



Account data

First Name

Last Name

Date of birth

Phone

Email

Address

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Open

Start date: 20-04-2020 | 12:18:26

End date: 25-04-2020 | 17:21:36

20-04-2020 | 12:18:26 **Emiliano**

Hello ZCustomer, my name is Emiliano from the Compliance Department. I can see that your account has been temporarily limited. I promise that we'll do our best to get this fixed as soon as possible. I just would like to ask a few questions as a daily routine check. Could you please clarify what is your main source of income? Depending on your main source of income could you please be so kind as to provide us with the following documents: If you are a salaried employee or self-employed, then could you please be so kind and provide me with the following: (1) 3 payslips or invoices for the last three months or a tax report; and (2) A recent bank statement (your name and date must be visible) which displays either your salary or the invoice amount; and (3) A statement with your savings or investments (optional) If you do not have a regular salary, then could you please kindly provide me with the following: (1) Clearly state the primary source of your funds; and (2) Provide supporting documentation (e.g Tax Return, Rental Income, Pension); and (3) Corresponding bank statement confirming your income; and (4) A statement with your savings or investments (optional). You can upload the documents here in chat using the paper clip icon. Thank you in advance for your cooperation.

20-04-2020 | 12:22:08 **Emiliano**

Also, could you please clarify the nature of internal transfers to XX, YY and ZZ?

20-04-2020 | 15:26:31 **Emiliano**



Dear, I have not heard from you in a little while. When you are ready to pick this up again, come back online and I will be able to assist you further. Have a great day.

21-04-2020 | 10:59:13 **ZCustomer**

Hi Emiliano, I had to collect the evidence you asked for and make them accessible on my phone, which is not a trivial task. Takes time.

21-04-2020 | 11:00:16 **ZCustomer**

I started my reponse yesterday but couldn't finish and Revolut app didn't cached it. So I start over again.

21-04-2020 | 11:02:00 **Emiliano**

Hi ZCustomer, I understand you completely. Please take your own time. Please mind that both pdf files, screenshots, and photos should suffice, as per your convenience.. Have a great day. :)

21-04-2020 | 11:07:55 **ZCustomer**

I try to respond to your questions. I am self employed. I issue invoices once in while after I complete a project. My last two invoices are from December and one advance from an ongoing project in March. See the two pdf bank statements. This is money in my business account. Occasionally I withdraw money to my private account. See dec 30th transaction. XX is my wife, YY my son still part of our household and ZZ is my son's fiancé.

21-04-2020 | 11:08:05 **ZCustomer**



21-04-2020 | 11:08:10 **ZCustomer**



21-04-2020 | 11:08:24 **ZCustomer**

Is this satisfactory?

21-04-2020 | 11:10:33 **Emiliano**

Thank you for providing me these documents. Please give me some time while I go through them.

21-04-2020 | 11:38:06 **Emiliano**

Thank you again for these documents. You could come back to us with invoices whenever you are ready. :)

21-04-2020 | 15:23:39 **ZCustomer**

What invoices are you interested in? Payment of the invoices I issued are visible on the bank statements.

21-04-2020 | 15:44:38 **Emiliano**

Thank you for all of the files and explanations provided, your account will be reviewed now, however as my shift is about to end I will get back to you as a priority tomorrow

22-04-2020 | 03:55:10 **Emiliano**

Hi ZCustomer, please understand that we have to follow terms and policies while working and we need payslips or invoices that reflect the same amounts as shown in the bank statements.

22-04-2020 | 07:14:50 **Emiliano**

Dear, I have not heard from you in a little while. When you are ready to pick this up again, come back online and I will be able to assist you further. Please note that you can approach us as per your convenience. Have a great day.

22-04-2020 | 21:45:11 **ZCustomer**



22-04-2020 | 21:45:17 **ZCustomer**



22-04-2020 | 21:45:55 **ZCustomer**

Hi! Attached the invoices. I hope these satisfy your requirements.

23-04-2020 | 01:33:59 **Emiliano**

Thank you for the information. Please give me some time to go through them.

23-04-2020 | 05:23:46 **Emiliano**

Hi ZCustomer, please accept my apologies. I couldn't find the amounts shown in invoices getting reflected in your bank statements. Could you please provide me with another bank statement that reflects the same amounts as shown in invoices getting credited into your account?

23-04-2020 | 05:26:30 **ZCustomer**

See first bank statement third item X Huf and second attached invoice X Huf

23-04-2020 | 05:27:15 **Emiliano**

Thank you for the information. Please give me a moment while I go through them again.

23-04-2020 | 05:28:52 **ZCustomer**

See the second attached bank statement page 6 as of dec 18 and compare it to yesterday's first attachment

23-04-2020 | 05:30:10 **Emiliano**

Thank you.

23-04-2020 | 05:30:22 **ZCustomer**

And you see the same number

23-04-2020 | 05:30:57 **ZCustomer**

X HUF

23-04-2020 | 05:31:18 **Emiliano**
ok

23-04-2020 | 12:03:47 **ZCustomer** Statements and
invoices are ok for you?

23-04-2020 | 13:51:14 **Emiliano**

Hi ZCustomer, I am working on a queue of cases right now. As my shift is ending, I will come back tomorrow to solve your case and give you full access of your account, or I could transfer it to my next shift colleague. Please let me know.

23-04-2020 | 15:53:25 **Emiliano**

My shift is ending, but one of my colleagues will take care of your case. Please give them a moment to reply. Have a good day!

23-04-2020 | 16:08:18 **Amelie**

Hello ZCustomer, My name is Amelie and I would like to apologize for the long wait in the queue, this was caused by an unusual amount of requests at this time. I'll look right into your case right now!

23-04-2020 | 16:16:04 **Amelie**

Please allow me to get familiar with your account and previous conversation - I can assure you that I will do my best to solve it smoothly.

23-04-2020 | 16:41:14 **Amelie**

Dear Zcustomer, I find your two invoices, thank you could you please provide me with your other invoice? ZCustomer to proceed further I need to calculate your annual income. so could you please provide me with another invoices? Thank you

23-04-2020 | 20:54:08 **Amelie**

Dear ZCustomer, I have not heard from you in a while. When you are ready to pick this up again, contact me and I will be able to assist you further.

23-04-2020 | 21:15:15 **ZCustomer**

What has to do my annual income with the amount of money I transacted on Revolut? Must be higher? How many times? Do you need all my invoices from last year? The original request was income from last three months. I sent it What exactly you expect from me? I cannot follow you.

23-04-2020 | 21:27:12 **Amelie**

Dear ZCustomer, to proceed further I need your at least three invoices and to verify your source of fund I need to calculate your annual income, could you please provide me with it? Thank you

23-04-2020 | 22:57:35 **Amelie**

Dear ZCustomer I am working on your case with our relevant team, so I will get back to you as soon as possible. Thank you

24-04-2020 | 05:55:48 **ZCustomer**



24-04-2020 | 16:38:56 **Amelie**

Dear ZCustomer, I have just started my day, I will get back to you as soon as possible. Please allow me some time. Thank you

24-04-2020 | 17:30:34 **Amelie**

Thank you ZCustomer for your cooperation, could you please clarify me with the nature of the transaction of the fund you received from Jim and the fund you transfer to Joe? Thank you very much

24-04-2020 | 21:27:45 **Amelie**

Dear ZCustomer, I have not heard from you in a while. When you are ready to pick this up again, contact me and I will be able to assist you further.

25-04-2020 | 00:34:32 **Amelie**

Dear ZCustomer, I would love to stay in the chat with you to make sure this will be fixed but my shift has come to an end. One of my colleagues will pick up the chat and will continue to assist you further. Moreover, my colleague can read through our conversation, so there's no need to reiterate the details and issues. Have a good day

25-04-2020 | 11:10:27 **ZCustomer**

I settled a payment for a car purchase on behalf of my friend Jim and he reimbursed me through that transfer.

25-04-2020 | 11:13:13 **ZCustomer**

Please explain transfer to Joe what has to do with a SOF check. These are new issues? Why didn't you brought them up in the first place? How many new issues will you raise and how many new people will be involved. How long will you drag on this process. I hope you understand that I am gettin but frustrated.

25-04-2020 | 11:20:03 **Nina**

Hello ZCustomer, my name is Nina from the compliance department. Give me just a moment to review everything and I'll be right back to you. Thank you for the patience.

25-04-2020 | 11:56:34 **Nina**

Sir can you please send me your last tax statement? Thank you!



25-04-2020 | 12:31:55 **ZCustomer** Is this the last document you want?

25-04-2020 | 12:40:24 **ZCustomer**

According to my calculations I loaded on my Revolut account X HUF. I sent you invoices and bank statements for 3X HUF, a significantly higher amount. Why on earth you need more information to prove that I am spending well earned money? I think that's a reasonable question.

25-04-2020 | 12:42:26 **ZCustomer**

I am not a happy customer now. I don't know if you care about this at this point. I find intrusive and excessive this process.

25-04-2020 | 13:56:58 **Nina**

I understand, however as a regulated financial institution, we need to run some checks. I understand your concerns but we are aware of the GDPR policies. We ask for the documents regarding your income as a part of a standard due diligence procedure. We are required to verify the source of funds that flow through our system due to the sensitive nature of our work to comply with strict governmental, EU and FCA regulations. This applies to all users. I hope you can understand our position.

25-04-2020 | 14:16:12 **ZCustomer**

I understand. But please explain why do I have to provide more proof to support my expenses. I provided you more than enough.

25-04-2020 | 14:20:48 **ZCustomer**

If you mentioned GDPR: please read Chapter II, Article 5, Principles relating to processing of personal data 1. (c) Would you like me to quote?

25-04-2020 | 14:57:41 **Nina**

Unfortunately, following a review of your account, based on the documentation provided, your application cannot be reviewed positively. Your funds have been released so as you can withdraw them. Please note that you will receive an automatic message stating that verification is completed, however, please disregard it, as you will not be able to topup your account further. If you wish I



can direct you to the relevant team in regards with the GDPR policies. Thank you for your understanding in this matter and I wish you a nice day.

25-04-2020 | 15:00:00 **ZCustomer**

So if I understand well I will be able to spend this money or I have to withdraw it, and that's it? My affair with Revolut is ending?

25-04-2020 | 15:05:36 **Nina**

You can always contact us once again and provide the documents requested. We would review them as fast as possible. Have a good day!

Close

Open

Start date: 21-04-2020 | 11:14:02

End date: 21-04-2020 | 11:15:28

Close
