

The complaint

Mr E is unhappy Revolut Ltd replaced his card which subsequently caused issues with a subscription service that he had.

What happened

Revolut updated its systems and as a result issued Mr E with a new card. Mr E says this caused issues with a company he had a subscription service with (which I'll call 'N'). Mr E says he had a cheap deal tied to his card for the subscription service but as N couldn't accept the new card details, this has caused him approximately £11 more per month for 24 months, totalling £264.

Our investigator didn't uphold the complaint. He said it wasn't for our service to intervene with the business decision Revolut made about updating Mr E's card. He said Revolut gave notice about the change and that the card was functional, so he didn't think they needed to do anything else. Mr E didn't agree so the case has 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.

Revolut carried out an upgrade to its system and part of this meant it had to issue replacement cards. Mr E has said he's worked in the banking industry and his old card number could have been moved to the new system without any technical issues.

It is up to Revolut to decide whether it wants to have a system upgrade and it's not something our service would interfere with so I can't say Revolut did anything wrong in deciding to update their systems.

Revolut have explained the system upgrade may not have worked smoothly with old cards which is why new ones were issued, hence why Mr E received a new card. I don't think this is unreasonable as it could foresee that Mr E may experience problems using his old card. So I don't think Revolut did anything wrong in issuing Mr E with a new card.

I can see that Revolut contacted Mr E by email a number of times in advance of the changes that were taking place so I think Mr E had sufficient notice his card would be coming to an end. It also seems that Revolut sent Mr E a fully functioning replacement card in time to minimise any disruption to its service. So overall I think Revolut did what it reasonably could to mitigate the impact on Mr E.

I can see Mr E contacted Revolut to explain he couldn't make payments to N using this new card. Although it's unfortunate Mr E had difficulties with his subscription, I don't think Revolut did anything wrong so I think this is a matter for Mr E to take up with N.

Mr E has expressed on a number of occasions he didn't want to have his card cancelled and that his card's expiry date has not been adhered to. I appreciate Mr E's strength of feeling

but for the reasons I've explained above I don't think Revolut did anything wrong so I won't be asking them to make a payment to Mr E for the increase in his subscription to N.

Mr E has questioned whether Revolut has only migrated certain cards. As I've explained above, it's up to Revolut to make this decision. If this happens on any of Mr E's other cards and he's unhappy, he may wish to contact Revolut in the first instance.

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 E to accept or reject my decision before 23 February 2023.

Marie Camenzuli
Ombudsman