

The complaint

Miss H complains about difficulties registering Revolut Ltd's app on a new mobile phone.

What happened

Miss H has a multi-currency account with Revolut. In January 2023 Miss H changed her mobile phone and attempted to register the Revolut app and access her account. But Miss H has explained that she was unable to complete the verification process and access her account from the new device. Miss H has added that it wasn't possible to discuss her account with Revolut either.

Miss H complained to Revolut and it issued a final response. Revolut apologised for difficulties Miss H experienced when trying to access her account. Revolut's final response gave guidance on the steps required to obtain Miss H's PIN, contact its support teams via the in app anonymous chat facility and regain access to the account. Revolut refunded three monthly account fees to apologise for the inconvenience caused.

Miss H referred her complaint to this service and it was passed to an investigator. During the investigation, Miss H explained she wanted to close the account and for the funds to be transferred to another bank. Miss H gave her partner's account details for funds held in currencies other than GBP. And Miss H asked Revolut to transfer the GBP funds to an account she holds with another bank.

Revolut explained it could only transfer Miss H's funds to accounts in her own name. Revolut added it was willing to convert the funds Miss H holds in foreign currencies to GBP and transfer them to Miss H.

Our investigator didn't uphold Miss H's complaint. They thought Revolut had provided reasonably guidance on how to access Miss H's account via the app and complete the registration process. The investigator said Revolut had reasonably offered to convert the funds held in foreign currencies to GBP and transfer them to Miss H. The investigator also thought Revolut's explanation that it had to transfer the funds in Miss H's account to another account in her name was reasonable. Ultimately, the investigator said Miss H had the option of completing the registration process for Revolut's app and could then arrange the transfers and account closure in line with her wishes.

Miss H asked to appeal so her complaint has been passed to me to make a 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.

I'm aware I've summarised the events surrounding this complaint in less detail than the parties involved. No discourtesy is intended by my approach which reflects the informal nature of this service. I want to assure all parties I've read and considered everything on file. I'm satisfied I don't need to comment on every point raised to fairly reach my decision. And if

I don't comment on something, it's not because I haven't considered it. It's because I've focused on what I think are the key issues. My approach is in line with the rules we operate under.

I understand Miss H ran into difficulties when trying to register Revolut's app on her new phone earlier this year. In response to the investigator, Miss H said that Revolut's app wasn't working which meant she wasn't able to register. But I have to take both parties points into account when reaching my decision. And Revolut has confirmed there aren't known issues with the app's registration process. In addition, Revolut's explained Miss H's app registration failed in part due to the request for selfies not being fulfilled.

Revolut says part of its verification process requires customers to submit a selfie to its systems. But Revolut's records show Miss H submitted a picture of a mug instead of a selfie. In response to the investigator, Miss H explained she didn't feel comfortable submitting selfies and that Revolut's system hadn't accepted genuine pictures she sent. But the evidence that has been submitted by both parties only shows pictures of a mug were submitted. In the circumstances, I'm not persuaded it was systems issues that caused the registration process to fail. I think it's more likely than not that the selfie issue caused the registration process to fail. I'm not persuaded that was a result of an error by Revolut.

When Revolut issued its final response it provided reasonably detailed guidance concerning how to register the app and regain access to Miss H's account. As our investigator has said, Miss H has the option of completing the app registration process in full to regain access to her account and transfer the remaining funds as required. I'm satisfied Revolut has provided clear guidance on how to proceed and haven't been persuaded it's acted unfairly.

Miss H has explained she wants to close the account. Revolut offered Miss H two options. One was for the funds to be transferred in the currencies they're held in to suitable bank accounts in Miss H's name with another bank. The second was for Revolut to convert the remaining balances held in foreign currencies to GBP and transferred to an account in Miss H's name with another bank. I'm satisfied those were reasonable alternatives following the difficulties Miss H experienced when trying to register Revolut's app on her new phone. I leave it to Miss H to decide how she wants to proceed.

I'm sorry to disappoint Miss H but as I'm satisfied Revolut has provided clear guidance concerning how to transfer its app to her new phone and has provided reasonable alternatives should she wish to transfer the funds held in her account to another bank account in her name, I'm not telling it to do anything else.

My final decision

My decision is that I don't uphold Miss H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss H to accept or reject my decision before 21 December 2023.

Marco Manente
Ombudsman