

The complaint

Mr A complains about the poor service he received from Revolut when trying to activate and access his bank account.

What happened

- Mr A opened an account with Revolut in 2018.
- To fully activate his account, Mr A needed to deposit a minimum of 10 Euros into the account. He did this in February 2020 but was unable to gain access to his account. So, he complained.
- Revolut told Mr A his account was being reviewed. It said it needed some time to look into his case and it would then get back to him with a resolution. Mr A wasn't happy with this and he complained to this service.
- Mr A contacted Revolut again in April 2020 using its online chat facility. Revolut said a duplicate account had been created and, as it only allowed one account per user, it needed to confirm his identity and terminate one account.
- Mr A provided evidence of his Maltese identity and Revolut made the necessary changes to his account. It said he now had one account, which was fully operational.
- Our investigator was satisfied Revolut had given Mr A access to his account and didn't think it needed to do anything more.
- Mr A remains unhappy. He said Revolut wasn't providing him with the full services he expected. He provided further information to show he's being discriminated by British and European Union institutions, including its banks, which he believes are trying to disrupt his employment as a diplomat.

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 decided not to uphold the complaint for these reasons:

- When Mr A first opened an account with Revolut, he provided a copy of his Pakistani identity document for verification purposes.
- The terms and conditions of Mr A's account says Revolut will ask for information about him to check his identity and to meet its legal and regulatory requirements.
- When Mr A activated his account in February 2020 he did so using different details and so I think it was fair and reasonable for Revolut to ask Mr A to confirm his identity.
- As Mr A wanted to open an account in Malta, he needed to provide evidence of his Maltese (or other EU) identity. Once he'd done that, and confirmed his contact details, Revolut gave Mr A access to his account.
- Mr A says his account isn't working as he'd expected but he hasn't given any further details. Revolut has said Mr A's account is fully functional with no restrictions. It's also explained how he can contact Revolut if he has any further problems with his account. I think that's a reasonable response to Mr A's concerns. And without any

further evidence of the problems Mr A is facing, I don't think it would be fair to ask Revolut to do anything more.

- Mr A has said he's been discriminated by British and EU institutions, including Revolut. My role is to consider Mr A's complaint about Revolut and so I can only comment on its actions to see if its treated Mr A fairly and reasonably. And I think it has. Although Mr A has given us a number of documents to support his case of discrimination, I can't see any evidence of discrimination by Revolut.

For these reasons, I do not uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint about Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 19 August 2021.

Richard Walker
Ombudsman