

## **The complaint**

Ms A complains about problems she experienced when trying to open a Revolut Ltd account.

## **What happened**

Ms A says she tried to open an account in the name of a business she owns. She says an account was opened in her personal name and a card was sent to her with no accompanying documentation. Ms A says she's tried to communicate with Revolut but has found it impossible to do so.

Ms A complains that the account is unusable, but she's been charged a number of times for the account. Ms A wants the account to be closed, an apology from Revolut, and compensation for the time she's spent trying to resolve this.

Revolut didn't uphold the complaint. Revolut refunded all of the fees she'd been charged and downgraded her account to a free one.

Our Investigator said Ms A hadn't finished the process for opening a business account which is why she only had a personal account. She pointed out that Revolut are a digital-first bank which is why the processes, such as send a card with no PIN, may be different to what Ms A may be used to. Our Investigator explained that Revolut was contactable by the app chat, but it didn't seem that Ms A had used this to resolve the matter. In summary, the Investigator didn't think that Revolut had made an error.

Ms A didn't accept this. She said she'd not opened a personal account and had no way of using the card she'd been sent as no PIN had been provided. She said the charges for the account had not been refunded and that she'd not been able to use the live chat as the app never worked.

The complaint has now been passed to me to review and make a final 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.

Ms A has submitted her complaint to us in detail, making a number of points. I want to reassure her I've considered everything she's sent us and said. I won't address each and every point, instead I'll focus on what I consider to be the crux of the complaint. I hope Ms A realises I mean no disrespect by this, it simply reflects the informal nature of our Service.

Ms A's original complaint to us was that she didn't want a personal account and had tried to open a business account only. Revolut has told us that in order to open a business account, a customer must first open a personal account which is what it appears Ms A has done.

When what has happened is in dispute, and the evidence incomplete, I have to make my decision on the balance of probabilities – that is, what I consider most likely given the

evidence I do have.

As Revolut has told us a personal account must first be opened before a business account is opened, it seems most likely that Ms A did open a personal account. Whilst she may not have understood this, I think this is what happened. It seems to me that Ms A didn't complete the rest of the application process for the business account which is why she only ended up with a personal account.

I accept that Ms A didn't want a personal account, but as this was a prerequisite for opening a business account, she would've had to. So, I can't say Revolut has made a mistake in opening a personal account only.

Moving on to how Revolut has dealt with Ms A. Revolut is an online platform. Things such as obtaining the PIN for the card that was sent is all done via the app. And I've not seen enough to suggest this wouldn't have worked had Ms A requested this via the app. Revolut's support is offered via either email or through the in-app support. I've seen nothing to suggest Ms A has attempted to use either of these for support. She did make a complaint, and this was responded to explaining to her what had happened, why the business account hadn't been opened, and how to close the account if she wished. Whilst I accept Ms A might prefer to speak to someone, she did choose to open an account with a provider that doesn't offer this. And instructions were provided on what she needed to do.

Ms A has said the account is stuck in set up stage. Revolut have confirmed that the account is fully open and active with a balance of the refunded fees. And she simply needs to login and withdraw these funds and will then be able to close the account. I've not seen sufficient evidence to suggest that the account hasn't been fully opened, and the statements provided suggest it can be used given that monthly fees have been charged.

Ms A is unhappy about the fees that have been charged. However, Revolut has provided evidence that all fees were refunded to the account in July 2025. This left a positive balance on the account which Ms A can withdraw. However, Revolut have provided instructions for Ms A to withdraw the funds and close the account. And, if she still wishes to, she will need to follow these instructions. Our Investigator set these instructions out in detail for Ms A, including how to do this if the original phone has been lost. So, I won't repeat them here.

Ms A says she no longer has the phone which has the Revolut App on it. I cannot see why she cannot download this to a new phone. But, if she can't, then she can log in to the web-based chat from a computer.

I'd also note in its final response letter to Ms A, Revolut also offered her a support email she could get in touch with. This seems fair in the circumstances. If Ms A needs this email address again, she can ask our Investigator to send it to her.

### **My final decision**

I understand Ms A feels very strongly about this matter, but for the reasons above, I don't think Revolut Ltd has made a mistake. I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms A to accept or reject my decision before 6 March 2026.

Rob Deadman  
**Ombudsman**