

## **The complaint**

Mr B complains that he was unable to log on to his account with Revolut Ltd due to a system fault, for over three months.

## **What happened**

In late March 2025, Mr B complained to Revolut that he couldn't access his account via the Revolut mobile app. He was given instructions about resetting it and was sent a final response letter by Revolut on 28 March. Essentially it said that it had acted diligently and provided Mr B with instructions. It said there were no technical issues affecting the login process.

Mr B advised that he had followed the instructions but was still unable to log in. Throughout that period he was caught in an endless selfie verification loop whereby he kept being returned to the screen for taking a selfie. This made it impossible to log in. He was directed to contact support through the in-app chat, but Revolut staff continued to direct him to use the in-app chat. He repeatedly told them he couldn't access this without logging into his account.

He finally regained access to his account, but he says only after extreme frustration, wasted time, and a total lack of meaningful support. Over the course of the issue, he sent 87 support emails, as well as multiple videos demonstrating the problem. He says these were repeatedly ignored, and he was continually asked to repeat the same steps.

Revolut admitted that there was a technical issue with the account relating to missing information from 2017 when the account was opened which couldn't be verified against the selfie taken in 2025. Following a manual review of the problem by Revolut's technical team, Mr B was able to access his account from 5 July 2025.

After a review by our Investigator, they said that Revolut took too long to resolve the matter and that this had caused a great deal of frustration to Mr B. They said that the £150 offered by Revolut was reasonable.

Mr B didn't agree, and the matter has been passed to me for an Ombudsman's consideration.

## **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.

It's clear to me that Mr B had a lot of difficulties in accessing the app for his savings account through no fault of his own. Whilst Revolut initially issued instructions to him as to how to reset the app and resolve the matter, I do think that it rather prematurely closed the matter down when it issued its final response letter of 28 March. This said there were no technical issues preventing Mr B from accessing the app and that he should have followed its instructions for resetting.

Mr B continually had to tell Revolut that he had followed the instructions but kept being returned to the screen for taking a selfie. I can see also he tried uninstalling and reinstalling the app several times. I don't think that Revolut ignored his subsequent emails during April, May and June but he did keep receiving messages saying the account was being restricted and he was then asked to create a video of the process he was attempting. I can see from the email trail that Mr B sent the video through several times, and Revolut either said it hadn't received it or that it couldn't open the video. And this continued throughout May and June. Revolut also asked Mr B several times to use the live online chat, but he had to explain that this wasn't accessible to him. I can see that it was only accessible via the app.

Finally on 19 June Revolut advised Mr B to try accessing the app again as it said its technical team had resolved the problem. However Mr B was still unable to do this as there was now a problem with his passcode. I understand that he was asked to provide another video, though this was because Revolut needed to see what the new problem was. I see that the technical team carried out a manual review and Revolut advised that the matter was resolved on 5 July, and Mr B accepts this.

In respect of resolution of Mr B's complaint, our Investigator has set out the limitations to what we can do. And my powers extend to resolving the individual complaint rather than being able to require Revolut to review its processes. Also we have no powers to punish or fine Revolut, that would be a matter for the regulator (Financial Conduct Authority).

Mr B was caused immense frustration over a period of several months. This was no doubt aggravated by Revolut's advisers repeating the same reset instructions. And I understand that it was upsetting for him to have to provide the video several times. It seems to me that this prevented the matter being referred to the technical team, thus aggravating the problem.

Mr B did achieve access to his app so the matter to be decided is the amount of compensation. In that respect I've considered how frustrating it was for Mr B and the fact that he had to write so many emails. As I've said I don't think Revolut ignored those emails but for a time the matter went round in circles. I think the matter could have been resolved sooner if Revolut had referred it more promptly to its technical team.

In assessing this I have taken into account that this was a savings account with £30 in it which Mr B hadn't accessed for a year prior to raising his complaint. I think this is relevant because, apart from the £30, Mr B hasn't told us he was denied access to money which he needed, as might have been the case had it been his main current account.

I think the compensation here falls into the category of awards where there has been one big mistake or lots of small mistakes, both of which could apply here. And it has caused Mr B more than the levels of frustration and annoyance that could have reasonably been expected. Having said that I think that an award of £150 is fair and reasonable to address the distress and inconvenience suffered by Mr B.

### **My final decision**

Revolut has already made an offer to pay £150 to settle the complaint and I think this offer is fair in all the circumstances.

So my decision is that Revolut Ltd should pay £150.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 10 February 2026.

Ray Lawley  
**Ombudsman**