

## **The complaint**

Mr B complains about the time it took Revolut Ltd to carry out a review on his account before they decided to close it. Mr B also complains about the service he received from Revolut Ltd and would like compensation.

### **What happened**

In early November 2019, Revolut blocked Mr B's account to carry out a review. As part of their review they asked Mr B questions relating to the management of his account, and about certain transactions.

Mr B answered Revolut's queries and during the review, Mr B's account was blocked. Mr B said he found this difficult as he was abroad at the time and couldn't access his money despite it being his main account.

Around three weeks after the account was blocked, Revolut had completed their review. They decided to close Mr B's account and returned the money to source.

Mr B complained to Revolut but didn't get a response from them. So he brought the complaint to our service.

In Mr B's submission to our service, he had three main complaint points:

- Mr B didn't think the time Revolut took to review the evidence he sent was acceptable.
- Mr B didn't think the money had been returned to him in full – he felt that €12.60 was missing. Mr B was also unhappy that Revolut returned the money to source.
- Mr B was unhappy with the overall service he received from Revolut as he didn't feel he could communicate with them in the way he'd have expected to in regard to his complaint.

The investigator who considered Mr B's complaint didn't uphold it. In summary, she explained that Revolut are entitled to carry out reviews and she didn't think they'd caused any undue delays while reviewing Mr B's account or in their communication with him. The investigator also recognised the €12.60 which Mr B thought was missing had actually been paid to an external party prior to the review taking place.

Mr B remained unhappy. As an agreement couldn't be reached, the complaint has been passed to me to review.

### **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.

Having done so, I agree with the investigator for broadly the same reasons.

I recognise Mr B says he is satisfied that Revolut are entitled to review his account and choose to close his account. Mr B is also satisfied that Revolut aren't obliged to tell him the

reasons for closing his account. Mr B is correct in what he says here and as this point isn't in dispute I won't comment on it.

I have considered the review Revolut carried out, and I've thought carefully about Mr B's comments regarding the time it took. From the evidence I've seen, I can see Mr B's account was first blocked on 5 November 2019. Revolut had completed their review and decided to close Mr B's account by 27 November 2019. Therefore, the review took around 22 days in total. I appreciate Mr B thinks this is a long time for Revolut to carry out their review, but I can't agree. We don't normally set a timeframe as to how long banks have to carry out review. And that's because it depends on the circumstances of each case.

Mr B says he was abroad at the time and not being able to access his money caused him difficulty. I don't doubt this would have been really difficult for Mr B but a bank can't always guarantee that funds in an account are readily available.

I've reviewed the actions Revolut took when reviewing Mr B's account, and I can't see that they caused any unnecessary delays. While I can't share the details of the review with Mr B, I'd like to reassure him that I'm satisfied the time Revolut took wasn't unreasonable.

The investigator helpfully explained to Mr B the whereabouts of the money which he thought was missing. Mr B said he reviewed his statement on or around 1 November 2019 and saw a total balance of €617.44. However, he said only €604.84 was returned to the original sources – both alternative accounts for Mr B. The investigator found that the missing €12.60 was paid to an external third party and showed on Mr B's statement late on 1 November 2019. I've reviewed the statements, including the transactions, and I'm satisfied that the correct and full balance has been rightfully returned to Mr B.

I've considered Mr B's comments about Revolut returning the money to source without checking with him first. Revolut were entitled to return the money to source and as the source accounts belonged to Mr B anyway, I don't think this caused any distress or inconvenience to him. Therefore, I don't conclude Revolut should have done anything differently.

Mr B is unhappy about the service he received from Revolut. He explained it was difficult at times to get hold of somebody to speak to and I've seen a copy of the chat transcripts which confirms this. Revolut have also admitted that they didn't respond to Mr B's complaint initially due to human error. Mr B submitted two complaints concerning this issue within a few days of each other and Revolut marked them both as duplicate complaints which resulted in Mr B not receiving a response. I don't doubt this would have been frustrating for Mr B and I would expect Revolut to provide a response, especially when a complaint is being made. I've thought about the impact this would have had on Mr B overall and whether Revolut need to do anything to put things right. While I recognise the service Mr B received fell short here, I can't fairly uphold his complaint on this point alone. I say that because I don't think Revolut responding to Mr B's complaint when he raised it in November would have made an overall difference to the circumstances here.

Ultimately Mr B complained because he was unhappy at how long Revolut took to review things – and even when they did answer his complaint, that feeling didn't change. Revolut say they didn't do anything wrong and Mr B didn't agree so he brought the complaint to our service as he was entitled to do. Therefore, while I agree it would have been better service for Mr B to receive a timely response to his complaint, I don't think this changes the outcome of what's happened. And therefore, I don't consider Revolut should pay Mr B any compensation.

I know this decision will likely come as a disappointment to Mr B and I'm sorry I can't uphold it in the way he'd like me to. But overall, I'm satisfied that Revolut carried out a review, as they were entitled to do, didn't cause any delays and returned the full money to Mr B. And while I recognise there were times where Revolut's service fell short, I don't think this has had an overall impact on the circumstances of the complaint.

**My final decision**

For the reasons I've explained above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 18 February 2021.

Hayley West  
**Ombudsman**