

The complaint

Mr M complains Revolut Ltd removed his referrals page on his account.

What happened

During February 2022, Mr M was using Revolut's referral scheme to refer family and friends to Revolut in exchange for incentive payments, if the relevant criteria were met. Shortly before the end of February, he says Revolut removed the referrals screen from his account – so he complained.

Revolut responded to Mr M's complaint. They said Mr M had reached the maximum number of referrals for the February 2022 campaign - five. Because of this, they said the other referrals Mr M had made were removed automatically. Mr M wasn't happy with this response, so referred his complaint to our service.

An Investigator considered Mr M's complaint. He said, in summary, he thought Revolut hadn't made a mistake and had paid Mr M for the maximum of five referrals.

Mr M didn't accept the Investigator's findings. He said he was concerned because the removal of the referrals page had occurred before the fifth payment had been made.

As Mr M didn't agree, the complaint's been 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.

Mr M says the referral page was removed completely. Revolut have said the additional referrals were removed.

It's not clear whether Revolut removed Mr M's access to the referral screen or just removed the additional referrals he had made – as he'd reached the limit. However, I don't think this makes a difference to the overall outcome of Mr M's complaint because I'm satisfied he had already reached the maximum number of referrals for that campaign. So he wouldn't have been able to make any further referrals for that specific campaign anyway.

Revolut have provided evidence that Mr M was paid for the five referrals. I accept that one of the payments wasn't made until after Mr M says there was a problem with the referral page – and after he'd already raised his concerns about it. But Revolut have explained that the fifth payment was already being processed at this point and I can see Mr M was told this in an online chat on the same day as he raised his concern. So again, whether this information was or wasn't available to Mr M on the referral screen – I don't think this matters - as the payment was already being processed and was paid to Mr M the next day.

I can also see Mr M was able to make referrals during subsequent campaigns – so there's been no impact on Mr M's use of the referral scheme.

Overall, I'm satisfied Revolut have treated Mr M fairly.

My final decision

For the reasons I've explained, I don't uphold Mr M's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 10 January 2023.

Eleanor Rippengale
Ombudsman