Revolut Wealth Inc.’s Business Continuity Planning

Revolut Wealth has developed a Business Continuity and Disaster Recovery Plan (“the Plan” or “Plan”) which is an essential part of its operations. It outlines how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us through our internal chat in the mobile application, you should call our alternative Support number (917) 397-6533, or email us at uswealth@revolut.com.

Revolut Wealth may communicate the existence of a significant business disruption through various means. Information related to disruptive events are published on our status page on our website, and may also be communicated through the parents' (Revolut) social media accounts (e.g., Twitter, Linkedin, Facebook), through our platform (apps & website), chat, or via email. You can also contact us through our website, the mobile application, or through our support center.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees, making an operational assessment, protecting the firm’s books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption. Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business. Revolut Wealth uses DriveWealth as our custodian and executing broker for clients’ accounts. Revolut Wealth clients agree to direct their portfolio investments in their accounts with Revolut Wealth. In turn, Revolut Wealth contracts with DriveWealth LLC, an independent custodian for custody, execution and settlement and they back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our custodian that its objective is to restore its own operations and be able to complete orders within the next business day. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 1-2 business days. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within 2-3 business days. In either situation, we plan to continue in business, transfer operations to our custodian if necessary, and notify you through our website, https://www.revolut.com/en-US/automated-investing/, within the mobile app, via chat or email. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer’s prompt access to their funds and portfolio.

For more information – If you have questions about our business continuity planning, you can contact us via our mobile app, our website or email at uswealth@revolut.com.