

The complaint

Mr T complains that Revolut Ltd sent him an email with his full account details, including full name. He said this would have been available to anyone receiving or intercepting the email.

What happened

Mr T created an account with Revolut in October 2024. During the opening process, he provided his first name and surname, date of birth, email address, phone number and home address. Revolut said Mr T went through the 'Know Your Customer' verification process. His details were successfully verified, and the account was opened.

Revolut then sent Mr T an email that included his full name in the email address, sort code and account number with details about accessing his new account. Mr T complained to Revolut that this was a potential breach of his data security. He said he doesn't know yet how or if he has been affected as he doesn't know who may have potentially intercepted Revolut's email.

Revolut said the email was intended to help Mr T track down his account details as many customers have difficulty finding this information in Revolut's app. Revolut said these emails were only sent to customers with verified email addresses. And Revolut sends all emails utilising default encryption in case encryption is not supported by the recipient's email systems.

Revolut said it had reconsidered this approach based on Mr T's feedback and won't send these emails for the time being. Revolut provided Mr T with a link to its privacy policy.

Our investigator recommended Mr T refer his complaint to the Information Commissioner's Office, but Mr T wanted us to consider his complaint. Our investigator didn't recommend the complaint be upheld. She said Revolut sent Mr T's details only to himself using default encryption. She understood Mr T's concerns, but as there was no data breach, and the information was sent to him securely she said Mr T hasn't been affected financially.

Mr T wasn't satisfied with this response and requested an ombudsman review his complaint. He said sending his name, sort code and account number in a plain text in an email seemed to be a data breach and could have been intercepted by anyone. Mr T said other banks require log-in to their systems for messages involving account details. He said that Revolut still hasn't taken any steps to deal with the compromised information.

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 T's concerns about the receipt of an email with complete account information, and I have looked at Revolut's communications with him to see if it has treated his data insecurely and to see if it has acted towards him fairly and reasonably. In assessing whether

Revolut acted reasonably, I've taken into account the relevant rules and guidelines along with good industry practice.

The email Mr T complained about is headed, 'Your account details', and states 'View the details you need to share to receive transfers and your salary'. The email includes a link to Mr T's account with Revolut. Revolut explained that its email to Mr T was part of a campaign intended to help customers track down their account details, in response to their demand.

Revolut verified Mr T's email when he opened his account in October 2024. This is what should happen as it provides the bank with a direct means of communicating with customers, but that doesn't guarantee security of transmission. Mr T is concerned that Revolut used his email to send his account details at some risk.

The email in question was only sent to Mr T's verified email address. And the encryption of emails by Revolut, via transport layer security, means it is encrypted throughout its journey from the bank to the email account. This additional security ensures the message is not available to unauthorised recipients. Revolut has explained that it always transmits emails utilising default encryption unless encryption isn't supported by the recipient's email system.

Revolut said for those accounts with unverified emails, it only sent a link where customers could access their details. This is in common with the way Mr T has described other banks' approach to account information. And so, I think this should reassure Mr T that the message was sent securely and was not accessible by any third party.

Having said this, there is always a risk that the account holder's email could be viewed by a third party once received. And Mr T said that inclusion of both his account number and sort code poses a risk. Mr T has also pointed out some limitations to default encryption and said Revolut has made assumptions about the security of emails but doesn't know if the recipient will receive it in a public place.

Mr T said that Revolut still doesn't take the basic precaution of not sending both the sort code and account number in an email and the user's name is displayed. In the light of Mr T's feedback Revolut has reviewed the email campaign and put a halt to these emails for the time being. I think it's a sensible precaution for Revolut to have taken Mr T's concerns into consideration of its approach to communications.

Mr T has not said that his account information was accessed inappropriately, and I haven't seen anything to suggest there was any compromise of his data with this email and any loss caused to Mr T. And since it was only sent to customers with verified email addresses and default encryption was used, it doesn't constitute a data breach.

In conclusion, no one has suggested there has been a breach of Mr T's data in that unauthorised parties have had access sensitive or confidential information. This was because the information was only sent to Mr T's verified email address. Our service can only make a finding where actual detriment has been suffered by a consumer, and not on what might have happened. And so, I hope Mr T understands why I can't uphold his complaint.

Breaches of data protection legislation are best dealt with by the Information Commissioner's Office rather than this service and so if Mr T remains concerned and hasn't already done so, it is open to him to raise his concerns there.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 5 August 2025.

Andrew Fraser
Ombudsman