

Whistleblowing Policy

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 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 the following link:

[**LINK TO SPEAK UP PORTAL**](#)

The Speak Up Portal is designed for use by various individuals associated with Revolut, including employees, directors (including executive and non-executive), officers, temporary workers, former employees, interns, individuals on work experience placements, volunteers, agents, employees of subsidiary companies, appointed representatives, or suppliers. It serves as a platform for reporting any suspicious wrongdoings related to Revolut that are identified during work-related activities performed for the company.

It is important to note that the Speak Up Portal is not intended for handling complaints from suppliers, and it does not provide customer service functionality to address customer questions and complaints.

If you wish to report any wrongdoing by our branch in the Netherlands, you also have the right to approach authorities. The local authorities responsible for receiving and investigating whistleblowing reports are as follows:

- [Dutch Authority for Consumers and Markets\(ACM\)](#) for tele-marketing activities;
- [Dutch Authority for the Financial Markets \(AFM\)](#) for conduct supervision of financial undertakings and consumer protections in financial sector;
- [Dutch Data Protection Authority\(AP\)](#) for data protection;
- [Dutch Central Bank \(DNB\)](#) for prudential supervision, integrity supervision of financial undertakings, and for AML/CFT activities;

- [Dutch Authority for Whistleblowers](#) for all sectors.