We'll provide anonymised statistical information that explains the broad categories of merchants that Revolut customers in that country spend their money with. We'll also provide information about how Revolut customers top up their accounts and transfer money. However, we won't provide any customer-level information. It will not be possible to identify any individual Revolut customer.</p>	<ul style="list-style-type: none"> Legal obligations
<p>Improving our products and services</p> <p>We use your personal data to:</p> <ul style="list-style-type: none"> understand how our customers are using our products and services. <p>This allows us to continue to provide products and services that our customers want to use.</p>	<ul style="list-style-type: none"> Legitimate interests (to understand how customers use our products so we can develop new products and improve the products we currently provide)
<p>Meeting our legal obligations, enforcing our rights, protecting our business and other legal uses</p> <p>We use your personal data:</p> <ul style="list-style-type: none"> to share it with other organisations (for example, government authorities, law 	<ul style="list-style-type: none"> Legitimate interests (for example, to protect Revolut during a legal dispute or send you anti-fraud communications) Legal obligations

What we use your personal data for	Our legal basis for using your personal data
<p>enforcement authorities, tax authorities, fraud prevention agencies)</p> <ul style="list-style-type: none"> • to send you service messages about your trading orders (for example, tips on how to protect yourself from the latest scams) • to recover taxes or debts from you • if this is necessary to meet our legal or regulatory obligations • to protect ourselves, including our rights, property, personnel or products • to enforce our rights we have under any agreement with you • to help prevent and fight harmful or unlawful behaviour and spam communications (in line with Revolut's Community Standards) • in connection with legal claims • to help detect or prevent crime <p>You can find out more in the <i>Do you share my personal data with anyone else?</i> section below.</p> <p>Sometimes, we're legally required to ask you to provide information about other people.</p>	

6. Do you make automated decisions about me?

Depending on the Revolut products or services you use, we may make automated decisions about you. Some of these decisions are made using artificial intelligence without any initial human input.

We may also use technology to evaluate your personal circumstances and other factors to predict risks or outcomes. This is sometimes known as profiling. We do this for the efficient running of our services and to ensure decisions are fair, consistent and based on the right information.

If we make an automated decision or create a profile about you that significantly affects you, you have the right to request a manual review of that decision by a person. You can also share your perspective and challenge the outcome. For more information, please see the *What are my rights?* section below.

For example, we may make automated decisions about you that relate to:

Opening accounts:

- KYC, anti-money laundering and sanctions checks
- identity and address checks

Detecting fraud:

- monitoring your account to detect fraud and financial crime

Our legal basis is one or more of the following:

- keeping to contracts and agreements between you and us
- legal obligations
- legitimate interests (to develop and improve how we deal with financial crime and meet our legal responsibilities)
- consent (where we are required to collect your consent by law).

7. What are my rights?

Your right	What it means
You have the right to be told how we use your personal data	We provide this privacy notice to explain how we use your personal data.
You have the right to ask us for a copy of your personal data	If you ask, we'll provide a copy of the personal data we hold about you. We can't give you any personal data about other people, personal data which is linked to an ongoing criminal or fraud investigation, or personal data which is linked to settlement negotiations with you. We also won't provide you with any communication we've had with our legal advisers.
You can ask us to correct your personal data if you think it's wrong	You can have incomplete or inaccurate personal data corrected. Before we update your file, we may need to check the accuracy of the new personal data you have provided.
You can ask us to delete your personal data	You can ask us to delete your personal data if: <ul style="list-style-type: none">✓ there's no good reason for us to continue using it✓ you gave us consent (permission) to use your personal data and you have now withdrawn that consent✓ you have objected to us using your personal data

Your right	What it means
	<p>✓ we have used your personal data unlawfully</p> <p>✓ the law requires us to delete your personal data</p> <p>Just to let you know, we may not be able to agree to your request. As a regulated financial services provider, we must keep certain customer personal data even when you ask us to delete it (we've explained this in more detail below). If you've closed your Revolut account, we may not be able to delete your entire file because these regulatory responsibilities take priority. We'll always let you know if we can't delete your personal data.</p> <p>Under the PDPA, Revolut can retain personal data about you, and your Revolut transactions, until the retention of your personal data is no longer necessary for any business or legal purpose (we've explained this in more detail below).</p> <p>In particular, we are required, as an entity subject to the regulatory supervision of the Monetary Authority of Singapore to retain data, documents and information we collect as part of complying with our anti-money laundering and countering the financing of terrorism legal obligations (which may include your personal data, documents and information) for at least five years after the termination of business relations with you or the completion of transactions you undertake with or through us.</p>
<p>You can object to us processing other personal data (if we're using it for legitimate interests)</p>	<p>If our legal basis for using your personal data is 'legitimate interests' and you disagree with us using it, you can object.</p> <p>However, if there is an overriding reason why we need to use your personal data, we will not accept your request.</p> <p>If you object to us using personal data which we need to provide our services, we may</p>

Your right	What it means
	need to close your account as we won't be able to provide the services.
You can ask us to restrict how we use your personal data	<p>You can ask us to suspend using your personal data if:</p> <ul style="list-style-type: none"> ✓ you want us to investigate whether it's accurate ✓ our use of your personal data is unlawful but you don't want us to delete it ✓ we no longer need your personal data, but you want us to continue holding it for you in connection with a legal claim ✓ you have objected to us using your personal data (see above), but we need to check whether we have an overriding reason to use it
You can ask us to transfer personal data to you or another company	if we can, and are allowed to do so under regulatory requirements, we'll provide your personal data in a structured, commonly used, machine-readable format.
You can withdraw your permission	<p>If you've given us the consent we need to use your personal data, you can withdraw it at any time (for example, by changing your privacy settings in the Revolut app or sending an email to dpo@revolut.com).</p> <p>(Please note, it will have been lawful for us to use the personal data up to the point you withdraw your permission.)</p>
You can ask us to carry out a human review of an automated decision we make about you	If we make an automated decision about you that significantly affects you, you can ask us to carry out a manual review of this decision.

Your ability to exercise these rights will depend on a number of factors. Sometimes, we won't be able to agree to your request (for example, if we have a legitimate reason for not doing so or the right does not apply to the particular information we hold about you). We will do our best to respond to your request within 20 business days of receipt of your request, in accordance with Mexico's ARCO principle. In cases of requests involving the correction or deletion of your personal data, or your objection to our processing of your personal data, we may take up to a further 15 business days to implement your request if we decide that your request is valid.

9. How do I exercise my rights?

To exercise any of your rights set out in the previous section, you can send us an email at dpo@revolut.com.

For security reasons, we can't deal with your request if we're not sure of your identity, so we may ask you for proof of ID.

If a third party exercises one of these rights on your behalf, we may need to ask for proof that they've been authorised to act on your behalf.

When you exercise one of your rights, or update your privacy settings in the Revolut app, it may take us up to one month to respond or implement your changes.

Revolut will usually not charge you a fee when you exercise your rights. However, we're allowed by law to charge a reasonable fee or refuse to act on your request if it is manifestly unfounded or excessive.

If you're unhappy with how we've handled your request you can complain to the [Personal Data Protection Commission](#) ('PDPC').

10. Do you share my personal data with anyone else?

Revolut group companies

We share your personal data within the Revolut group of companies (in particular, with RBMX) to provide you with the Order-Execution service.

Suppliers

The table below explains which suppliers we normally share your personal data with:

Type of supplier	Why we share your personal data
Suppliers who provide us with IT, artificial intelligence, payment and delivery services	To help us provide our services to you
Our banking and financial services partners and payments networks, including Visa and Mastercard	To help us provide our services to you. This includes banking and lending partners, banking intermediaries and international payment service providers
Identity verification and KYC service providers	To help us verify your identity so we can provide services to you

For legal reasons

We also share your personal data with other financial institutions, financial services companies, insurance providers, government authorities, law enforcement authorities, tax authorities, companies and fraud prevention agencies to check your identity, investigate or protect against suspected fraud, keep to tax laws, anti-money laundering laws, or any other laws and confirm that you're eligible to use our products and services.

If fraud is detected, you could be refused certain services by Revolut or other companies.

We may also need to share your personal data with other third party organisations or authorities:

- if we have to do so under any law or regulation
- if we sell our business or credit portfolio
- in connection with criminal or fraud investigations
- to enforce our rights (and those of customers or others)
- in connection with legal claims

Where you ask us to share your personal data

Where you direct us to share your personal data with a third party, we may do so. For example, you may authorise third parties to act on your behalf (such as a lawyer, accountant or family member or guardian under a power of attorney). We may need to ask for proof that a third party has been validly authorised to act on your behalf.

If we share your personal data with a third party in accordance with the foregoing, we will undertake that such third parties are contractually bound to protect your personal data to the same standards as required under Singaporean and Mexican data protection laws.

11. Will my personal data go outside Singapore?

As we provide an international service, we may need to transfer your personal data outside Singapore to help us provide our services.

We might also send your personal data outside Singapore to keep to global legal and regulatory requirements, and to provide ongoing support services.

We may send your personal data outside of Singapore to:

- keep to global legal and regulatory requirements
- provide ongoing support services
- fraud prevention agencies, regulators or law enforcement authorities
- enable us to provide you with products or services you have requested

If we transfer your personal data to another country that doesn't offer a standard of data protection equivalent to Singapore, we will make sure that your personal data is sufficiently protected. For example, we'll make sure that a contract with strict data protection safeguards is in place before we transfer your personal data. In some cases, you may be entitled to ask us for a copy of this contract.

If you would like more information, please contact us by sending an email to dpo@revolut.com.

12. How do you protect my personal data?

We recognise the importance of protecting and managing your personal data. Any personal data we process will be treated with the utmost care and security. This section sets out some of the security measures we have in place.

We use a variety of organisational and technical measures to:

- maintain the confidentiality, availability and integrity of your personal data
- make sure your personal data is not improperly used or disclosed

We have detailed information security and data protection policies which our employees are required to follow when they handle your personal data. Our employees receive data protection and information security training. Personal data is stored on secure computer systems with access management controls in place to limit physical, system and information access to only authorised employees.

Revolut has strict policies in place that control how we share your personal data with other companies. Before sharing personal data with any company, we thoroughly:

- vet the company in advance
- assess the security controls the company has in place to protect your personal data

While we take all reasonable steps to ensure that your personal data will be kept secure from unauthorised access, we cannot guarantee it will be secure during transmission by you to our app, our website or other services we may provide. We use HTTPS (HTTP Secure), where the communication protocol is encrypted through Transport Layer Security for secure communication over networks, for all our app, web and payment-processing services.

You are responsible for keeping your Revolut account secure by keeping your passwords, PINs, and one-time passcodes private. Do not share this information with anyone, as it may allow them access to your Revolut account and personal data. Remember, Revolut will never ask you for these details through phone calls, emails, or texts.

When you use our public services, which includes our social network accounts and the Revolut Community forum, do not share any personal data that you don't want to be seen, collected or used by other customers, as this personal data will become publicly available.

13. How long will you keep my personal data for?

We will keep your personal data:

- for as long as necessary to achieve the original purpose we collected it for
- in line with relevant laws

We are required to keep certain personal data for specified time periods by KYC, anti-money laundering, banking and e-money laws. These time periods vary from country to country.

As a general guideline, we'll keep your personal data for no more than 10 years after our business relationship ends.

Revolut has detailed policies and procedures in place to ensure we comply with these requirements.

We may keep your personal data for a longer time period because of a potential or ongoing court claim, or for another legal reason.

14. How will you keep me updated about how you use my personal data?

If we change the way we use your personal data, we'll update this notice and, if appropriate, let you know by email, through the Revolut app or through our website.

15. Do you use cookies?

We use cookies to analyse how you use our website. Please read our [Cookies Policy](#) for more information about cookies.

We also use pixels or web beacons in the direct marketing emails that we send to you. These pixels track whether our email was delivered and opened, and whether links within the email were clicked. They also allow us to collect information such as your IP address, browser, email client type and other similar details. We use this information to measure the performance of our email campaigns, and for analytics. You can control whether you receive direct marketing emails through the privacy settings in the Revolut app.