

## **The complaint**

Mr H complains that he can't contact or access his account with Revolut Ltd (Revolut).

## **What happened**

Mr H has had an account with Revolut since 2018. The last transaction was in August 2018. He forgot his log in details. He tried to contact Revolut by phone, but this wasn't possible. He was referred to its in-app chat function.

In July 2020, Mr H complained that the in-app process doesn't work – as it needed him to log in using his details – which he didn't have. He tried to call them but was referred back to their in-app function. He wanted to speak to a human in order to sort things out. He now wants to close his account.

Revolut said they don't speak to customers. They gave Mr H a way to web-chat to a live agent, or by emailing them – they gave an email address. If he wanted to close his account - they asked him to provide five pieces of security to do this.

Mr H brought his complaint to this service. Our investigator said Revolut had provided Mr H with two ways to access his account – given that he'd forgotten his log in details. These were – to default to a live chat advisor; or, to close his account, to contact their customer support people using the email address provided in Revolut's final response. They also said he could contact them by replying to their final response – and if he provided some security details, they could close his account that way. But our investigator couldn't see that Mr H had done that.

Mr H said that these methods of contact didn't work and asked that his complaint be looked at 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 can see Mr H's frustration here. He wants to speak to a person to resolve his problems – he had forgotten his log in details – but Revolut don't provide that service. And he says that the other ways of dealing with them don't work. So, he can't work out a way forward.

Looking at this complaint, it's appropriate to say that Revolut are a web-based bank. They don't have phones or people to speak to. That's their business model. It suits many customers – but possibly, not all people find it right for them. This service is a complaints resolution service - we don't regulate banks. Nor can we tell Revolut how they should run their business – those are their commercial decisions. So – for example, we can't say they should provide a telephone service.

I can also appreciate that Revolut must have rules about identifying customers – so they can be sure they are dealing with the right person. This is probably even more important to Revolut – as they never actually meet their customers.

So, I can see that they've given Mr H two ways he can contact them. The first – gave him a way to get through to their live web-chat team. He says that doesn't work as it takes him back to square one – the need to provide security details, which he can't do. The second, was to provide five pieces of security information to the email address given to him – or to reply to their final response. Mr H says he can't do that – because he doesn't have his Revolut details. But – looking at what details they want – four of the five pieces of information don't relate exclusively to his Revolut account. So, that seems to me to be the best way forward for Mr H. I've not seen that he's done that yet.

But – looking at this complaint, given that he can't use the in-app service, I can see that Revolut have given Mr H other two ways to contact them to close his account. And we can't in all fairness ask them to do any more than that.

So – and I can appreciate that Mr H may find this disappointing – I won't be asking Revolut to do anymore here.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 11 May 2021.

Martin Lord  
**Ombudsman**