

The complaint

Mr M complains that Revolut Ltd is covering up hacking and other interference into his account and life from criminals working for a foreign government.

What happened

On 6 June 2025 Mr M received an email from Revolut stating he had logged into his account from a restricted area and that he must confirm his current location to avoid his accounts being locked. Mr M asked Revolut what had triggered this email and said he has been lied to by Revolut since then that this was just a regulatory check.

Mr M said he has used Revolut for five years and never been told he had logged in from a restricted area. He said he has since discovered that a team of hackers operating on behalf of a (named) foreign government, logged into his account from a restricted area to attempt to get Revolut to block his accounts. He said these hackers told Revolut to lie to cover this up.

Mr M complained to Revolut and said he wanted to report this to the police but can't until Revolut are honest with him. He said he has been under illegal foreign government surveillance for many years due to his knowledge of information regarding the criminal and corrupt activities of that government from when he was a resident there.

Revolut responded and said Mr M contacted its support team on 6 June and they explained the email was a request for him to verify his location. Revolut said Mr M completed the checks and his account continued. Revolut said it can't be specific as to the reasons a check is generated but it may be due to the use of a device in a different location or a new device. Revolut said there had been no access to Mr M's account from a restricted area and it did not uphold his complaint but refunded three months' subscription as a goodwill gesture.

Mr M wasn't happy with this response and referred his complaint to our service. Mr M said he's had to spend time depositing money elsewhere as he can't trust Revolut while they are lying to cover up the foreign government hackers accessing his accounts. He said no money was taken but he's worried that may happen next. He said he needs our service to contact Revolut and force them to be honest about what is happening.

Our investigator recommended the complaint be upheld in part. He said Mr M experienced concerns about hacking of his accounts and personal information and had told Revolut. He thought the impact has been higher for Mr M and Revolut should pay £100 compensation for the worry and upset caused as a result of its unclear email.

Mr M disagreed with the investigator, saying it is without doubt Revolut sent the email after someone stole his credentials from his bugged electronics. He said it wasn't a regulatory email, and the investigator should be investigating the foreign government's activities.

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.

Mr M has told us the foreign government that has hacked his Revolut account has also bugged his phone and has inserted an implant into his brain after it made an attempt on his life. I am sorry to see the trauma and interference with his life that Mr M has described.

I'm aware I have only summarised the circumstances of Mr M's complaint above. So, I'd like to reassure him that I have read and considered everything he has told us in full. And I hope the fact that I do not respond in a similar detail here will not be taken as a discourtesy.

As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it is not necessary for me to respond to every point made, but to consider the circumstances of the complaint as a whole. Having done so, I've reached the same overall conclusion as the investigator. I know Mr M will be disappointed as I can see how strongly he feels about what happened, so I'll explain why.

Mr M wants a clear statement about who logged into his account from a restricted area, and when this happened. And he wants Revolut to tell him who from the foreign government contacted them and told them to continually lie to him on this subject.

By way of background information about Revolut's security system, I can see that the process generates automated checks to ensure that customer's accounts are secure and free from risk of fraud. In common with all regulated banks, Revolut has an on-going due diligence approach in line with the regulations, which involves monitoring the location and VPN usage of users to ensure compliance with regulations.

One reason why this is important is for Revolut to be aware of users who may be residing in or using services from sanctioned countries. Revolut does this by Location/VPN monitoring - users are tracked via GPS to verify their location. Or users must provide proof of address documents, which may require verification. Revolut may also conduct periodic reviews of customer accounts. These are regulatory requirements, and I don't think Mr M will find much difference between banks in the way these are carried out.

Our investigator checked with Revolut about Mr M's account access. Revolut has shown us that Mr M has logged in to his account from various locations. It's not possible to confirm from Revolut's records exactly which login resulted in the triggering of the request for information to Mr M, however Revolut's due diligence process is on-going. Mr M is aware of this as he has recently forwarded to us a request from Revolut for him to update his personal details.

Revolut has shown us that on 6 June 2025, when it emailed Mr M for information, only his registered device accessed the account. I think Revolut's email was regulatory in its nature and it clearly states that someone logged into Mr M's account from a restricted area.

Revolut said that this was part of its routine account reviews to verify the customer's location, as our system detected a previous access from a location outside the United Kingdom. From what I have seen, this location verification is a standard control measure to ensure compliance with regulations and the integrity of a customer's account.

I am satisfied that Revolut is within its rights to request such verification from customers as requested from Mr M. This is set out within the terms and conditions of Mr M's account, and I think Revolut treated him fairly and reasonably including with its subscription offer. I haven't seen any evidence of foreign government interference in Mr M's banking affairs and so I cannot uphold this part of his complaint.

I have noted that our investigator took into consideration that Mr M was in a vulnerable position and Revolut could have been clearer with its communications. I understand the £100 compensation he recommended has already been paid to Mr M, but if he rejects this decision, he is entitled to repay this sum to Revolut and Revolut should assist him with this.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld in part. If accepted by Mr M, Revolut should pay him £100 compensation. I understand that this sum has already been paid to Mr M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 31 December 2025.

Andrew Fraser
Ombudsman