

The complaint

Mr F is unhappy that Revolut Ltd wouldn't provide him with information about his daily top-up limit.

What happened

Mr F contacted Revolut because he was trying to top-up his recently opened Revolut account using a bank card, but his top-up requests kept being declined. Revolut explained to Mr F that this was because he'd already reached his daily top-up limit. Mr F asked what his daily top-up limit was, but the Revolut adviser explained that this information wasn't visible to Revolut staff and so couldn't be provided. Mr F wasn't happy about this, so he raised a complaint.

Revolut looked at Mr F's complaint, but they confirmed that bank card top-up limits aren't visible to Revolut staff and noted that Mr F was free to make a top-up of any amount by bank transfer if he wished to do so. Mr R wasn't satisfied with Revolut's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. They understood Mr F's frustration, but they noted that an explanation into why and how Revolut calculated and implemented top-up limits was commercially sensitive and couldn't be disclosed to Mr F. Our investigator also noted that, from the information they'd been provided by Revolut, but which couldn't be shared with Mr F, they were satisfied that Revolut hadn't acted unreasonably and that an unfair outcome hadn't taken place. Because of this, our investigator didn't uphold Mr F's complaint.

Mr F remained dissatisfied, so the matter was escalated to an ombudsman for a final 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 can appreciate how it must be frustrating for Mr F to not have been given details of how much his account bank card top-up limit was.

It's the position of this service that, whenever possible, a customer should be given informative answers by a business to reasonable requests for information that customer has made.

However, it can be the case that it isn't reasonable for a business to provide a customer with information, if for instance it's the case that the provision of that information might expose that business to a potential level of unreasonable and unacceptable risk.

During my review of this complaint I contacted Revolut to question and better understand the reasoning behind their decision to not provide information about bank card top-up limits to

their customers. Revolut provided a detailed response and based on this response I'm satisfied that it is reasonable for Revolut to consider that a customer's bank card top-up limit should be viewed as commercially sensitive information and that it's fair that this information shouldn't be provided to a customer upon request.

I realise that this will be frustrating for Mr F, but I'm afraid that there's little more that I can disclose to him, other than only to confirm that, having been made aware by Revolut of the reasons why Revolut don't disclose bank card daily top-up limit amounts to their customers, I'm satisfied that Revolut's reasons are valid and that the information is commercially sensitive, and therefore that it was reasonable for Mr F to not be told what his bank card daily top-up limit was.

Revolut have also confirmed that these daily limits only apply to bank card top-ups and that Mr F, and indeed all Revolut customers, are free to top-up their accounts by any amount they choose via bank transfer.

I realise that this won't be the outcome that Mr F wanted here, but it follows from the above that I won't be upholding this complaint or asking Revolut to take any further action here. I'd like to reiterate to Mr F that this service does maintain that a customer should be informed where reasonably possible, and that I haven't arrived at my final decision here lightly but have only done so after careful consideration of the information provided to me.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 4 October 2021.

Paul Cooper
Ombudsman