

UNICREDIT vs. REVOLUT

A traditional bank, Unicredit against a completely digital bank, Revolut.

UNICREDIT

Story of unicredit, merging of other banks, born in 1998. Move to digitalization, invest in new digital agenda, presence on e-commerce and trading online. Award from Euromoney, best bank and excellence award. Bank you can trust, 19 billion income, 830 billion total assets. Trust comes from people, comfort when enter in a Unicredit bank thanks to the customer support service.

Way people work based on ethics and respect, relationship with customers, people develop ideas, services, consultant. Treated as real person, not money. Trust not only in people, how money secure and what do with money. Physical security and digital, control and cameras into bank, less physical money physical into building. Digital security, secure with a set of processes and laws, complaint to GDPR. Prevent to data lost, IT infrastructure secure.

Circuits. Consider security of transaction, V pay new technology make possible to card to be count, Revolut only Visa and Mastercard. Website of Unicredit available in every language. Access, 2 ways to access account, physical way, not only desk with a person, "cassa veloce" smart totem, ATM machine, do a lot of things fast. Not only mobile app, internet banking. Revolut only mobile app, possible not access. With cards, offer compatibility with all digital services, like MAV available, Revolut not. Only support 2 digital payment.

Real bank, place that help you, but project to future, buy a house or a new home, asks for "mutui", a small financing can provide to you.

Offer low for career, particular condition to pursue career, also for startups.

Insurance for financial aspect, also protection for family or care, catastrophe ecc.. service of private banking, think when a lot of money, and invest, help to invest money, not lose them, financial market.

REVOLUT

Control, connectivity, security. What is, account, transactions, security, extra services.

Company digital banking additional, card from free, offer IBAN number, directly depose salary in card.

Revolut 8 million customers, 250 million transaction, 5M Italy. Store in physical bank, white horse.

Account

- Free, only card without any fees as 200m, 150 currencies at interbank exchange
- Premium, secretive measurement, priority customer support
- Metal, increase money without fee, cashback

Free against cheaper of Unicredit, unlimited withdrawals via unicredit only in Italy, every time you pay 3 euros for it.

Europe, 100 no fee, Unicredit 2 euro of taxes. 100 dollars, exchanged not fee, Unicredit 100 dollars, exchange rate, 5 euro commission fee, 1,75% of money you guess.

Transactions, no fees, multiple currency wallet.

Peer to peer payments, split bill, connect to phone number, permit transaction with no card, buy something, mix multiple currencies. Function when having coffee payed entire bill, want share bank, put on near me, transfer and get money back. There is a link, press send also with non Revolut customers.

Security, virtual disposable card, card throw away, when pay throw away the card, it's safe.

Freeze/unfreeze cards, somebody has your card and you have the phone with you, it's blocked.

Extra services, some also from Unicredit, Analytics, chart amount of money of each category you spend, with this feature instant notification say if reach boundary ecc, if you want to save money to buy something you can decide to put money in the vault. Trading – stock exchanges buy fraction of stocks from companies, concierge – personal assistant to reserve hotel ecc, loungekey pass. Do insurance, device cheaper of mobile

network, travel insurance, health insurance. Pay per-day, sure pay insurance for just day you are travelling. Focused on app user friendly. Trading, crypto trading. Customer support, 24/7 chat service with person and AI trained RITA. Provide metal cards.

Question 1: If outside Italy for work I need to change account?

If I have a bank account opened in Italy for example, when I went to Spain, I can't keep it as Spanish. Revolut is working in it, now it's not possible. Branches of Unicredit also in Spain, so you can use it.

Question 2: About commission and saving funds?

Different set of possibility for someone not interested in investing, keep money there and invest in low risk assets, or small amounts of money, min risk and don't have huge amount of money. Commission -> free in Italy, with 2 euro of commission in other bank or country. Amount of money you can without fee for months, if above that amount take 2%. 200 hundred is the limit for not fees. Not possible to have a Revolut account in Turkey. Revolut exchange rate is the best, rates used by banks with 0 commissions, the commission used from bank to bank transaction of money.

Question 3: Problem with identification in Revolut?

When you create your account, you must make a selfie with your credit card, there is a person that verify. Unicredit use fingerprint. At the beginning you need 10 euros to have card. You need another credit card. It is an addition card free in all ways.

Question 4: Exchange rates?

Percentage of money takes to you
Rev: 0.02
Uni: 0.12

Question 5: Why in Unicredit there is so much burocracy and I have to wait one moth to have cashback?

Security measures, money can come from every source. Refund something is difficult. Getting back money is difficult in Unicredit.

Question 6: TRUSTABLE: This year scandal, Unicredit sold at higher prices, customers blocked for temporary moment to use unicredi.

When work with crypto currencies suspected to have malicious credit, mostly used in dark web, account be block. Just block and do nothing, It's a normal procedure, safety. Blocking account, Revolut a lot of account block for some reasons, documents to make a proof of transactions. Investigation about diamonds, a series of banks, main goal client, retire diamond at same price they sell, impossible same price they bought. Evidence of corruption in Unicredit.

Question 7: Do you know how Revolut income is invest? Losing money, what garantees that grow and not stop? Why invest all in marketing?

Promote innovation, cannot lose anything even if Revolut died, be supported and get money back. 100 thousand cover, Revolut not full rank bank.

Question 8: Do you know Revolut new privacy policy?

Earn money with info of customers. Lack of info with geolocalization, earning from them.

Question 9: Unicredit friendly with all language, but how user friendly?

There is a site in English. Customer service write in English for security info they reply in English in small time.

Question 10: Fee free until 30 years old Genius card, common debit card. Changed monthly. Why?

At the moment Revolut account is free, but what guarantee it would stay free?
If they change the fee they give you the option of close the account, is a general policy of the banks.

Question 11: How all scandal affects me as a costumer?

Force to stop operation, stop for corruption, limited. One of that clients treated you lose money, have a lot of problem.

Why trust your bank?

Revolut: is an innovative society, you can enter for free and like IT student you prefer innovation

Unicredit: think about opening an account for real, sure to take the risk with Revolut?