

The complaint

Ms N complains that Revolut Ltd blocked her account without providing a proper explanation. She says this caused her unnecessary stress and worry for which she should be compensated.

What happened

Ms N has an account with Revolut.

In April 2025, Revolut decided to review Ms N's account to comply with its legal and regulatory obligations. Revolut blocked the account in May 2025 whilst it completed the review.

Ms N discovered her account was blocked and contacted Revolut to find out what was happening. Revolut wouldn't give Ms N much information and told her that it would provide further updates when available. When Ms N didn't receive any meaningful updates she sent chaser emails to Revolut throughout May and June 2025, asking what was happening. In response, Revolut told Ms N that it was still completing its review.

Ms N complained to Revolut. She said Revolut treated her unfairly by continuing to block her account. And that Revolut hadn't given her any useful information or timely updates.

In response, Revolut said that it had reviewed and blocked Ms N's account to comply with its legal and regulatory obligations. And it wasn't willing to provide a further explanation. However, Revolut recognised that the review was taking a long time, so it offered Ms N £75 compensation. It later revised this offer to include interest on Ms N's account balance. Ms N remained unhappy and brought her complaint to our service.

She said the block on her account and lack of access to her funds caused her a lot of problems. She wants Revolut to provide a proper explanation about why it blocked her account. She also said that the amount of compensation Revolut offered isn't enough.

After looking at all the information one of our investigator's said that Revolut hadn't treated Ms N unfairly when it had blocked her account and didn't recommend Revolut should do anything further to resolve Ms N's complaint

Ms N disagreed. In summary he said:

- She wants Revolut to provide a proper explanation about why it blocked her account.
- Revolut have no right to block her account indefinitely and have failed to provide a timeframe for when the review will be completed.
- Revolut should reinstate her account.
- She has always operated her account properly and within the terms and conditions. So she can't think of any reason why Revolut blocked and then continued to block her account.
- She has cooperated with Revolut fully during the review process.

Ms N asked for an ombudsman to review things. So the matter 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 financial businesses as confidential for a number of reasons – for example, if it contains information about other customers, security information or commercially sensitive information. It's then for me to decide whether it's fair to rely on evidence that only one party has seen. It's not a one-sided rule; either party to a complaint can submit evidence in confidence if they wish to, and we'll then decide if it's fair to rely on it. Here, the information is sensitive and on balance I don't believe it should be disclosed. But it's also clearly material to the issue of whether Revolut has treated Ms N fairly. So, I'm persuaded I should take it into account when deciding the outcome of the complaint.

I'm very aware that I've summarised the events in this complaint in far less detail than the parties and I've done so using my own words. No discourtesy is intended by me in taking this approach. Instead, I've focused on what I think are the key issues here. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts. If there's something I've not mentioned, it isn't because I've ignored it. I'm satisfied I don't need to comment on every individual argument to be able to reach what I think is the right outcome. But I have read all Ms N's submissions.

I want to make it clear that I understand why what happened concerned Ms N. I've no doubt it would've come as quite a shock to her, and she would've been very worried to find out that her account had been blocked. But as the investigator has already explained, Revolut has extensive legal and regulatory responsibilities they must meet when providing account services to customers. They can broadly be summarised as a responsibility to protect persons from financial harm, and to prevent and detect financial crime.

I've considered the basis for Revolut's review and having done so I find this was legitimate and in line with its legal and regulatory obligations. So, I'm satisfied Revolut acted fairly by blocking Ms N's account. I appreciate that Ms N wants to know more about why Revolut did what it did. But Revolut isn't obliged to tell Ms N why it blocked and reviewed her account, and I don't believe it would be appropriate for me to require it to do so now as much as she'd like to know.

Ms N has said that Revolut didn't keep her updated about what was happening with her account once it had started its review. I can see from looking at the evidence that Ms N did contact Revolut on more than one occasion – seeking an explanation for why her account was blocked and for an estimated timeframe Revolut told Ms N that it would update her when it could. Ms N has also said that Revolut are taking too long to complete its review of her account. She wants compensation for the trouble and upset this caused her.

Revolut has recognised the length of time Ms N's account has been blocked. To put things right Revolut have offered Ms N £75 compensation and interest on her account balance. I've looked at the information Revolut provided about what it was doing as part of its review process. Having done so I accept that Revolut has taken a long time to complete its review. But it doesn't follow that I must award Ms N compensation in these circumstances. Instead, I have to consider all the circumstances and information surrounding Ms N's complaint to decide whether I think awarding compensation would be a fair and reasonable outcome.

After considering what Ms N has said and the content of Revolut's review, which includes the information Revolut has provided to our service in confidence, I don't find awarding Ms N compensation would be fair or appropriate. I understand Ms N would naturally want to know the information I have weighted in order to reach this finding. But as I've set out already, I am treating this information in confidence, which is a power afforded to me under the Dispute Resolution Rules (DISP), which form part of the Financial Conduct Authority's regulatory handbook.

Accordingly, I have accepted information in confidence which I am not disclosing to Ms N. And the description of that information is that it's of a nature which justifies Revolut's review, and which has led me to decide that awarding Ms N compensation would not be a fair or appropriate outcome for any of the matters she has brought as part of this complaint.

So, I'm not requiring Revolut to compensate Ms N for any trouble and upset she may have experienced because of the time taken for Revolut to carry out its review, and the further dissatisfaction she experienced which ultimately flowed from not having access to the funds in her account, including her unhappiness with Revolut's communication and the information it didn't provide to her.

In summary, I recognise how strongly Ms N feels about her complaint, so I realise she will be disappointed by my decision. But overall, based on the evidence I've seen I won't be telling Revolut to do anything more to resolve Ms N's complaint.

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 Ms N to accept or reject my decision before 13 April 2026.

Sharon Kerrison
Ombudsman