

## **complaint**

Mr M complains that Revolut Ltd blocked his account and asked him to provide information about payments he'd made into his account. He wants Revolut to explain why it needed the information. And pay him compensation for the inconvenience the block to his account caused.

## **background**

Mr M has an app-based electronic money account with Revolut.

In July 2018, Mr M received payments into his account from seven different bank cards. Following these payments, Revolut decided to review Mr M's account. Whilst it conducted its review it blocked Mr M's account. This meant Mr M couldn't use the account.

On 17 August 2018, Mr M contacted Revolut via its online chat facility to find out why his account had been blocked. Revolut told Mr M that it had blocked Mr M's account in line with the terms and conditions and asked him to provide evidence that the cards which were used to make the payments into the account belonged to him. Mr M didn't provide any information. So Revolut didn't remove the block on Mr M's account.

On 22 August 2018, Mr M contacted Revolut again via online chat to try and gain access to his account. Revolut asked him to provide copies of bank statements related to the cards used to make the payments in July 2018, to confirm his ownership of the cards. Mr M provided information for one of the cards he'd used but said he couldn't provide any other information as he no longer had the cards. He told Revolut its request was 'ridiculous' and made a complaint.

Revolut said they have policies and procedures in place for administering accounts, making funds available and identifying fraud. They said all payments may be subject to their usual fraud checks and that they may perform additional checks if they think it necessary. They said their terms and conditions allow them to do this.

One of our investigators looked at Mr M's complaint. He said Revolut hadn't done anything wrong when it blocked Mr M's account and asked him for information. Mr M disagreed and asked for an ombudsman to review his complaint. So, the matter has come to me to decide.

## **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 understand that not being able to access his account would have been very frustrating for Mr M. But for the reasons, I shall explain below I think Revolut acted reasonably and haven't treated Mr M unfairly.

Revolut required all customers to provide identity verification from 2017. This was in response to money laundering regulations affecting financial services companies. So, I don't think it would be fair to find Revolut at fault for responding to regulations intended to protect customers.

Revolut has provided me with a copy of its online discussion with Mr M. From looking at this I can see that on 17 August 2018, Revolut asked Mr M to confirm the ownership of the cards he'd used to top up his account. Mr M told Revolut that he couldn't do this because he no longer had the bank cards because some of them had been stolen and one of the bank accounts had been closed. Mr M contacted Revolut again on 22 August 2018. On this occasion Revolut told Mr M that he could provide them with a copy of the statement corresponding to the cards he'd used. And indicated that the statement or a screenshot of the online banking needed to include the account holder's name and the card details connected to the bank account. Mr M didn't provide this information.

I've looked at the terms and conditions of the account that Mr M accepted when he opened his account. Section 7.1 states:

*7.1. You agree to cooperate with all requests made by us or any of our third-party service providers on our behalf in connection with your Revolut Account, to identify or authenticate your identity or validate your funding sources or Revolut Transactions. This may include, but not limited to, asking you for further information that will allow Revolut to reasonably identify you, including requiring you to take steps to confirm ownership of your phone number or payment instruments or verifying your Information against third party databases or through other sources.*

So, I'm satisfied that Revolut acted in accordance with the terms and conditions when it asked Mr M to provide identify verification. And given the circumstances of this complaint, I don't think the request was unreasonable. I'm also satisfied that the request falls within the scope of their terms and conditions.

The terms also say '*We reserve the right to close, suspend, or limit access to your Revolut Electronic Money Account and/or the Revolut Services in the event we are unable to obtain, verify such Information or you do not comply with our requests under 7.1 of these Terms.*' So, whilst I appreciate Mr M was annoyed by Revolut blocking his account, I do think it was entitled to do this under the account terms. Mr M didn't provide the information it required. So, I can't fairly say Revolut has acted outside of their procedures.

I know Mr M would like a detailed explanation as to why Revolut decided to block his account. But Revolut is under no obligation to provide this to him – as much as he'd like to know. However, I'm pleased to see Revolut pointed Mr M to the relevant terms and conditions they relied on when reviewing and suspending his account. And clearly told him what he needed to do to get his account unblocked.

In summary, I appreciate Mr M will be left disappointed by my decision. But for the reasons I've explained I think Revolut has treated Mr M fairly in its decisions and handling of his account. So, I'm not going to ask Revolut to do anything.

### **my final decision**

For the reasons I've explained, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 3 January 2020.

Sharon Kerrison  
**ombudsman**