

The complaint

Mr S is unhappy with Revolut Ltd's process to remove additions to the account.

What happened

In August 2025 Mr S received a pop up on his Revolut app which advertised a new feature called 'wealth protection'. He said as he was unable to clear the notification, he clicked the link to see what it was. As a test Mr S said he activated a £1000 limit on money transfers. He didn't wish to retain the wealth protection or its limits but in order to remove it he needed to take a selfie, but he didn't want to. He contacted Revolut the same day via the chat function and the agent explained that the only way to remove the limit was to provide a selfie.

Mr S was unhappy about this, he said it didn't ask for an image of him to enable it, and he didn't want to provide an image of himself. He felt Revolut should be providing more than one option for verification.

During the chat Mr S said his account was blocked completely for suspicious activity. And the only way he could unblock it was to record a video of himself which he didn't want to do but says he was forced to because he wasn't able to engage with customer service without doing so.

He complained to Revolut about this, they acknowledged Mr S' concern and explained that the wealth protection feature allows Mr S to add an extra layer of protection to his transactions. And whilst it is generally disabled once it is enabled, as Mr S did, a selfie verification is required to disable it. They confirmed that no alternative method was available at the time to disable it.

Mr S brought his complaint to this service. Our investigator didn't think Revolut had acted unreasonably in asking Mr S for a selfie to remove the feature on the account so didn't ask them to take any further action. As Mr S remained unhappy it has been passed 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.

Whilst I've considered all the information, I haven't commented on it all. Instead, I've focussed on what I consider to be the crux of the complaint and most relevant to the outcome reached. This isn't meant as a discourtesy but reflects the informal nature of this service.

I have checked Revolut's general terms and conditions as well as the information related to wealth protection. Whilst it doesn't specifically reference selfie verification in relation to disabling online app features. The wealth protection information does reference the

requirement for biometric authentication and the requirement for a selfie to authorise payments once the limit is reached.

I appreciate that in the moment Mr S enabled the feature, he may not have seen this, but I think this information was accessible and clear about the need for biometric authentication. And one form of this is facial recognition.

Mr S willingly applied the wealth protection to his account and chose and activated the limit that was applied. I understand he didn't need to provide a selfie to activate it but that doesn't mean it is unreasonable of Revolut to require one to disable it. The wealth protection addition was an extra layer of security, so it doesn't seem unreasonable that an extra layer of security has been added in this respect.

I understand that Mr S feels there should be more than one option for verification. Revolut have explained that at the time Mr S contacted them about this, the only way to remove the feature was to take a selfie. I recognise that this may have been difficult for some customers, but Mr S didn't provide a selfie at the outset because he was unable to. He didn't provide one because he didn't want to. And whilst I understand why he may have had reservations about it, there wasn't a barrier in him being able to disable the feature.

I note Mr S has since provided a selfie and that in order to open a Revolut account you also need to provide a selfie, so Mr S was aware that selfies were a form of verification, and this is information that Revolut already held and uses to verify him as part of their account opening process.

Mr S said that whilst he was trying to resolve the issue in respect of providing a selfie, his account was blocked, and he had to provide a video of himself to unblock it. I can see from the chat history that after Revolut had explained what Mr S needed to do to remove the feature, he refused to accept it and continued to ask for an alternative. It appears that this was considered suspicious activity and so they blocked the account to protect it. I understand why Mr S was frustrated by this. But I can also understand Revolut's concern and need to ensure that Mr S' account hadn't been compromised. They have a duty to protect Mr S and themselves.

Overall, for the reasons explained, I don't think Revolut have acted unfairly or unreasonably in requesting that Mr S provide a selfie in order to remove the feature.

My final decision

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 S to accept or reject my decision before 7 January 2026.

Karin Hutchinson
Ombudsman