

The complaint

Mr A complains that Revolut Ltd unfairly closed his account.

What happened

Around October last year, Revolut provided Mr A with notice that his account would be closed in December, - pointing to his abusive behaviour against Revolut's staff as the cause. After being unable to resolve this matter with the firm, Mr A referred his complaint to this service.

Mr A says he regrets his actions and is apologetic, so he asks that Revolut reverse its closure decision. Mr A also refers to a telephone call with someone he believes to be from Revolut, during which he experienced inappropriate behaviour. He adds that he suffers from mental health issues including memory loss.

Revolut says Mr A had been provided with multiple warnings about his behaviour and it decided to terminate his account because he continued to behave inappropriately with its staff.

Our investigator issued their outcome, explaining that Revolut had acted fairly. Mr A disagreed and asked for a final decision – so the complaint has been passed to me.

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'm not upholding this complaint – I'll explain why.

Firstly, I note that Revolut didn't have the opportunity to issue a final response for this complaint. In submitting its file, our service has presumed that Revolut consents to us considering this complaint. And I note that the firm has had a reasonable opportunity to issue its final response since being notified of the complaint. So I'm satisfied I have the remit to issue my decision on this complaint.

I also note that Mr A has already been advised that we don't have the remit to consider a complaint he's raised about cryptocurrency. So I won't be commenting on this matter.

Revolut is entitled to close an account. However, in doing so, it must ensure it complies with the terms and conditions of the account. The terms of the account say that Revolut can close Mr A's account by giving him at least two months' notice. In certain circumstances, the bank can also close an account immediately – including instances of abusive behaviour. Revolut closed Mr A's account with two months' notice. Based on the information I've seen, I'm satisfied this was fair.

I note from the chat records Revolut has provided that there were multiple instances of abusive behaviour from Mr A. In particular, I note that during an online chat conversation in October 2024, Mr A sent several abusive messages and used profane language. I can see

that there were several requests from Revolut that Mr A refrains from such behaviour, but he continued to do so.

So I'm persuaded that Revolut applied its terms fairly when it decided to close Mr A's account.

I've considered Mr A's submission that he was subjected to abuse by Revolut during a telephone call. I don't doubt Mr A's testimony, but I can't see any evidence that such a call came from Revolut. So I don't find this to be plausible.

Moreover, Mr A says his behaviour was caused by Revolut's poor service levels making him feel provoked. I appreciate that Mr A may have been frustrated with the service he'd received, but I'm satisfied Revolut provided him with adequate opportunities to refrain from being abusive. So I'm not satisfied this submission is fair cause to ask Revolut to change its closure decision.

So I won't be asking Revolut to do anything else in relation to this complaint.

My final decision

For the reasons explained, I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 5 January 2026.

Abdul Ali
Ombudsman