

## **The complaint**

Miss O complains that Revolut Limited (Revolut) blocked her account and asked her to send it photos of three of her top up cards with other banks in order to have the block lifted.

To put things right, Miss O wants Revolut to apologise and explain why it asked her to send the photos.

## **What happened**

On 15 November 2019, Revolut blocked Miss O's account while it carried out a security review. It asked Miss O to confirm what she used the account for, and to send in photos of three top up cards Miss O had with businesses other than Revolut.

Revolut gave Miss O the last 4 digits of the cards it wanted to see, and said Miss O should cover the card so the last 4 digits and her name were visible. When Miss O asked Revolut why it wanted the photos, it said it was part of its standard compliance and security processes. It said it couldn't unblock the account without them.

Miss O complained saying she wouldn't send the photos unless Revolut would explain why it wanted them. Revolut issued a final response letter on 22 November 2019. It said Miss O's account was under review and that it couldn't disclose any details regarding the review, or explain its concern for security reasons. It then closed Miss O's account and returned the account balance to source.

Miss O brought her complaint to our service. She was only complaining about Revolut asking to see photos of her cards, and not its decision to block and close her account, or its decision to revert the account balance to its original source.

Our investigator said she couldn't see anything to suggest Revolut had strayed from its normal banking procedures. And that Revolut was entitled to block Miss O's account in the manner it did. Miss O rejected the outcome, saying it was unacceptable for Revolut to ask for photos of her cards. So, she asked for an ombudsman to review the matter afresh.

## **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.

Financial institutions in the UK are strictly regulated and have to comply with various rules and regulations. In order to comply with those regulations, it is sometimes necessary for a financial business to block a customer's account and carry out a review. It will then have to take various steps to satisfy itself, before it can release the block.

As part of the checks that have to be carried out, the financial business will often ask its customer to provide information that helps the business understand more about the customer's use of the account. The information a financial business will ask for varies from case to case and most investigations are treated on an individual basis. So, a business

might ask for certain information for one investigation that it does not ask for on the next. So, the fact that Miss O hasn't been asked to provide photos of other cards before, doesn't mean Revolut wasn't entitled to make the request on this occasion.

I've looked at the evidence Revolut has provided to demonstrate why it blocked Miss O's account and why it asked her to send in the photos. Having done so, I'm satisfied that it was entitled to do so and that it didn't treat Miss O unfairly or act beyond its standard procedures. Revolut was simply complying with its legal and regulatory obligations.

Revolut isn't obliged to explain to Miss O why it asked for the photos, so I can't say it's done anything wrong by declining to provide a detailed explanation. And I note that it did in fact explain that its request was born out of its security procedures, and that it couldn't remove the block without seeing the information it had asked for.

I've thought about what Miss O has said, and I understand why she is frustrated that Revolut wouldn't tell her more about why it wanted to see the cards. But given what I've said above, I can see no basis on which I might make an award in favour of Miss O.

### **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 Miss O to accept or reject my decision before 19 February 2021.

Alex Brooke-Smith  
**Ombudsman**