

## **The complaint**

Mr G complains that Revolut Ltd decided to block his account and has not returned his account balance to him or provided access to his funds.

## **What happened**

The circumstances that led to this complaint are well known to both parties. As such, I'll provide only an overview of the most essential facts here.

Mr G had an account with Revolut. In September 2024 the account was restricted and since then, Mr G has been unable to get the account restrictions lifted.

On 4 May 2025 Mr G raised a complaint with Revolut about the difficulties he was having due to the restrictions. On the same day Mr G had contacted our service about the same issue. Revolut provided a response to Mr G on 16 May 2025 to explain it may have to conduct reviews on customers' accounts, this is to fulfil its regulatory obligations and set out in the terms and conditions of the account. It explained the response it provided to Mr G saying the account was still restricted, and no further update was available, was correct.

I'm aware that the restrictions are still in place, and there have been further developments since Mr G brought the initial complaint to our service and to Revolut. We can only consider the complaint as it was when it was raised and responded to by Revolut on 16 May 2025. Any new developments since that point would have to be considered by Revolut before we could consider a complaint and I'm aware this is subject to a separate ongoing complaint. Therefore, this complaint only deals with the account restrictions up until Mr G received a response from Revolut on 16 May 2025.

One of our investigators reviewed the complaint and didn't think Revolut had acted unfairly when it had blocked the Mr G's account or continued to block it. Mr G disagreed and asked for an ombudsman to review his complaint.

As no agreement could be reached the complaint has come 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 would add too that our rules allow us to receive evidence in confidence. We may treat evidence from banks and financial businesses as confidential for a number of reasons – for example, if it contains security information, or commercially sensitive information. Some of the information Revolut has provided is information that we have considered should be kept confidential. This means I haven't been able to share a lot of detail with Mr G, but I'd like to reassure him that I have considered everything.

Mr G is unhappy that Revolut decided to block his account and haven't returned the funds in the account back to him.

Revolut has extensive legal and regulatory responsibilities they must meet when providing account services to its customers. They are also required to carry out ongoing monitoring of existing relationships. That sometimes means Revolut need to review, or in some cases go as far as blocking and closing customers' accounts.

I want to make it clear that I understand why what has happened will be concerning to Mr G. I've no doubt it will have been a worry to find out his account has been blocked and caused him significant inconvenience with his day-to-day finances. But I've also considered the basis for Revolut's review and decision to block Mr G's account when considering whether Revolut treated Mr G fairly.

The terms and conditions of Mr G's account make provisions for Revolut to review and suspend an account. And having looked at all the evidence, I'm satisfied that Revolut have acted in line these terms when it suspended Mr G's account. So although I understand not having access to the funds in the account will have caused Mr G trouble and upset, it wouldn't be appropriate for me to award Mr G compensation or recommend Revolut unblocks the account. As I don't believe it's acted incorrectly in taking the actions that it did when it blocked the account.

Up to the point this complaint was raised and responded to by Revolut, I've seen no evidence that tells me that the blocks should have been removed. So, I'm satisfied that Revolut has acted fairly.

I'm aware that since this complaint has been raised, further information and evidence has been put to Revolut by Mr G. This information is being considered under a separate complaint and does not form part of my decision.

### **My final decision**

For the reasons I've explained, my final decision is that I do not uphold this complaint.

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

Simon Yates  
**Ombudsman**