

## **The complaint**

Mr C complains that he can't get his money out of his accounts with Revolut Ltd (Revolut).

## **What happened**

In February 2020 and April 2020, Mr C opened two accounts online with Revolut. They weren't verified by Revolut. Mr C paid Euro 10 into one account and Euro 149.46 into the other. They were both blocked by Revolut. Mr C tried to get the money out but couldn't.

Mr C complained. He said he couldn't access his money because the accounts were blocked. He can't get in touch with Revolut to get things sorted out.

Revolut replied in April 2020. They said that Mr C had created a second account. This may have caused login problems as their systems may not locate the correct account at login. They'd tried to contact Mr C through the in-app chat, but without success. They gave him ways to contact them – through in-app support - to sort things out.

Mr C brought his complaint to this service. Our investigator looked at what had happened. She said that Revolut had blocked Mr C's accounts because he'd open two accounts – this was against their terms and conditions. She said Revolut had agreed to return Mr C's money to him, but he needed to contact them to make this happen. She provided a number of ways for Mr C to get in touch with Revolut through its online services.

Mr C asked that his complaint be reviewed by an ombudsman.

## **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've read everything that's gone on here. I can sense Mr C's frustrations. He can't get his money out of the two blocked accounts. He can only do this through the online app or desktop – Revolut cannot take telephone calls. But because his accounts are blocked, he can't be identified – through their remote, online methods. And he wasn't identified by Revolut when the accounts were first opened, so that makes matters worse. Our investigator has acted as go-between to try to sort out what to do. She has provided various ways as to what to do – all given to her by Revolut. Mr C says that none of these work for him.

My role here is to decide whether Revolut have treated Mr C fairly – or have done anything wrong. This service is an impartial one which aims to sort out disputes between parties.

Revolut is an online-only bank. They have no phones, call centres or branches – so I can see how it could be difficult to sort things like this out.

Their terms and conditions do say that customer can only open one account. They say: *"You can't...open more than one Revolut personal account..."*. – so, Revolut were able to block Mr C's accounts as he'd not complied with them. And they also say: *"We'll usually*

*communicate with you through the Revolut app....*” Mr C signed up to these terms – so he knew how Revolut worked.

I can only ask Revolut to take action if I can see if they’ve done something wrong. And I don’t think they have. They’re an online bank with access to them only through online channels – that’s their business model, and I can’t tell them to change that. They’ve acted within their terms and conditions in dealing with Mr C – so I can’t tell them to act differently.

And I can see that they’ve tried to be as helpful as possible in trying to help Mr C to access his accounts – they’ve given him various routes and methods to try – but Mr C says none of them work.

So, in all fairness, I can’t say that Revolut have done anything wrong here. I know that won’t appear helpful to Mr C - but all I can say is that he must continue to try to work through the various ways of contacting Revolut to work things out.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr C to accept or reject my decision before 18 March 2021.

Martin Lord  
**Ombudsman**