

The complaint

Mr T complains Revolut Ltd restricted he's account unreasonably numerous times, after he says he provided all relevant information that Revolut Ltd had requested. He is also unhappy with the overall level of service he has received from Revolut Ltd.

What happened

Mr T applied for a 'Metal' account with Revolut. This account came with additional benefits such as trading functions, as well as offering a premium level of customer service.

After taking out the account, Revolut contacted Mr T to provide evidence of his income. Revolut says it did this to satisfy its relevant security checks. During this period of time, Mr T's account had some features restricted – such as the trading functionality. Mr T says this restriction was unreasonable and that he has not had the benefits of the account he has paid a fee for. He says he complied with Revolut's information requests, and therefore he's account shouldn't have been restricted.

Mr T also complains that he did not receive premium customer support; which he says is a component of his account. He says when he tried to resolve the issue with his account restriction, he wasn't giving preferential treatment, and therefore Revolut has failed in its obligations to him – in particular that it may've lost his initial information.

Revolut responded to Mr T's complaint saying it had asked for reasonable information, which it needed to satisfy itself of the relevant checks. Both Mr T and Revolut provided our service with a 'chat' history, which Revolut says shows Mr T was the main cause for the delay in the restriction being lifted. Revolut says it actioned the removal of any restrictions efficiently once all information had been presented. Revolut also says it aims to offer its Metal account holders preferential customer service; however at times of high demand this can still cause delays in the response times customers receive.

Our investigator considered Mr T's complaint and felt Revolut had acted reasonably. She felt the chat history which had been provided showed that Revolut had actioned its requests efficiently once all information had been received. She also felt Revolut's explanation of the customer service issues was reasonable in the context of the circumstances.

Mr T disagreed with her findings. He says he provided the required information within one week of Revolut's request, and therefore he's account was unfairly restricted.

As no agreement could be reached, the matter has been passed to me to issue a final decision on.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'll deal with each of Mr T's concerns in turn.

Account restriction

Mr T says his account was unreasonably restricted for a prolonged period of time. He says the requested information was provided to Revolut within a week of the initial request. Revolut says this information was either not sufficient for it to remove the restrictions on Mr T's account.

I'll turn firstly to Revolut's request for information. Neither party has expressly disagreed that the request was unreasonable in the first instance. Mr T says he provided the information once it was requested. Revolut says it requested the information in order to meet its relevant obligations. Considering the nature of the request, I'm satisfied that Revolut acted reasonably in requesting this information. The crux of Mr T's complaint is more specifically directed to the time delay and restriction of some of his account features, once the information had been requested.

Revolut says Mr T didn't supply all of the necessary information it needed to verify his funds and therefore remove the restriction on his account. It says it needed bank statements to complete its relevant checks. Mr T says he provided information to Revolut in August 2019. He has said to us he cannot remember exactly what information he provided but it was either payslips or bank statements. Revolut has provided a screenshot of payslips which were provided at that time. So, I'm satisfied this is more than likely the information which was given by Mr T.

Revolut says this information was provided directly to the app by Mr T, and would've been prompted by a request via the app. This seems consistent with Mr T's testimony about providing information within the week of being notified by Revolut, so I'm satisfied this is more than likely what happened at that point in time.

However, Revolut says this information wasn't sufficient for it to verify Mr T's funds and that it required further information. It says at this point Mr T didn't provide the further necessary information which in this case was copies of his bank statements. Mr T's argument is that the information he initially provided were sufficient to remove the restriction on his account. Based on the information I've seen I'd have to disagree. Ultimately it appears that Revolut required further information in the form of bank statements and that these weren't provided to it at the initial request in August 2019. And as such I can't reasonably say Revolut have acted unfairly in not removing the restriction on Mr T's account.

Further, looking at the information I've been given it appears as if Mr T first contacted Revolut in October 2019 to challenge the restriction of his account and to verify his funds. I'm persuaded had Mr T provided the correct information that he would've more likely than not chased this sooner. Instead he appears to have waited for approximately a month before chasing this. During this time, he says he was aware of the account being restricted. Again, had he provided this information sooner, I think it's more than likely Mr T would've raised this with Revolut. I also note once the relevant information was provided to Revolut at a later date – of which there is a record – Mr T's request was actioned efficiently.

So, on balance, taking the above into consideration, I'm satisfied that had the correct or complete information been provided in August 2019 then I'm persuaded Mr T's account would've more likely than not been activated at that time.

Turning to the issue of the amount of time Mr T's account was restricted. I've reviewed the chat communication between both parties; and I'm satisfied that Revolut is sufficiently clear in explaining what information Mr T needed to provide. I'm also satisfied that the date and time stamps on the chat history show gaps where Mr T has either left the conversation or not

responded to the request. For example, I can see Revolut requested Mr T provide further information on 1 October 2019 around 2.50pm. There was no response from Mr T until 5 October 2019 around 5.30pm; and at this point he hadn't provided the information.

There is continued discussion via the chat between Mr T and Revolut over proceeding weeks. Each time Revolut's agent respond to Mr T in a timely manner. The conversation centres on Mr T saying he has provided payslips, and the fact he doesn't have full access to the account. However, I can't see Mr T provides the requested bank statements during this period of time. There is a further request for the bank statements from Revolut on 23 October 2019.

I can see a further chat from Mr T then begins in late November 2019, where he explains his account has been restricted. From the chat history it seems that Revolut respond to Mr T's requests in a timely manner. For example, I can see Mr T contacted Revolut on 22 November 2019 to complain about the account restriction, and information was requested by Revolut on the same day. Again, it appears Mr T does not respond to this request until 25 November 2019; and ultimately providing the relevant information on 27 November 2019 whereupon the account is activated.

Having considered this time line, as well as the request for information; I'm satisfied that Revolut has acted reasonably. Ultimately it has explained to Mr T what information it requires, and once the information is received it has actioned Mr T's request in a timely manner. As such I'm satisfied Revolut has acted reasonably in relation to this matter.

Overall level of customer service

Mr T also complains Revolut did not provide the premium level of customer service that he expected as part of his Metal account membership. Revolut has explained to our service how it operates its various customer chat options and that Metal account members do get access to premium service. However, when there are periods of high demand than this premium service can also experience delays.

I've considered these arguments as well as the relevant information on this case; and I'm satisfied Revolut has acted reasonably in this instance. As I've explained above, the chat history between Mr T and Revolut shows Revolut responded to Mr T's communication promptly on the same day. I've explained that I'm satisfied Revolut's requests were reasonable and clear, and that the gaps in communication seem to appear from Mr T leaving the chat and returning at a later date – sometimes days apart.

I also note that once the relevant information was provided Revolut actioned Mr T's requests efficiently.

I note Mr T is unhappy with how Revolut has handled his information, and that he says this information may've been lost. Again, there is no evidence to suggest this is the case. And as such I can't say Revolut has done anything wrong in this regard.

As such I'm satisfied Revolut has acted reasonably when dealing with Mr T's overall concerns.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 1 January 2020.

Tom Whittington
Ombudsman