

## The complaint

Mr D complains that he can't close his account with Revolut Ltd (Revolut).

## What happened

Mr D had an account with Revolut since 2017. In 2018, Revolut made changes to their app. Mr D couldn't use Revolut as a result. He wanted to close his account but couldn't.

Mr D complained – because Revolut changed its software requirements for its app, he couldn't use Revolut anymore. He tried to withdraw the balance over time using his debit card – but the card expired. So, he decided to close his account. But this wasn't possible as he couldn't do this using the app. So - Revolut asked him for ID using email. He said this wasn't a secure method of sending such documents – so he refused to do this.

Revolut said that they couldn't change their systems so that Mr D could use his device. But without being able to use the app, they could close Mr D's account if he sent them, by email, his personal details, as well as a selfie of himself with a legal document (such as a passport or driving licence).

Mr D brought his complaint to us. Our investigator said this service couldn't tell Revolut to change his processes and systems – that's not our role. He considered that Revolut had provided reasonable options to Mr D to close his account.

Mr D asked that his complaint be looked at by an ombudsman.

## 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.

I can sense Mr D's frustration. He wanted to deal with Revolut but couldn't when they changed the requirements for their app. So, he decided he couldn't bank with them anymore – but couldn't close his account because he didn't want to send his ID to them by email – as he said this wasn't a secure way of doing that.

I can see that over a long period of time, Mr D had tried to resolve his issues with Revolut. Equally, Revolut have stated to him what their processes are for closing an account, given that Mr D couldn't use the app. They wanted him to send them ID using an email. Mr D said to Revolut – and to us – that was not a reasonable thing to do because it wasn't secure.

We looked at Revolut's terms and conditions, and they say at clause 6: *"You can close your account, and so end this agreement, at any time by letting us know. You can do this through the Revolut app. by writing to us at our head office or by emailing us at [feedback@revolut.com](mailto:feedback@revolut.com)".*

And at clause 7.1 they say:

*“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, requesting 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 other sources.”*

So – when Revolut asked Mr D to send his ID by email, they were acting within their terms and conditions.

Our role is, as a complaint resolution service, is to decide on disputes between customers and firms – and ensure that fair outcomes are reached between them. We are not the regulator of those firms – so we can’t tell them how to run their business, or how to design and implement their processes. The normal way of dealing with Revolut is via their app – that’s their business model, and that’s how they run their bank - and we can’t interfere with their commercial decisions. And similarly, we won’t interfere with their processes and operations - including how they ask customers to close an account.

I’ve seen that Revolut gave Mr D options to send them his ID – they’ve tried to help. Mr D thinks those options aren’t reasonable – but there’s nothing more this service can do to resolve what’s happened here. Mr D is clearly frustrated by what he sees is an impasse. And I appreciate Mr D will be disappointed by my decision here – which is that I won’t be asking Revolut to do anymore here.

### **My final decision**

I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr D to accept or reject my decision before 26 May 2021.

Martin Lord  
**Ombudsman**