

The complaint

Mr B complains that he was mis-sold a Premium Account (PA) by Revolut Ltd (Revolut) in May 2019.

What happened

Mr B says that he bought a PA because he wanted the Airport Lounge access it provided. When he tried to use it for the first time, he says he was declined entry to the Airport Lounge, so he paid £25 to go in on that occasion and then cancelled his PA immediately.

Revolut says Mr B only paid one month's fee for the PA and it has refunded that fee to him.

Mr B wants Revolut to refund him the £25 for the lounge access he paid when he tried to use the PA benefit and pay him distress and inconvenience compensation.

Our adjudicator didn't uphold Mr B's complaint. Mr B disagrees, so the complaint has come to me to consider.

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.

If I were to find that the PA had been mis-sold, the redress I would have awarded would be for Revolut to refund the account fees that Mr B paid to him. It has already done this.

When Mr B reached the Airport Lounge and was declined entry despite having a PA, in my view, even if I decided the PA had been mis-sold, it was for Mr B to decide whether he would pay for entry that day or not, and he decided to do so. I therefore do not agree that Revolut should pay his entry fee.

Mr B has asked for a distress and inconvenience payment as he was refused entry to the lounge. Again, even if I decided that the PA was mis-sold, this service would not award a payment for any distress and inconvenience of this kind.

My final decision

My final decision is that I do not uphold Mr B's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 14 April 2021.



Richard Hill
Ombudsman