

The complaint

Mr D complains that Revolut Ltd refused an application for an account.

What happened

Mr D applied for an account with Revolut in 2025. But Revolut says he'd previously had an account with them which it closed in February 2021. It says this means he cannot open a new account.

Mr D wants Revolut to explain why it won't open an account for him. He thinks he's been discriminated against and that Revolut hasn't treated him fairly. He says he needs this account so he can send money to a relative.

Our investigator looked at this but decided that Revolut had acted fairly.

Mr D doesn't agree. The complaint has been referred to me to decide.

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 don't uphold the complaint. I'll explain why.

The terms and conditions that apply to Revolut's accounts state that "You can't [...] open a new Revolut Personal account if we've previously closed a Revolut Personal account in your name".

Mr D previously held a Revolut account which opened in 2020. But in February 2021 Revolut told Mr D that it had decided to close Mr D's account, permanently. And that's why Revolut wouldn't allow Mr D to open a new account in 2025. Revolut explained this was the reason it couldn't open a new account in response to Mr D's latest complaint. With that in mind, I don't accept that Revolut has failed to explain why Mr D cannot open a new account.

In addition, Revolut has explained why it closed Mr D's account in 2021. Our rules allow us to receive information in confidence – and I'm satisfied this information is sensitive and cannot be shared with Mr D. I'm satisfied, however, that Revolut had cause to close Mr D's account in 2021. And so I cannot say it's now unfair that Revolut won't give Mr D a new account. Mr D also says he's concerned he's been discriminated against. But looking at everything, I don't accept Revolut has done so. Nor do I think Revolut has acted unfairly or unreasonably.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 November 2025.

Rebecca Hardman
Ombudsman