

The complaint

Mr M is unhappy about the service received from Revolut Ltd (“Revolut”) when he questioned the updating of its app. In particular, Mr M was unhappy Revolut wouldn’t waive the delivery charge on his Revolut card and that his interactions with Revolut regarding this resulted in it taking the decision to close his account.

What happened

Mr M held an account with Revolut. Mr M contacted Revolut by email on 26 February 2024 requesting clarification that Revolut had updated its app. Revolut responded by chat – as per Mr M’s preference - on 27 February confirming it had made some changes to its app layout which meant certain features such as the ability to add pictures to its “Savings Vault pockets” were no longer available. Mr M never responded to this chat.

Mr M contacted Revolut on 11 April by email requesting an update to his complaint about its app changes and then again through its in-app chat support team on 13 April and explained he hadn’t received a formal reply to his complaint and as a resolution he wanted Revolut to waive the £4.99 delivery fee for a new card he wished to order. Revolut’s agents couldn’t waive the fee but explained how Mr M could create a free virtual card. Mr M wouldn’t accept this and continued in asking for the delivery fee to be waived as a gesture of goodwill as it had made such gestures in the past and threatened to close his account.

During these exchanges with Revolut’s agents Mr M was given multiple reminders to maintain professionalism but Mr M’s responses became increasingly offensive and so Revolut reviewed Mr M’s account and took the decision to close it and gave Mr M two months to clear out his account balance with it which he did on 20 April.

Revolut says it followed all the correct procedures and provided Mr M with adequate support throughout communications with it and didn’t uphold Mr M’s complaint as the decision to close his account was made in accordance with its terms and conditions.

Mr M was dissatisfied with this and so brought his complaint to this service. Mr M says the treatment he received by Revolut’s staff amounted to harassment and has taken a toll on his mental wellbeing and wants his account reinstated and to be compensated.

One of our investigators looked into Mr M's concerns and reached the conclusion that Revolut was entitled to make changes to its app and charge a delivery fee as per its terms and conditions and was under no obligation to waive this.

Furthermore, they didn't think Revolut had treated Mr M unfairly when it took the decision to close his account, as again, it's under no obligation to continue offering an account and its terms and conditions allow it terminate relations with a customer immediately in certain circumstances such as this and they didn't agree that Revolut's staff had harassed Mr M or acted inappropriately.

Mr M disagreed and has asked for an ombudsman's decision.

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 hope that Mr M won't take it as a discourtesy that I've condensed his complaint in the way that I have. Ours is an informal dispute resolution service, and I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that. And the crux of Mr M's complaint is about the service he received from Revolut in response to him raising a complaint about the updating of its app which ultimately resulted in its decision to close his account.

I understand Mr M is unhappy that he didn't receive a response to a very upsetting message he left Revolut in November 2023. But this message dates from months before Mr M raised his complaint and as such doesn't form part of the complaint I'm looking at as outlined above.

It might be helpful for me to say here I cannot make Revolut change its systems or processes – such when or how it updates its app or what it charges for delivery of its products or services. These are commercial decisions and not something for me to get involved with. My role rather is to see whether Revolut have treated Mr M fairly or done anything wrong.

And in this case I can't see that Revolut has. I appreciate Mr M may not have liked the updated version of Revolut's app and that some of the features may be different and could take Mr M some time to get used to. But Revolut is entitled to make changes to its products and services when it wants to, the change was universal for all Revolut's customers and Mr M still had the same access to his account with Revolut and so I can't say it's done anything wrong.

And the same applies to Revolut not wanting to waive its delivery fee for the new card Mr M wished to order. A charge for delivery is allowed under Revolut's terms and conditions and although Revolut may have offered gestures of goodwill in the past when Mr M had issues with its service, Revolut is under no obligation to do this and especially when it hadn't done anything wrong.

Finally, having read through the webchat between Mr M and Revolut's agents on 13 April, I'm in agreement with our investigator that the service provided to Mr M was in-line with what I'd expect. I've seen no harassment on Revolut's side but rather the harassment comes from Mr M's side and despite Revolut's agents asking Mr M to act in a professional matter, his behaviour just became more offensive. So on review of this and Mr M's account with it, Revolut took the decision to close Mr R's account immediately without notice – which I think

was reasonable and in-line with its terms and conditions where it can do this if a customer behaves in a disrespectful or abusive way to its staff.

And so I can't say Revolut did anything wrong or treated Mr M unfairly and it follows that I don't uphold this complaint.

My final decision

For the reasons I've explained I've decided not to uphold Mr M 's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 February 2025.

Caroline Davies
Ombudsman