

The complaint

Mr S complains that Revolut Ltd advised him to reinstall his app, and that doing so resulted in requests for identification documents and threats to restrict his account.

What happened

Mr S tried to update his new address through the Revolut app after moving home. Unfortunately, he found the change of address wasn't updating through the app and so he contacted Revolut for help through its chat facility. After a series of trouble-shooting recommendations, he was advised to reinstall the app.

Mr S has told our service that after deleting the app, Revolut threatened to restrict his account and asked to see identity documents and Mr S' passport. Mr S sent Revolut images of his driving licence but has told our service he didn't feel he should also have to send his passport, as he wanted to make a point of principle. Believing Revolut's advice to reinstall the app to be the cause of the issue, he complained.

Revolut responded to Mr S' complaint but said it didn't think any of the advice or information he'd received was wrong. The response explained that in order to fulfil its regulatory obligations, it sometimes had to conduct reviews on its customers' accounts. It said the purpose of its process was to protect its clients' funds and that it wasn't Revolut's intention to pose any problems for its customers. It told Mr S that the review was still ongoing and its support team would inform him once the check was complete. It said the account was currently active, but restrictions could apply in future if he didn't provide the items that it had asked for.

It also addressed the issues Mr S had experienced in changing his address. It pointed Mr S to its terms and conditions and explained that, being a company that deals with technology and third party partners, it wasn't always completely free from technical issues or unfortunate events that might arise from time to time.

Mr S wasn't satisfied with this and brought the complaint to our service. He said the experience had been incredibly frustrating and that he couldn't understand why there was an issue now when he'd been banking with Revolut for a long time.

Our Investigator didn't uphold Mr S' complaint. She said Revolut needed to comply with Know Your Customer regulations, which required it to verify its customers. She acknowledged Mr S' belief that the deletion and reinstallation of the app was the trigger for the issues that unfolded, but said there was no set time to carry out checks and that they could be made at any point during the relationship between Mr S and Revolut.

The Investigator addressed Mr S' concerns around Revolut requesting his passport when it had already seen his driving licence, saying some verification processes require additional forms of identification and that, in Mr S' case, Revolut deemed a passport necessary.

As no agreement could be reached, the case was passed to me to decide.

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 won't be upholding this complaint. I realise this will be disappointing for Mr S, so I've explained why below.

I should explain that my role here is to think about the individual circumstances of this complaint and whether Revolut did something wrong which caused Mr S to lose out as a result. If I think Revolut did something wrong, I can then think about what – if anything – it should do to set matters right. I think this is important to mention because there will sometimes be a degree of inconvenience when dealing with a financial business, but it doesn't automatically follow that the inconvenience was as a result of something the business did wrong.

I'd also like to explain that I've taken into account Mr S' submissions regarding his complaint issues. But if there's something I've not mentioned, it isn't because I've ignored it – I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

Looking at the chat history between Mr S and Revolut, it seems Mr S is of the opinion – understandably so – that the reinstallation of the app caused Revolut to request his identification documents, and that the advice he received to reinstall was incorrect. Whilst I think this is a natural conclusion for Mr S to have reached, I'm not persuaded this was the cause of the issues he faced. I say this because, as the Investigator has explained, checks can be required at any time during a consumer's relationship with a financial business.

Revolut has told Mr S that to comply with its regulatory obligations it must verify his personal data and that this is in line with its obligations under 'Know Your Customer' and 'Customer Due Diligence.' Revolut has also told him that to fulfil its regulatory obligations, it may have to conduct necessary reviews on its customers' accounts where they've been flagged by its automated security systems. To help me understand this, Revolut sent this service some confidential information which it has asked us not to share. I would like to explain that our rules allow us to receive evidence in confidence. We may treat evidence from financial businesses as confidential for a number of reasons – for example, if it contains information about other customers, security information or commercially sensitive information. It's then for me to decide whether it's fair to rely on evidence that only one party has seen.

It's not a one-sided rule; either party to a complaint can submit evidence in confidence if they wish to, and we'll then decide if it's fair to rely on it. Here, the information is sensitive and, on balance, I don't believe it should be disclosed. But it's also clearly material to the issue of whether Revolut has treated Mr S fairly. So, I'm persuaded I should take it into account when deciding the outcome of the complaint. Having done so, I'm satisfied that this evidence demonstrates that the reinstallation of Revolut's app wasn't the cause of Revolut's request for identification documents and that it hasn't acted unfairly in asking Mr S for his documents, or in the types of documents it has asked for.

I appreciate this isn't the answer Mr S wanted, and that it will be disappointing for him to receive – particularly as he won't have seen the evidence I've accepted in confidence. But I hope my independent review of these matters serves to reassure Mr S that Revolut has acted fairly, despite the issues he experienced.

My final decision

My final decision is I do not uphold this complaint and won't be asking Revolut to do anything in relation to the matters above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 28 March 2025.

James Akehurst
Ombudsman