

The complaint

Mr O complains that Revolut Ltd denied he held an account with it and prevented him accessing his money.

What happened

Mr O says he has been asking Revolut for about four years for account access. He says he has asked it on over 50 occasions to sort out the problem, but he has been unable to access his money. Mr O says Revolut denied that he even held an account for some time. He would like his money back and compensation.

Revolut says it does not have a record of telling Mr O that he didn't hold an account and says he contacted it in March 2023. It says Mr O didn't correspond with it using the appropriate communication method. Revolut says it paid Mr O £25 compensation for login problems but has tried to help Mr O access the money which he now has.

Mr O brought his complaint to us, and our investigator didn't uphold the complaint. The investigator thought that Mr O, despite a number of requests, had been unable to provide any evidence that he was told the account didn't exist. The investigator thought Revolut tried to help Mr O.

Mr O doesn't accept that view and says he tried to contact Revolut via a number of methods.

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 have come to the overall view that I don't uphold this complaint.

I have looked carefully at Revolut's records and can see Mr O's account was opened in July 2020. I can also see the account had limited use with an attempted transaction in early 2022. I have not seen any evidence from Revolut's records that Mr O contacted it about an access problem until 2023 and I have not seen any evidence Mr O was told that he didn't have an account. I can see Revolut tried to help Mr O with the account access.

I appreciate Mr O says Revolut told him he didn't have an account and for four years he was ignored. I am satisfied that Mr O has been asked to provide evidence of that but hasn't done so. I would have expected Mr O to have access to such evidence and I can't fairly conclude in these circumstances that Revolut did tell him that he didn't have an account.

Overall, I'm satisfied Revolut tried to assist Mr O and did return his money which was about £120. I am also satisfied that Revolut advised Mr O about how he should contact it. I can see Revolut has fairly refunded the account fee and fairly paid £25 compensation for the login problem. I appreciate those are not the main parts of this complaint. And I appreciate Mr O will have unanswered questions about this complaint that this service, in attempting to deal with this complaint informally, can answer or take any further.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 23 July 2024.

David Singh
Ombudsman