

Revolut recognises that Whistleblowers provide an invaluable public service and play a constructive role in the process of exposing 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.

This Whistleblowing Policy encourages people to play a key role in preventing and detecting wrongdoing within the company. Revolut encourages the reporting of any concerns about actual, potential, or suspected misconduct, criminal offences, or non-compliance with applicable laws, regulations, and internal policies.

Revolut provides a confidential and anonymous **Speak Up Portal** to raise disclosures. The 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.

You can access our internal whistleblowing channel through the following link:

[LINK TO SPEAK UP PORTAL](#)

Revolut will ensure all disclosures reported via the Speak Up Portal are treated in a confidential, fair, and unbiased manner. The anonymity of a reporter is preserved at all times (where anonymity is sought), and the confidentiality of the investigation is maintained. Whistleblowing is centralised within the Disputes & Investigations team (Legal) to maintain independence, confidentiality, and anonymity.

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, in strict compliance with Hungarian law (Act XXV of 2023).

The Speak Up Portal is designed for use by various individuals associated with Revolut, including:

- Employees (current and former)
- Directors and officers
- Temporary workers, interns, and volunteers
- Contractors, subcontractors, and suppliers
- Shareholders

It serves as a platform for reporting any suspicious wrongdoing related to Revolut that is identified during work-related activities.

The Speak Up Portal is **not** the appropriate tool for general customer service complaints or supplier disputes. It does not have Customer Service functionality. For account-related issues, please contact Support via the Revolut App.

While we encourage you to use our internal Speak Up Portal first, you also have the right to report wrongdoing directly to the relevant Hungarian authorities. Under Act XXV of 2023, you may report to:

- **Fundamental Rights Commissioner (Alapvető Jogok Biztosa):** Operate a protected electronic whistleblowing system (Panaszbejelentő).
- **National Bank of Hungary (MNB):** For issues related to financial services supervision and market conduct.
- **National Authority for Data Protection and Freedom of Information (NAIH):** For data protection breaches.
- **Hungarian Competition Authority (GVH):** For competition law violations.
- **National Tax and Customs Administration (NAV):** For tax-related issues.
- **Police:** For criminal offences.