

complaint

Mr W complains on behalf of his company, PWUK Ltd. He says that Revolut Ltd refused to close his account despite his request to do so.

He would like his account closed and his fees refunded.

background

Mr W opened a business account with Revolut in October 2018 but he found that it wasn't what he expected. He thought that it would be a UK bank account. It turned out that he could only use it for international transfers.

He logged into his online account to try to close it in March 2019. There was an online conversation between him and Revolut. Revolut asked him for additional information but Mr W thought that he shouldn't have to provide it because he had logged in securely to the account.

Revolut refused to close the account without the information requested. Mr W raised a complaint. He didn't think that everyone in Revolut should be able to see his information as he considered this was a breach of data protection rules.

Revolut didn't agree that they had done anything wrong. They said that their general terms of service said that they couldn't be held liable for Mr W not being able to use the account as he had hoped to. They did try to resolve things by offering to refund Mr W the £25 Start Up Plan fee.

They asked for information again from Mr W to close the account.

With regards to GDPR, they said that their policies were compliant with external regulations.

Mr W didn't agree with this decision so he came to us.

Our investigator didn't uphold the complaint. She thought that Revolut's website and their terms and conditions made it clear what the account could be used for. She also thought that Revolut could ask for the information that they wanted before closing the account. She considered the £25 that they had offered to be fair and reasonable.

Mr W wasn't happy with this outcome so the complaint has now come to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I'm afraid that Mr W won't be happy with my decision. I don't think that Revolut has acted unfairly or unreasonably in this matter. I will explain why.

I'm sorry that Mr W did get a different service to the one he expected from Revolut. I can see how cumbersome this has been. But, I can't hold Revolut responsible for this as I think that they did make clear what service Mr W would get. I think that their website and terms and conditions are clear.

Mr W then tried to close his account. I'm sorry but I don't think that Revolut acted unfairly or unreasonably in asking for further information before closing the account. I note what Mr W says about data protection but the information requested was going to stay within Revolut. It wasn't being asked so it could be passed on anywhere else. So, I don't think that this was a breach of data protection but, ultimately, the ICO will make a decision on this.

I think that in order to close the account, it was right of Revolut to ask the further questions. The answers should've been known to Mr W.

I note that Mr W says that he had already given answers to some of the questions in the same email thread that they were asked in. But, I think that Revolut were simply asking him to confirm these answers.

Revolut has now said that it will close the account as we have dealt with the case.

I think that Revolut has acted fairly and reasonably in this case.

I'm sorry that this isn't the outcome that Mr W hoped for but I hoped that I have explained why I think that this is the right decision.

my final decision

For the reasons given above, I don't require Revolut Ltd to do anything else.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 14 September 2019.

Rita Parmar
ombudsman