

The complaint

Mrs S complains that Revolut Ltd ('Revolut') declined her account application.

What happened

The details of this complaint are well known to both parties, so I will not repeat them again here. The facts are not in dispute so I will focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by the Investigator for these reasons:

- Revolut informed Mrs S in September 2024, that the phone number she supplied when she applied for an account with Revolut, was already linked to an existing account
- Mrs S explained the phone number was under her husband's name. So, Revolut didn't open an account for Mrs S, as she wasn't the owner of the phone number
- A phone number can be one of the factors used to log into a Revolut account, as is explained in Revolut's account terms. Revolut suggested Mrs S ask her husband to change the number linked to his account or provide an alternative phone number. Both of which Mrs S hasn't done here. So, I can't say Revolut acted unfairly in declining to open an account for Mrs S – since it has a duty to prevent financial harm and ensure its customers' accounts are kept secure
- Revolut's website clearly states that only one Revolut account can be associated with a phone number. So, I think Revolut has made it clear that it won't open more than one account linked to a particular phone number. And I consider this to be reasonable, to ensure security information can't be shared with individuals, other than the account holder
- Mrs S mentioned she was also unhappy she didn't receive a £20 welcome bonus that she was expecting. Since Revolut fairly declined Mrs S's account application, it follows that Mrs S didn't receive the bonus payment, which is reasonable
- I don't find Revolut made an error in the way it handled Mrs S's application for an account, so I won't be directing Revolut to do anything to put things right

My final decision

My final decision is that I do not uphold this complaint about Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 22 October 2025.

Khadijah Nakhuda
Ombudsman