

## **The complaint**

Mr S complains about how Revolut Ltd dealt with him when he was having problems logging-in to his account.

## **What happened**

Mr S wrote a letter to Revolut in October 2020. He wasn't able to access his account with them through their phone app. He's said that also meant he couldn't access their app-based support service. Mr S also didn't have an email address or phone number to contact Revolut on. So he wrote the letter.

Revolut didn't respond to that letter, so Mr S came to us. We told them about the issues Mr S was having. Revolut have shown us emails they sent to Mr S from January 2021 onwards, explaining how he could try to fix the problems he was having logging-in to the app.

That didn't fix things, so our investigator tried to help with the problem. That seems to have led to a phone call between Mr S and Revolut, in May 2021. On that call, it seems the problem was identified. Revolut's process uses the customer's phone number to log them in. Revolut's records show a different phone number to the one Mr S uses. He's explained that the number on Revolut's record belongs to his wife.

The phone call in May 2021 allowed Mr S to close his account with Revolut, and transfer his money elsewhere. Our investigator found that resolved the problem, but suggested Revolut should also pay Mr S £75 compensation to acknowledge the lack of support given to him.

Revolut agreed with that view, but Mr S didn't. He felt more compensation was needed, in order to get Revolut to change the way they handle customers' problems.

Unresolved, the case has come to me for a formal decision.

## **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.

Having done so, I've reached a similar view to our investigator. Revolut's service should have done more to resolve the issue Mr S was having. But the phone call in May has now fixed it. What's left is a question of what needs to be done to recognise the impact the poor service had on Mr S.

I note Mr S's comments on this point. He wants something done that will encourage Revolut to change the service they provide.

That goes beyond the scope of my role. Where I direct a remedy, it's to put right the impact a company's poor service has had on the specific customer affected. I'm not here to set rules for Revolut to follow – that's what a regulator does. And it's for Revolut to decide how to run their business within the rules that apply.

That's not to say Revolut shouldn't think about what can be learned from Mr S's complaint. The phone call with him seems to have identified the problem more efficiently than their processes up to that point had managed to do. While there's a cost implication to having a customer service phone line, Mr S's case shows there can be benefits too.

### **Putting things right**

The ineffective support offered prior to the May 2021 call clearly frustrated Mr S. He's shown how much not just by complaining, but also by closing his account and taking his business elsewhere.

When considering how severe that frustration was, I've thought about the length of time the problems here went on, and the impact they had on Mr S's finances.

The first I can see Mr S raised his issue was in October 2020. A reasonable level of service should have been able to sort that out in a few weeks. But Revolut's failings turned that into more than six months.

With that said, the money held in the account was not large. Mr S has said he'd used a small amount to test the service, having not used it for a while. He was planning to use the money in the account for a holiday. That tells me this wasn't money Mr S was relying on for his day to day expenses. So I don't see he was majorly inconvenienced by not having access to it, even though I appreciate the frustration he's described to us.

With those factors in mind, I find the £75 our investigator recommended was suitable to acknowledge the impact this matter had on Mr S. It's large enough to acknowledge the delay the poor service added. But modest, to reflect that Mr S now has his money, and is free to find other companies that'll provide a service he's happier with.

### **My final decision**

I've decided to uphold Mr S's complaint about Revolut Ltd. To put this matter right, they should pay him £75 compensation to acknowledge the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 30 August 2021.

Paul Mellor  
**Ombudsman**