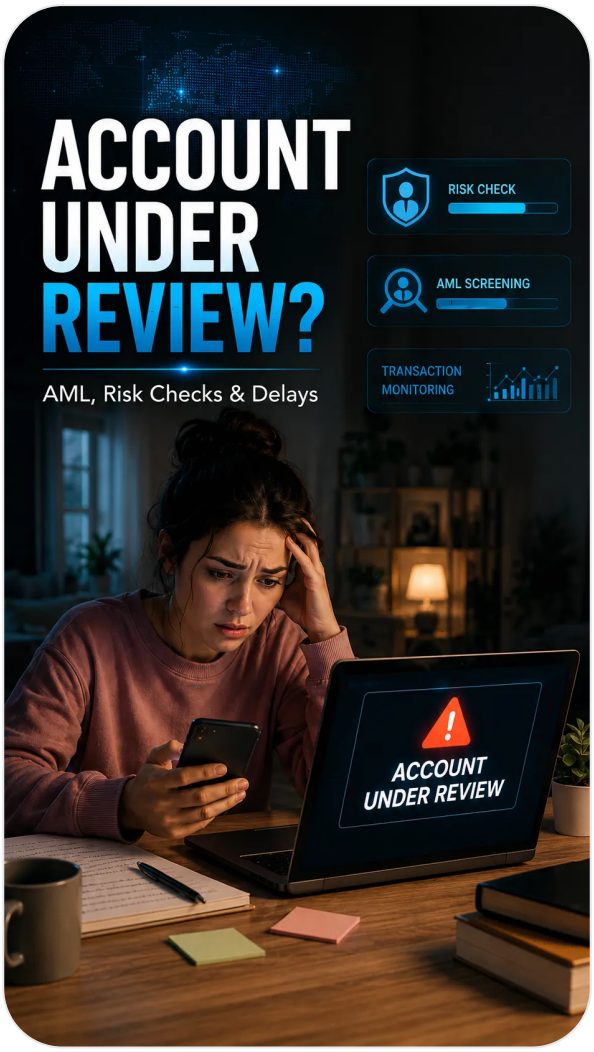

SECURITY & RECOVERY

Why Is My Crypto Exchange Account Under Review? Causes & Timelines

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Written

Sep 20, 2026

You log into your crypto exchange and suddenly see a message such as:

Account Under Review

Account Restricted

Withdrawals Temporarily Disabled

Additional Information Required

or:

Your account is being reviewed by our team.

You may still be able to see your balance, but some functions no longer work.

Perhaps withdrawals are blocked. Trading may be limited. Deposits may be disabled. Or the exchange may ask you to complete another identity check or answer questions before restoring normal access.

This can be alarming, but an account review does not automatically mean the exchange believes you committed a crime.

Crypto exchanges use account restrictions for several different reasons, including security concerns, unusual activity detected by internal risk systems, regulatory reviews, outdated account information, payment reversals, requests for additional information, and potential violations of platform rules.

OKX currently says accounts may be restricted when its risk system identifies unusual or suspicious activity, when additional information is required, during periodic compliance reviews, or after confirmed Terms of Service violations. Kraken similarly lists security problems, suspicious activity, transfers involving prohibited or scam-linked wallets, chargebacks, inaccurate identity information, unanswered regulatory requests, and Terms of Service violations among reasons account functions may be restricted.

The most important thing is to determine what type of restriction you actually have.

A 72-hour security withdrawal hold is very different from an AML review.

An account under review is different from an account that has been permanently closed.

And a routine request to update KYC information is different from a legal freeze imposed because of a court order or sanctions requirement.

This guide explains those differences and what you should realistically do when your crypto exchange account goes under review.

Quick Answer: Why Is My Crypto Exchange Account Under Review?

Common reasons include:

Possible Reason	What It Can Mean
Security concern	Exchange detected possible account compromise or unusual login/activity
Automated risk alert	Internal systems flagged activity for further review
Additional information required	Exchange needs information before continuing to provide services
Periodic compliance review	Your customer profile needs to be reviewed or updated
Identity information is outdated	KYC details may need confirmation or correction
Suspicious destination wallet	A withdrawal destination may have been associated with scams or prohibited activity.
Chargeback or reversed payment	Bank/card payment was reversed or disputed
Source of Funds/Wealth request	Exchange needs additional financial-background evidence
Failure to answer previous request	Restriction may remain until information is supplied
Terms of Service issue	Exchange believes activity may violate its rules
Security cooldown	Certain account or funding actions trigger temporary withdrawal restrictions.

Service termination	Exchange has decided it can no longer provide services to the account

Kraken's July 2026 account-restriction guidance and OKX's July 2026 review guidance both make clear that restrictions can be imposed for security as well as compliance reasons.

So:

“Account under review” does not tell you the reason by itself.

You need to read the exact notification.

First: Account Review, Restriction, Hold, and Freeze Are Not the Same Thing

Users often describe all of these situations as:

“My exchange froze my account.”

But that can hide several very different scenarios.

1. Account Under Review

This usually means the exchange is evaluating information connected with your account.

During the review, some features may be temporarily limited.

For example, Coinbase says security and risk factors can affect account status and that an account under review may have restrictions on sending assets.

OKX says a temporarily restricted user may be contacted to complete a questionnaire or submit additional documents before the review is completed.

2. Temporary Withdrawal Hold

A withdrawal hold can be much simpler.

It may be automatically triggered by a particular funding or security event and expire after a defined period.

For example, Kraken currently states that certain first-time card or digital-wallet purchases can trigger a 72-hour withdrawal hold, while ACH Plaid deposits can create a seven-day withdrawal hold.

That is not the same as an indefinite AML investigation.

If your exchange gives you a specific countdown or release date, you may simply be dealing with a normal security hold.

3. Transaction Under Review

Sometimes your entire account is not restricted.

Only one:

Deposit

or

Withdrawal

may be held for review.

Kraken says some deposits and withdrawals placed On Hold are automatically released after a period of time, while others require manual support intervention.

So check whether the message says:

Account restricted

or:

Withdrawal under review

Those are not necessarily the same thing.

4. Temporary Security Lock

An exchange may restrict functions because it thinks someone else may have access to your account.

Coinbase, for example, says it may lock an account after detecting suspicious activity. During a security lock, users may still be able to sign in and view balances but cannot trade, send crypto, or change certain settings until the account is unlocked.

In this situation, the priority is account security rather than explaining a particular blockchain transaction.

5. Permanent Account Closure

This is much more serious.

The exchange has decided it will no longer provide services to you.

OKX distinguishes temporary restrictions from cases in which a Terms of Service violation results in service termination. Its current guidance says permanently suspended users may receive a specific period, such as 14 or 30 days depending on the case, to withdraw remaining assets.

An account closure therefore should not be treated as just another temporary review.

6. Legal or Sanctions Freeze

This is another separate category.

Coinbase says that in rare circumstances it can freeze customer funds when required by a court, competent authority, or applicable sanctions program.

A normal customer-service ticket may not be enough to resolve a restriction imposed because of a binding legal obligation.

This article primarily focuses on ordinary exchange security, AML, KYC, and risk reviews, not court-ordered asset freezes.

Why Do Crypto Exchanges Review Accounts?

A centralized exchange does more than hold crypto and match orders.

It also operates security and compliance systems intended to identify:

Account takeover

Fraud

Scams

Payment problems

Suspicious transactions

Regulatory issues

Prohibited activity

Incomplete customer information

These systems can automatically restrict certain functions before a human reviews the situation.

OKX explicitly says its risk system can automatically restrict an account as part of routine security and compliance checks.

That explains why users sometimes say:

“I didn't talk to anyone. My withdrawal was just suddenly disabled.”

The first restriction may have been triggered automatically.

A human review can happen afterward.

Reason 1: The Exchange Detected a Security Risk

One of the least understood reasons for account restrictions is actually user protection.

Suppose the exchange detects something that looks inconsistent with your normal account activity.

It may worry that:

Someone stole your login credentials.

Someone is trying to move your crypto.

Your account recovery process was compromised.

A scammer has persuaded you to withdraw funds.

The exchange may temporarily restrict outbound transfers because blockchain withdrawals are difficult or impossible to reverse once completed.

Kraken says its systems monitor for suspicious activity and may temporarily restrict accounts or hold withdrawals to prevent irreversible losses. Coinbase similarly describes temporary restrictions as a tool for protecting customers from potentially irreversible asset transfers.

Does a Security Restriction Mean the Exchange Thinks You Are a Criminal?

No.

This distinction is important.

An exchange can restrict your account because it thinks:

You may be the victim

rather than:

You are the attacker.

Kraken's current guidance specifically says it may apply restrictions when it suspects a user could be at risk of losing funds to a scam.

Therefore, seeing:

Risk Review

does not automatically mean:

Money Laundering Investigation

The exact context matters.

Reason 2: Your Activity Triggered an Internal Risk Review

Crypto exchanges use automated risk-control systems.

Those systems may identify activity that the platform wants a human or additional automated process to evaluate.

OKX currently says one reason for restriction is that its risk system has identified unusual or suspicious activity on the account.

The exchange will not necessarily disclose every rule or internal threshold used by its risk engine.

That is normal for fraud-prevention systems: publishing every detection rule could make those systems easier to evade.

For users, the practical response is not to guess which secret algorithm was triggered.

Instead, check what the exchange specifically asks you to verify.

Reason 3: You Need to Update or Reconfirm KYC Information

Completing KYC once does not necessarily mean your customer information is considered permanently current.

Regulated financial businesses can be required to maintain accurate customer information over time.

Kraken's KYC guidance currently says customers may periodically be asked to review their profile information and confirm or update details. It gives users 90 days to complete certain periodic profile reviews before features can be temporarily restricted.

An exchange may therefore ask you again for information such as:

Current address

Identity verification

Updated personal details

Live face verification

Information relevant to eligibility

This does not necessarily mean your original verification failed.

It may simply mean the platform needs current information.

Why Might an Exchange Ask for a Face Photo Again?

Security and identity verification are closely connected.

Kraken says additional identity verification, including biometric verification such as a live face photo, can be used to help prevent account takeovers, impersonation attempts, unauthorized transactions, and fraud.

So a second identity check is not automatically an accusation.

The exchange may be trying to confirm that:

The person requesting access or withdrawals is still the verified account holder.

Reason 4: The Exchange Needs Additional Compliance Information

Sometimes the exchange simply needs more information than it currently has.

OKX says accounts may be restricted when additional information is required to continue providing services.

The request might involve:

A questionnaire

Identity information

Transaction context

Financial information

Supporting documents

Another compliance-related clarification

The exact request depends on the account and jurisdiction.

Do not submit a random pile of documents before reading what the exchange actually asked for.

Reason 5: Source of Funds or Source of Wealth Questions

Some reviews involve questions about where funds or wealth came from.

For example, an exchange might ask whether funds originated from:

Employment income

Savings

Investments

Sale of property

Business activity

Another documented source

OKX states that it may request additional Source of Funds or Source of Wealth information and that failure to complete required verification by a specified date can lead to account-function restrictions. Kraken similarly explains that SoF/SoW requests can arise from legal and compliance requirements and do not necessarily mean the customer has done something wrong.

However, the detailed question:

“Which documents prove my Source of Funds?”

belongs to Brokerate's dedicated Crypto Exchange Source of Funds guide.

For this article, the important point is simply:

An unanswered or incomplete SoF/SoW request can be part of an account review.

Reason 6: A Withdrawal Destination Raised a Risk Concern

Sometimes the problem is not your account history alone.

It is the wallet you are trying to send crypto to.

Kraken currently lists withdrawals to wallets associated with prohibited, illegal, or scam-related activity among the reasons it may restrict account access or funding functions.

This explains why a withdrawal can suddenly trigger a review even when:

Your identity is verified

You have used the exchange for years

Your balance is legitimate

The destination itself may have triggered additional scrutiny.

Does This Mean Every Wallet With a Risk Flag Is Criminal?

No.

Blockchain risk systems are not the same as criminal convictions.

An exchange makes its own risk decisions based on:

Its compliance obligations

Internal policies

Blockchain-analysis information

Security signals

Other information available to it

A restriction means the platform wants to limit or investigate activity.

It does not by itself establish legal guilt.

Reason 7: Chargeback or Payment Reversal

Suppose you bought crypto with a card or funded your account through a payment method.

Later, the bank or card issuer reverses that transaction.

The exchange now has a problem:

The crypto purchase may still exist, but the payment that funded it was reversed.

Kraken currently lists bank/card chargebacks and payment reversals as possible reasons for account restrictions. It also says returned payments or negative balances can restrict some funding methods until the account is brought back into good standing.

This type of restriction is primarily about the funding transaction, not blockchain AML analysis.

Reason 8: You Did Not Respond to a Previous Information Request

Ignoring an exchange email does not always make the request disappear.

OKX says that if a customer fails to respond by the specified deadline, an account restriction may be extended or the account may remain suspended until the required information is supplied.

Kraken similarly lists failure to respond to regulatory requests for additional information as a possible reason for restrictions.

So one of the first things you should do when an account goes under review is:

Search your registered email inbox.

Check:

Inbox

Spam

Junk

In-app notifications

Support/ticket center

You may already have been told what the exchange needs.

Reason 9: Periodic Compliance Review

Not every review is triggered by a particular transaction.

OKX explicitly lists periodic account review as part of its compliance obligations and a possible reason an account may be restricted.

This can feel strange to users:

“I wasn't doing anything unusual. Why am I under review?”

Because some compliance reviews are about maintaining customer records and account eligibility—not responding to one specific withdrawal.

Reason 10: Possible Terms of Service Violation

An exchange can also restrict or close an account if it concludes that the account violated its terms.

Kraken lists Terms of Service violations among possible restriction reasons. OKX distinguishes temporary review from confirmed Terms of Service violations that may result in permanent service termination.

A permanent termination is different from:

“Please submit one more document.”

Read the wording carefully.

What Can an Exchange Restrict During a Review?

There is no universal set of restrictions.

Depending on the exchange and reason for review, you may lose access to some combination of:

Crypto withdrawals

Fiat withdrawals

Deposits

Trading

Buying

Selling

P2P

Account settings

Certain funding methods

Or the exchange may restrict only one specific function.

OKX says restricted accounts may lose access to login, withdrawal, trading, or deposits depending on the specific case, while other users may still be able to log in, view balances, close positions, and submit required information.

Coinbase likewise says functionality during an account review depends on the restriction type.

Therefore:

Do not assume another user's restriction applies to your account.

Check what your own interface still allows.

Can You Still See Your Crypto During an Account Review?

Often, yes.

A restriction on withdrawals does not necessarily mean the balance has disappeared.

For example, OKX says some restricted users can still log in and view balances and transaction history. Coinbase's security-lock process also allows customers to view their balance while preventing transfers and certain other actions.

This distinction is important:

Unable to withdraw ≠ balance no longer exists.

Can You Still Trade?

Sometimes.

It depends on the restriction.

Kraken says certain scam-prevention restrictions can disable crypto withdrawals while still allowing customers to buy/sell and trade; cash withdrawals to a bank account in the user's name may remain possible after crypto is converted to fiat.

OKX notes that available functions differ by restriction and that some users can still close open positions.

Never assume trading will remain available during every review.

What Happens to Open Positions?

This matters particularly for leveraged traders.

A compliance review does not automatically eliminate market risk.

If your account contains:

Futures

Margin positions

Open spot orders

Trading strategies: Check immediately which controls remain available.

OKX says some restricted users can still close open positions and cancel orders, and its current account-restriction guidance provides procedures for doing so.

Do not ignore an active leveraged position simply because your account is under review.

The market can still move.

Is an AML Review the Same as the Travel Rule?

No.

This is important because these two topics can easily overlap.

Travel Rule

The exchange asks:

Who sent or received this specific crypto transfer?

Account Risk / AML Review

The exchange evaluates whether it can continue allowing some or all account activity and may request additional information.

A routine Travel Rule form does not automatically mean your entire account is being investigated.

For Travel Rule questions, see:

What Is the Crypto Travel Rule? Why Exchanges Ask Who Sent or Received Your Crypto

Is an Account Review the Same as KYC?

No.

KYC can be part of an account review.

But the review may involve much more than simply verifying your identity.

For example:

KYC: “Who are you?”

Security review: “Is the person controlling this account really you?”

Transaction review: “Should this particular withdrawal proceed?”

Compliance review: “Do we need more information to continue providing services?”

Account termination: “Can we continue servicing this customer at all?”

These are related but distinct questions.

Is an Account Review the Same as Source of Funds?

No.

A Source of Funds request can be one component of a broader review.

But not every account restriction involves Source of Funds.

Your exchange may be reviewing:

Security

Account recovery

Payment reversal

Wallet risk

KYC profile

Compliance information

Platform-rule concerns

So do not immediately send bank statements just because you see:

Account Under Review

Wait until the platform tells you what information is required.

What Documents Might the Exchange Ask For?

The exact request varies.

Possible categories include:

Identity Confirmation

For example:

Identity document

Updated address information

Live face verification

Transaction Evidence

For example:

Payment record

Bank transaction

Blockchain TxID

Relevant account statements

Financial-Background Documents

For example:

Source of Funds

Source of Wealth

Questionnaire

The exchange may simply ask you to answer questions inside the app.

OKX says temporarily restricted users may be asked to complete a questionnaire or submit requested documents, while Kraken says it may request additional identity or account information during review.

The safest rule is:

Submit exactly what is requested, clearly and completely.

How Should You Submit Documents?

Use only the official channel specified by the exchange.

That may be:

Exchange app

Secure website

Ticket Center

Official support workflow

Reply to a verified support email where explicitly instructed

OKX says its current review workflow can use its in-app process, ticket center, or registered-email correspondence depending on the request.

Never upload sensitive financial documents to a Telegram user claiming to be “Risk Control Support.”

How Long Does a Crypto Exchange Account Review Take?

There is no universal answer.

This is probably the most important point about review timelines.

Review time can depend on:

Type of restriction

Documents required

Whether your submission is complete

Whether additional verification is necessary

Security concerns

Platform workload

Jurisdiction

Whether external information is needed

Whether the case is automated or manual

Current exchange documentation shows how dramatically timelines can differ.

Coinbase Example: Up to 10 Business Days for Some Restriction Reviews

Coinbase currently says its account-restriction resolution and response-review processing typically takes up to 10 business days, while some individual cases may take longer.

That is Coinbase's guidance for that particular restriction-resolution process.

It should not be treated as:

“Every Coinbase compliance review always takes 10 days.”

or:

“Every crypto exchange review should finish within 10 days.”

OKX Example: Timeline Depends on the Case

OKX does not give one universal review duration.

Its July 2026 guidance says review timelines depend on the nature of the restriction and complexity of the case. It also tells users who have submitted all requested information and received no update for more than 48 hours to contact support with their ticket number for a status check.

Notice the distinction:

48 hours is a follow-up point—not a promise that the review will be completed within 48 hours.

This matters for accurate expectations.

Kraken Example: Different Restrictions Have Very Different Timelines

Kraken provides several useful examples.

Basic Verification Checks

Kraken says the vast majority of certain additional identity checks are completed within a few minutes, although more information may be required in other cases.

Withdrawal Review

Kraken says if it holds a withdrawal for internal review, its team will contact the user by email within five business days.

Scam-Prevention Restrictions

Kraken also says certain increased restrictions imposed for scam prevention can remain for 90 days and cannot be lifted earlier under that security policy.

These examples demonstrate why asking:

“How long does an account review take?”

without identifying the restriction type can produce a misleading answer.

Account Review Timeline Examples

Review / Restriction	Current Example
Simple identity check	Can sometimes finish within minutes
Coinbase restriction review	Typically up to 10 business days; some cases longer
Kraken withdrawal internal review	Team says it will contact user within 5 business days
OKX account review	Varies by case; status follow-up suggested after 48 hours without an update
Certain Kraken scam-prevention restriction	90-day restriction
Automatic funding hold	Can be fixed-duration, such as 72 hours or 7 days

These are platform-specific examples, not universal industry standards.

Why Can Some Reviews Take Much Longer?

A simple automated verification and a complex manual account investigation are not equivalent.

A review can take longer if:

Submitted information is incomplete

Documents cannot be verified

The platform requests additional information

Account information conflicts with submitted records

The case requires manual assessment

A payment dispute remains unresolved

Security concerns require additional checks

External regulatory or legal issues are involved

Therefore, a longer review does not necessarily prove that something is wrong with your funds.

But it also does not guarantee that the restriction will eventually be removed.

Coinbase explicitly states that completing verification or responding to review requirements does not guarantee that all restrictions will necessarily be lifted.

Can Support Speed Up the Review?

Sometimes support can confirm:

Whether your submission was received

Whether additional information is required

Your current ticket status

Whether you missed a request

But a normal support agent may not be able to override a security or compliance decision.

Submitting ten duplicate tickets also does not necessarily move a case forward ten times faster.

The more useful approach is:

Submit complete information → keep the ticket number → follow the platform's stated follow-up timeline → request a status update when appropriate.

OKX, for example, specifically instructs users to provide their ticket number when following up after the stated waiting period.

Should You Keep Opening New Support Tickets?

Usually, avoid creating unnecessary duplicate cases.

Multiple tickets can make it harder to keep one clear evidence trail.

Instead:

Keep the existing case number.

Reply through the same official thread where possible.

Answer every question completely.

Follow up after the exchange's stated timeframe.

Escalate through the platform's formal complaint process if appropriate and available.

The goal is to make your case easier to review, not noisier.

What Should You Do Immediately When Your Account Goes Under Review?

Follow this order.

Step 1: Read the Exact Message

Do not rely on your interpretation.

Write down the actual wording.

Is it:

Account under review?

Withdrawals restricted?

Funding disabled?

Account temporarily disabled?

Security lock?

Additional information required?

Account closure?

These messages can require very different responses.

Step 2: Check Your Registered Email and In-App Notifications

Look for instructions from the exchange.

OKX says account-review requests can appear through the registered email address or an in-app banner. Kraken similarly tells restricted users to monitor their email for requests from its team.

Check spam and junk folders too.

Step 3: Verify That the Message Is Real

Account-review situations create perfect conditions for phishing.

A scammer can send:

“Your account has been frozen. Verify within 30 minutes.”

and direct you to a fake login page.

Use the exchange app or type the official website address yourself.

Do not trust an unexpected support link merely because it mentions AML or KYC.

Step 4: Secure the Account if Security Is Mentioned

If the platform says the restriction relates to account security:

Review recent logins

Change your password where appropriate

Secure your email account

Check 2FA

Remove unrecognized devices

Report unauthorized activity

Kraken specifically recommends reviewing account devices, resetting passwords where appropriate, securing two-factor authentication, and reporting suspicious activity when security concerns may be involved.

Step 5: Complete the Requested Verification

Do not send unrelated information.

If the exchange asks for:

Live face verification

complete that.

If it asks for:

A questionnaire

answer the questionnaire.

If it asks for:

One particular transaction document

provide that document.

Incomplete responses can create another request and lengthen the process.

Step 6: Make Sure the Information Is Consistent

Suppose your account profile says:

Country A

but your new document says:

Country B

or your name is spelled differently across documents.

There may be an innocent explanation, but inconsistent data can require additional review.

Check documents before uploading them.

Make sure they are:

Legible

Current where required

Complete

Uncropped

Relevant to the request

Do not edit official documents to make them “look better.”

Step 7: Save Your Case Number and Submission Date

Write down:

Ticket ID

Date submitted

Documents submitted

Latest exchange response

This becomes particularly useful when the exchange tells users to follow up after a certain time.

Step 8: Monitor Open Positions and Orders

A restricted account can still contain market exposure.

Check whether you have:

Open futures

Margin positions

Limit orders

Trading bots

If the exchange still allows you to close or cancel them, decide whether action is necessary.

OKX currently says some restricted accounts retain the ability to close positions and cancel outstanding orders.

Step 9: Wait for the Actual Review Process

Once the requested information has been submitted, repeated actions may not help.

Do not:

Constantly change profile information.

Re-upload different versions without being asked.

Send withdrawals repeatedly to test whether restrictions disappeared.

Create multiple new accounts to bypass the restriction.

Follow the exchange's stated process.

What Should You NOT Do During an Account Review?

Several reactions can make the situation worse.

Do Not Lie About the Transaction

Suppose the exchange asks:

“Do you own this destination wallet?”

Do not say:

“Yes”

simply because you think it is the answer most likely to unlock the account.

Provide accurate information.

Compliance inconsistencies can create additional problems.

Do Not Submit Fake Documents

Never alter:

Bank statements

Pay slips

Identification documents

Transaction records

Contracts

A document request is not an invitation to manufacture evidence.

If you genuinely cannot provide a requested document, explain that through the official process and ask what alternatives are accepted.

Do Not Move the Conversation to Telegram

An account review should happen through official channels.

Someone messaging you privately and saying:

“I can remove the AML restriction.”

should be treated with extreme suspicion.

Do Not Pay a “Compliance Unlock Fee” to a Stranger

A scammer may claim:

“Send 500 USD, T and I can clear your AML flag.”

That is not a legitimate way to resolve a centralized exchange review.

Follow only payment instructions displayed through the platform's official processes.

Do Not Give Anyone Your Password or 2FA Code.

Kraken explicitly states that it will never call or email users asking for login credentials or remote access to their device.

A compliance review does not require giving another human complete control of your account.

Do Not Create Another Account to Evade the Restriction

Trying to bypass a review through another account may violate exchange rules and can make the situation more complicated.

Resolve the existing case through the platform's stated process.

Should You Keep Depositing While Your Account Is Under Review?

Usually, first determine what functions remain available and why the restriction exists.

If withdrawals are disabled, adding more funds may leave you with a larger balance you cannot currently move.

Unless there is a specific reason to fund the account, it is generally more sensible to understand the restriction before adding additional assets.

Do not interpret this as a universal rule—some restrictions involve only one feature—but check before sending more money.

Why Can I Trade but Not Withdraw?

This can happen because the risk of an external crypto withdrawal is different from the risk of an internal trade.

Trading:

Changes assets within the exchange's system.

An external withdrawal:

Sends assets to a blockchain address outside the exchange's custody.

Because on-chain transactions can be irreversible, an exchange concerned about fraud or scams may allow internal trading while temporarily blocking external crypto withdrawals.

Kraken explicitly describes this type of restriction: some affected users may continue buying, selling, and trading while external crypto withdrawals remain disabled.

Why Can I Withdraw Cash but Not Crypto?

The same risk distinction can apply.

Kraken says that under certain crypto-withdrawal restrictions, customers may still withdraw fiat to a bank account in their own name after converting their crypto.

This does not mean every exchange or review works that way.

But it illustrates that:

“Withdrawals restricted” may refer specifically to crypto transfers—not necessarily every way of accessing funds.

What If the Exchange Says “No Longer Able to Service Your Account”?

That is no longer an ordinary temporary review.

It generally means the platform has decided to end the relationship.

Check the notice immediately for:

Withdrawal deadline

Open-position instructions

Account closure date

Remaining balance requirements

OKX says customers whose accounts are permanently suspended may still be allowed to withdraw remaining crypto within a deadline specified in the notification—for example, 14 or 30 days depending on the case.

Do not ignore that deadline while continuing to argue about the review.

Protecting access to your remaining assets becomes the priority.

Does an Account Closure Mean the Exchange Keeps Your Crypto?

Not necessarily.

Exchange closure policies differ.

Coinbase says customers whose accounts are closed for prohibited activity can generally send remaining crypto away and cash out remaining cash balances before closure proceeds, subject to applicable restrictions.

OKX similarly describes a withdrawal grace period in certain termination cases.

However, legal freezes, sanctions, disputed balances, EES, and other special cases can have different outcomes.

Always follow the specific notice issued to your account.

Can the Exchange Refuse to Explain Exactly Why You Were Flagged?

Yes, you may not always receive the level of detail you want.

Risk and compliance systems often involve internal detection rules that platforms do not fully disclose.

A user might receive:

“Your account is being reviewed for security and compliance reasons.”

rather than:

“Rule 17B was triggered because transaction X scored 82.4.”

The practical question becomes:

What does the exchange need from you rather than trying to reverse-engineer its entire risk engine?

Does a Large Crypto Transaction Automatically Trigger an AML Review?

There is no universal public rule that says:

“Any transfer above $X automatically freezes your exchange account.”

Different exchanges operate under different regulations, policies, and risk systems.

Transaction size can matter in financial compliance generally, but it would be misleading to claim that one universal dollar threshold triggers an account review across crypto exchanges.

Do not plan transfers around internet rumors such as:

“Stay under $10,000, and you won't get checked.”

That is not a reliable account-management strategy.

Does Using a Self-Custody Wallet Trigger Reviews?

Not automatically.

Millions of legitimate users transfer between exchanges and their own wallets.

But a platform can assess the destination or source of a transaction using its risk systems, and additional information may sometimes be requested.

Do not confuse this with the Travel Rule.

If the exchange merely asks:

“Is this wallet yours?”

that may be a Travel Rule/self-hosted-wallet verification process rather than an account-wide AML review.

See the dedicated Travel Rule article for that situation.

Does Receiving Crypto From Another Person Trigger a Review?

Not automatically.

However, an exchange may ask for information about transactions where required by:

Its risk controls

KYC/AML requirements

Travel Rule rules

Platform policies

The important point is not to treat every incoming third-party transfer as guaranteed to trigger a restriction—or guaranteed not to.

Your exchange's own rules matter.

Can P2P Activity Lead to an Account Review?

Potentially, particularly when payment disputes, chargebacks, third-party payments, or other risk issues arise.

But the detailed mechanics of P2P fraud belong in:

Crypto P2P Scams Explained: 10 Tricks Buyers and Sellers Use

This article focuses on what happens after an exchange places the account under review, not every scam pattern that could have preceded it.

How Do You Know Whether the Review Is Finished?

Do not assume the review is complete simply because several days have passed.

Look for an official confirmation through:

Email

App notification

Ticket Center

Account status

Then test the previously restricted function through the normal interface.

OKX says it updates customers through its ticket center after assessing submitted information, while Coinbase says it emails users when its relevant restriction review is completed.

What If the Account Is Still Restricted After the Review?

A completed review does not always mean:

Everything returns to normal.

Possible outcomes include:

Full Restoration

Normal account access returns.

Partial Restoration

Some features remain limited.

Additional Information Requested

The review continues.

Long-Term Restriction

Certain functions remain unavailable.

Account Closure

The platform decides it can no longer service the account.

Coinbase explicitly warns that completing verification or account-review actions does not guarantee that restrictions will be removed.

A Simple Account-Review Decision Tree

Use this process.

1. Does the exchange give you a fixed release time?

Yes:

It may be a normal security/funding hold rather than an open-ended review.

No:

Continue.

↓

2. Does the message specifically mention account security?

Yes:

Secure your email, password, 2, and devices, then follow the exchange's verification steps.

No:

Continue.

↓

3. Does it ask for documents or a questionnaire?

Yes:

Submit the requested information through the official process.

No:

Continue monitoring official messages.

↓

4. Does it say a particular transaction is under review?

Yes:

The restriction may concern that transaction rather than the entire account.

↓

5. Does it request Source of Funds/Wealth?

Yes:

Follow the SoF/SoW process and use Brokerate's dedicated Source of Funds guide for document preparation.

↓

6. Does it say you failed to meet a previous deadline?

Yes:

Complete the outstanding requirement immediately.

↓

7. Does it say your account will no longer be serviced?

Yes:

Treat it as account closure, not a temporary review. Check the withdrawal deadline.

↓

8. Have you submitted everything requested?

Yes:

Save the case number and follow the exchange's stated review/follow-up timeline.

Account Under Review Checklist

Before contacting support repeatedly, verify:

Exact restriction message

What does it actually say?

Restricted features

Withdrawals only? Trading? Deposits? Login?

Registered email

Did the exchange send instructions?

In-app notifications

Is a questionnaire waiting?

Identity information

Is anything outdated?

Security

Any unfamiliar login or device?

Chargeback

Did a bank/card payment reverse?

Requested documents

Have you submitted everything requested?

Ticket number

Do you have a case reference?

Submission date

When did you send the information?

Open positions

Do you still have market exposure?

Review timeframe

Has the exchange's stated follow-up point actually passed?

Common Mistakes During an Account Review

Assuming Every Review Is AML

Some reviews are security-related.

Others concern payments, KYC, account recovery, or platform policies.

Assuming AML Review Means Guilt

A review is a risk-management process.

It is not the same as a criminal conviction.

Ignoring Emails

The exchange may already be waiting for information from you.

Sending Unrequested Documents

More paperwork is not automatically better.

Send relevant evidence.

Opening Many Tickets

This can fragment the case.

Using Fake Documents

This can create a much more serious problem than the original review.

Forgetting About Open Trades

A restricted withdrawal does not stop market prices from moving.

Believing Someone Can “Remove the AML Flag”

Only the exchange controls its own account restrictions.

Assuming a Review Must Finish in 24 or 48 Hours

Some checks take minutes; others can take days, weeks, or a defined longer restriction period.

How to Reduce the Chance of Avoidable Reviews

You cannot guarantee that your account will never be reviewed.

But several basic practices can reduce avoidable problems.

Keep KYC information current

Update details when the exchange asks.

Secure your account

Use strong authentication and protect your email account.

Use payment accounts in your own name where required

Avoid avoidable ownership mismatches.

Respond to compliance requests.

Do not leave mandatory questionnaires unanswered.

Keep transaction records

TxIDs, bank statements and exchange history can be useful when questions arise.

Understand where you are sending crypto

Be cautious with unfamiliar third-party wallet addresses.

Follow exchange terms

Do not assume that because an action is technically possible on-chain, it is permitted by the platform.

Should You Keep Records Before an Exchange Ever Reviews You?

Yes.

You do not need to prepare a permanent investigation folder for every $20 crypto trade, but keeping basic records can make future questions easier to answer.

Useful records include:

Exchange statements

Blockchain transaction hashes

Bank transfer records

Relevant purchase history

Documents supporting major sources of funds

Records of transfers between your own wallets

This is especially useful for users moving larger amounts or using several exchanges and self-custody wallets.

What If the Exchange Review Takes Too Long?

First,t compare your waiting time with the exchange's actual guidance.

Then:

Check for unanswered requests.

Reply through the existing ticket.

Provide the case number.

Ask for a status update.

Use the exchange's formal complaint process if appropriate.

For example, OKX currently says users who have submitted all required information but received no update after more than 48 hours can contact support with the ticket number for a status check. Coinbase says certain restriction reviews typically take up to 10 business days, though individual cases can take longer.

The correct escalation point therefore depends on the platform.

When Should You Be More Concerned?

An ordinary temporary review becomes more serious when the exchange says:

Permanent suspension

Account closure

No longer able to service your account

Legal restriction

Assets blocked pursuant to sanctions or court order

Withdrawal deadline

Those phrases indicate something beyond a routine verification queue.

Read the notice carefully and consider obtaining appropriate professional advice if a significant balance or legal issue is involved.

Brokerate Assessment

A crypto exchange account review should not be treated as one single event called:

“AML freeze.”

That description is too broad.

In practice, restrictions can come from very different systems:

Security controls

Fraud prevention

KYC maintenance

Payment reversals

Transaction-risk monitoring

Regulatory information requests

Source of Funds checks

Terms of Service enforcement

And those categories can lead to dramatically different timelines.

A 72-hour automated withdrawal hold may require nothing more than waiting.

An identity check might finish within minutes.

A manual withdrawal review may take several business days.

A complicated compliance review can take longer.

And some security policies can impose a fixed restriction lasting months.

For that reason, Brokerate considers the exact wording of the restriction more useful than generic advice found online.

The most productive sequence is:

Identify the restriction → read the exchange request → secure the account if necessary → submit exactly what is requested → preserve the ticket → follow the stated review timeline.

It is also important not to confuse an account review with related but separate topics.

A Travel Rule questionnaire does not automatically mean an AML investigation.

A Source of Funds request is one type of compliance request, not the definition of every account review.

And a permanent account closure is not merely a review that is taking a long time.

Final Verdict

A crypto exchange account going under review does not automatically mean your funds are lost or that you have been accused of wrongdoing.

Exchanges can restrict accounts because of:

Security concerns

Risk-system alerts

Periodic KYC/compliance reviews

Additional-information requirements

Payment reversals

Risky withdrawal destinations

Unanswered requests

Source of Funds checks

Terms of Service issues

The first step is to determine exactly what kind of restriction you have.

Then:

Check your email and app → verify the request is genuine → secure your account if needed → submit the requested information → keep your ticket number → monitor the stated review timeline.

There is no universal answer to:

“How long will my crypto account review take?”

Current exchange policies range from checks that can finish within minutes to reviews lasting several business days, defined security holds lasting days, and certain special restrictions lasting much longer.

The most important rule is:

Do not try to guess or bypass the review. Find out exactly what the exchange needs and respond accurately through its official process.

That gives you the best chance of resolving a legitimate temporary restriction without creating a second problem.