

## **The complaint**

Mr G complains that Revolut Ltd (Revolut) didn't make reasonable adjustments for him.

## **What happened**

Mr G had a relationship with Revolut since 2017. He used live chat since that time.

Mr G complained that he found live chat difficult to use given his disability. He said that Revolut claimed to have special 'vulnerability champions' but he hadn't been transferred to them at any time. He said Revolut didn't therefore support such customers. He found live chat and email distressing. He said Revolut should make a reasonable adjustment for him – to include a dedicated phone line for vulnerable customers, and to receive letters by post. He said he had made a complaint of personal discrimination against a named agent which hadn't been dealt with or responded to.

Revolut said they took on board Mr G's points and would feedback to the necessary people in the firm. Two complaints, one in 2020 and one in April 2022 hadn't been actioned and dealt with. Since April 2022, Mr G's contact with Revolut had been about the type of assistance that Revolut give vulnerable customers. They said they have a dedicated team who provide training and guidance to their chat handlers. But they agreed that Mr G's experience hadn't been very good. And they do not, as a firm, accept incoming calls, but they offered to arrange a call with Mr G to discuss his issues. They don't send communications by post – due to its environmental impact. Because their service hadn't been as good as it might have been, they paid compensation of £100.

Mr G brought his complaint to us. Our investigator said Revolut should do more. He could see that on three occasions, a complaint was lodged and not dealt with. And the complaint against a named agent hadn't been looked at. He was also concerned about the number of agents dealing with Mr G – e.g. on 20 April 2022, he was dealt with by five agents within 90 minutes. And it wasn't clear how Revolut dealt with vulnerable customers in the way they'd explained it to Mr G. He accepted that it wasn't reasonable to ask Revolut to set up a dedicated phone line for vulnerable customers; nor to send communications by post. Our investigator said Revolut should pay an additional £100 in compensation.

Revolut accepted this, but Mr G asked that an ombudsman look at his complaint, and so it has come to me to do that.

## **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 G says that his disability means that he finds it difficult to engage on banking matters by live chat and email. Therefore, he says that Revolut should make reasonable adjustments to deal with him. He would like Revolut to:

- Send him letters in the post.
- Set up a dedicated phone line for vulnerable customers such as himself.
- He also says that Revolut's support for vulnerable customers isn't what they claim it to be – as he wasn't dealt with by that team when he contacted Revolut.
- He says he lodged complaints and they weren't dealt with. He also said a complaint about discrimination regarding a named agent wasn't investigated.

*Letters in the post:* Revolut said in their final response that they couldn't send letters by post. And in their submissions to us, they said it is not part of the way they do business to send letters – it isn't part of their 'business model'.

*Phone line for vulnerable customers:* Revolut also said this wasn't possible in their final response. And in their submissions to us they also said it isn't part of the way they do business.

So – I've thought about these two aspects of Mr G's complaint. This service resolves individual disputes between customers and financial businesses. We aren't the regulator of Revolut UK – that's the Financial Conduct Authority (FCA). So – we don't tell businesses to change their policies or practices. So – here, it's for Revolut to make its own commercial decisions as to how it runs its business. So – we can't make Revolut send letters to Mr G or set up a dedicated phone line in the way he suggests. It's fair to say – Revolut are an app-based bank who don't offer those facilities, and nor can we make them do so.

*Support for vulnerable customers:* Revolut's final response said they have trained 'vulnerable customer champions' for customers such as Mr G. So - I looked at the live chat interactions with Mr G since 2017, and it isn't clear if he was, or wasn't, being dealt with by such staff, or was transferred to them. We asked Revolut about this and they told us that in fact, these staff provide training and guidance in dealing with vulnerable customers – they do not deal with such customers directly. So – Mr G was never going to be dealt with first-hand by those members of staff. And – reading Revolut's final response again, I think it does explain that. But of course – this should still mean that Mr G's experience with Revolut was handled properly. Which – I don't think it was, given the number of different chat handlers that Mr G was passed between over a period.

*Complaint not dealt with:* I could see that at least two complaints were made by Mr G, in 2020 and then in April 2022 – which weren't dealt with. Revolut admitted this in their final response. The complaint made by Mr G in April 2022 was about a named live chat agent — and Revolut didn't send a response to Mr G about that. We asked Revolut more about this and they told us that in this case, they've dealt with this internally and have given feedback to the member of staff concerned. And I think we have to accept that.

For me, it's clear that Mr G didn't get good service from Revolut, given that he is a vulnerable customer. And I agree with our investigator that for the level of service that Mr G received, Revolut should pay an additional amount of compensation - £100.

But in all honesty, we can't make Revolut send him letters by post, and the way they do business (for every customer) is always going to be by web chat or email. If Mr G finds that banking with Revolut isn't giving him the service and support that he needs, then he may wish to consider changing to another bank.

## **My final decision**

I uphold this complaint. Revolut Ltd must:

- Pay compensation of £100 for distress and inconvenience. This in addition to the £100 already paid.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 12 May 2023.

Martin Lord  
**Ombudsman**