Revolut

Privacy Policy

Change ID · 3f664da1-706b-446a-8c0a-1902a7a06274

SCREENING DATE	JURISDICTION	RISK SCREENING	SCORE TRACE
2026-09-23 17:18:39.510Z	UK	High · 7/10	Baseline

This packet records PolicyWatcher evidence and AI-assisted screening for one public change. It is not legal advice, a compliance verdict, a certification, or proof that the external source remains unchanged.

01 Source Confidence

SANITIZED PUBLIC VIEW

PUBLICATION GATE	published
RETRIEVAL STATE	verified-retrieval
LATEST RETRIEVAL	2026-11-08 20:38:57.842Z
SANITIZED CHANNEL	direct
DATA STATUS	Available

PREVIOUS SNAPSHOT · V1

081254b3d739552eabb507355ad50f31976ac526df92272bdb7f66881372a139

2026-07-06 07:15:18.667Z

CURRENT SNAPSHOT · V2

e5f127c4f1e67ee6737e81d6ca5ff8bccb917a5dfa0355970ce894c99d4febd3

2026-09-23 17:18:39.504Z

Source confidence describes recorded retrieval and publication state. It does not rate the provider policy or certify source authenticity.

02 Explainability

SOURCE-ANCHORED TRACE

No changes were detected between the old and new versions of Revolut's Privacy Policy, which will become effective on March 17, 2026.

REASON 1 — 0 SCORE CONTRIBUTION

Extensive data collection, including biometric, behavioral, and device metadata.

Related KPI: Data collection · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 2 — 0 SCORE CONTRIBUTION

Broad third-party sharing with credit agencies, fraud prevention, and crypto partners.

Related KPI: Third-party sharing · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

REASON 3 — 0 SCORE CONTRIBUTION

Automated decision-making for eligibility and risk assessment is explicitly stated.

Related KPI: Automated decisions · Snapshot side: Not recorded

Source passage not recorded. An unverified candidate passage is never displayed.

03 Governance Relevance

ADVISORY MAPPING

EU AI Act

MAPPED EVIDENCE

Official Journal text, 2024

Which recorded policy statements may be relevant to transparency, automated decisions, data use and human oversight review?

AI training opt-out: Not Available · Algorithmic transparency: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent

Framework source

ISO/IEC 42001

MAPPED EVIDENCE

ISO/IEC 42001:2023 overview

Which recorded policy statements may inform an AI management-system review of transparency, risk oversight and independent assurance?

Algorithmic transparency: Mentioned · AI bias and fairness: Absent · Independent audit: Absent · Regulatory compliance: Comprehensive

Framework source

NIST AI RMF

MAPPED EVIDENCE

AI RMF 1.0; NIST revision in progress, checked 2026-07-29

Which recorded policy statements may support Govern, Map, Measure or Manage review questions?

Algorithmic transparency: Mentioned · Automated decisions: Partial · AI bias and fairness: Absent

Framework source

OECD AI Principles

MAPPED EVIDENCE

OECD AI Principles, updated 2024

Which recorded policy statements may be relevant to transparency, fairness, accountability and user agency review?

Consent mechanism: Opt-Out · Algorithmic transparency: Mentioned · AI bias and fairness: Absent · Independent audit: Absent

Framework source

Mappings identify review relevance between recorded PolicyWatcher KPI fields and framework topics. They are not legal interpretations, conformity assessments, certifications or compliance verdicts.

04 Report Output

HUMAN REVIEW

QUESTIONS BEFORE REUSE

01 Does the original Privacy Policy source still match the recorded public snapshot version 2?

02 Do the cited source passages support each displayed reason, KPI value and regional note?

03 Which advisory framework topics require specialist legal, risk or governance review for this use case?

04 Has a later public change superseded this packet before it is reused in a decision or publication?

RELATED RECORDS

Original public change

Confidence methodology

Provider policy source

PACKET CONTENT DIGEST · SHA-256

7c8d483996e326d38268bfe988fc1b794e92e1af72a7ba8a6ab285ce6eed7cd1

Score reasons and deltaScore values are stored AI-assisted screening outputs. Verified anchors confirm only that the quoted passage occurs in the named snapshot; they do not prove the interpretation.

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