

The complaint

Ms B complains that Revolut Ltd (“Revolut”) won’t accept her non-UK issued driver’s license to verify her ID resulting in her not being able to open an account with it. Ms B believes Revolut are discriminating against her.

What happened

Ms B wished to open an account with Revolut so her mother could transfer money to her from abroad. During the process of opening the account Ms B had difficulties verifying her identity using her passport. Ms B contacted Revolut through its in-app chat and after Revolut’s agents reviewed the situation, they identified that Ms B’s passport wasn’t being accepted as it had expired and so could not be accepted as valid ID.

Revolut’s agent explained that as Ms B was trying to open an account under its entity in the UK, she would need to provide it with either a valid Passport, UK Driving License or E-Visa but that she couldn’t use her driver’s license as it wasn’t issued in the UK. They explained that Ms B could use it to open an account at the Revolut branch where her license was issued.

Ms B raised a complaint with Revolut about this through its in-app chat on 17 August 2025. In particular, she was unhappy as despite being a UK resident, Revolut wouldn’t accept her non-UK issued driver’s license and was insisting on British documents and believed this policy to be discriminatory.

Revolut didn’t uphold Ms B’s complaint as verifying who its customers are is a legal requirement in line with “Know Your Customer” regulations as well as helping it ensure that the customer is not someone it had previously decided it can’t provide services to.

Revolut explained that it was unable to accept Ms B’s driver’s license as it wasn’t issued in the UK and as per its terms and conditions it couldn’t be used to verify her residence and open an account in the UK.

Ms B was dissatisfied with this as obtaining one of the supported documents would incur an unnecessary cost for her and believes this to be discriminatory and so brought her complaint to this service.

One of our investigator’s looked into Ms B’s concerns but didn’t think they could say Revolut had done anything wrong or treated Ms B unfairly as it had adhered to its policies and procedures and so couldn’t say it had made a mistake when it wouldn’t open an account for Ms B when she provided a non-supported document to verify her identity.

Ms B disagrees. Ms B believes only accepting a UK drivers’ licence, a passport or UK visa is discriminatory for those that are not legally required to hold them and has asked for an ombudsman’s decision on the matter.

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.

Firstly, it might help if I explain here that my role is to look at problems that Ms B has experienced and see if Revolut has made a mistake or done something wrong. And if it has, decide what it needs to do to put things right for Ms B. And while I do take relevant law and regulation into account when arriving at a decision, my remit is focused on whether I feel a fair and reasonable outcome has occurred. Only a court could make a finding as to whether a business breached its duty under the Equalities Act or acted unlawfully as Ms B has submitted here.

And after considering everything carefully I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

I don't have the power to tell Revolut how it needs to run its business and I can't make Revolut change its policies or processes – such as who can open an account with it and what documents it deems necessary to verify one's identity. These are commercial decisions and not something for me to get involved with. Nor can I say what procedures Revolut needs to have in place to meet its regulatory obligations. We offer an informal dispute resolution service and we have no regulatory or disciplinary role.

Despite this, I don't think it is unreasonable for Revolut to have policies in place – in this case about what documents it will accept as proof of ID and residence - to ensure that it is transparent in what it requires, and it meets any regulatory obligations. As I'm sure Ms B understands this is needed not only to protect businesses against criminal activity, but also its customers.

That said, while I'm not looking at Revolut's systems and processes per se, it won't have acted fairly and reasonably towards Ms B if it wasn't applying the same policy to everyone.

Ms B believes Revolut's policy not to accept non-UK issued driver's licenses to be discriminatory. But I disagree, as the same rules apply to all customers despite where they come from. Revolut have provided screenshots of its verification process, and I'm satisfied it only accepts UK issued driver's licenses as supporting documents in order to verify its customers identities and I'm satisfied that its agents advised Ms B correctly about this.

It might help if I explain that to hold a Revolut account in the UK a customer needs to reside in the UK. So when opening an account Revolut needs to both verify Ms B's identity by photographic means, as well as ensuring that she is a legal resident of the UK.

And a non-UK license can't be used for this purpose as although it might provide photographic proof of Identity, it doesn't provide proof of any entitlement to reside in the UK. I appreciate Ms B's frustration regarding this as to reside in the UK she doesn't need any of the documents requested. But Revolut does in order to meet its regulatory obligations around Knowing Your Customer.

And even if Revolut were to accept Ms B's non-UK license as proof of ID, as I can see it doesn't show a UK address it couldn't be used alongside the other documents that Ms B says she has to prove her address and residence in the UK. I say this as they are non-photographic and don't hold the same address as her driver's license. So all these together can't prove both her identity and legal entitlement to reside in the UK and so I don't think Revolut have treated Ms B unfairly in not accepting this.

Revolut are within its right to decide how it operates and what internal policies it deems necessary to meet any legal or regulatory obligations. I accept that this is disappointing and getting the required documentation to open an account may be both inconvenient and costly for Ms B, but this doesn't mean it automatically follows that Revolut has done something wrong or treated her unfairly.

And so it follows that I don't uphold this complaint.

My final decision

For the reasons I've explained, I've decided to not to uphold Ms B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 7 January 2026.

Caroline Davies
Ombudsman