Revolut recognises that Whistleblowers provide invaluable public service and play a constructive role in the process to expose the wrongdoing that can harm Revolut, its customers and its reputation. Revolut is committed to maintaining an open culture with the highest standards of honesty, integrity and accountability, where people feel free, empowered and safe to Speak Up and report any suspected concerns in confidence and with courageous integrity.

The Whistleblowing Policy:

- 1. Is applying to all Revolut employees globally, including
- permanent and full-time employees (including former employees);
- shareholders or members of the administrative, management or supervisory bodies within the organisation (for example non-executive directors, trustees);
- volunteers;
- paid or unpaid trainees;
- people working under the supervision and direction of the organisation's contractors or suppliers; and
- job applicants (reporting on breaches during the recruitment process or in precontractual negotiations).
- 2. encourages people to play a key role in preventing and detecting wrongdoings within the company. Revolut encourages reporting any concerns about actual, potential or suspected misconduct, criminal offences, non-compliance with applicable laws, regulations and internal policies.

Revolut provides a confidential and anonymous Speak Up Portal to raise disclosures. Speak Up Portal is an online platform that is available 24 hours a day, 365 days a year. This online platform can be accessed from a corporate or personal computer or mobile device.

Revolut will ensure all disclosures reported via the Speak Up Portal are treated in a confidential, fair and unbiased manner and the anonymity of a reporter is preserved at all times (where anonymity is sought) as well as maintaining the confidentiality of the investigation.

Revolut aims to ensure that the wellbeing of a reporter should not in any way be harmed as a result of speaking up, whether the matter reported proves to be true or not, provided the reporting was carried out in good faith. Revolut takes a zero-tolerance approach to retaliation and victimisation of whistleblowers.

You can access our internal whistleblowing channel through this link.

Speak Up Portal is not the appropriate tool for complaints from suppliers, nor does it have the Customer Service functionality to deal with customer questions and complaints.

Whistleblowers are encouraged to use internal channels but may make an external report directly to the to the National AntiCorruption Authority (ANAC) if one of the

following conditions is met at the time of its submission:

- 1. already made an internal report and it has not been followed up, meaning no action has been taken by the person entrusted with the whistleblowing management;
- 2. well-founded reason to believe that, if an internal report is carried out, the report would not be effectively followed up or that the same report might result in the risk of retaliation;
- 3. reasonable grounds to believe that the violation may constitute an imminent or self-evident danger to the public interest.

External reports to ANAC can be provided following the instructions available on its website.