

The complaint

Miss W complains that Revolut Ltd blocked her account twice leaving her unable to pay for food while on holiday.

Miss W wants Revolut to compensate her for the additional charges she incurred together with her wasted time.

What happened

Miss W says her Revolut card was frozen when trying to buy food abroad. Miss W says the Revolut app wouldn't allow her to unfreeze the card so she had to spend time on live chat trying to resolve the problem. Miss W says that she was concerned for her welfare as she couldn't buy food and water.

On another occasion, Miss W tried to pay for a meal but found her Revolut card was blocked. Miss W says she had to use an alternative credit card to complete the transaction and that this incurred additional charges.

Revolut said that Miss W's card had been blocked by its automated security system. Revolut paid Miss W £25 to apologise for any inconvenience to her.

Revolut said that the attempted payment for the meal was declined due to a terminal issue and that after it was declined Miss W blocked the account.

The investigator didn't recommend that Miss W's complaint be upheld. He said the first payment was declined as part of Revolut's security process. The investigator said Miss W unblocked the card within a few minutes but that no further transactions were attempted until the next day. The investigator didn't think Revolut made a mistake. The investigator said the later transaction was declined by the restaurant rather than Revolut.

Miss W wasn't happy with the investigation outcome. She said that her card was declined on two occasions at the shop. Miss W said that as she couldn't buy food and water, this left her with low blood sugar levels. Miss W said there were delays with the decline appearing in the app and then the freezing of the card.

Miss W said it wasn't correct to say that her card was declined at the restaurant because of a problem with the merchant. Miss W said she tried to unfreeze the card but that this was delayed in the app as had happened earlier in the holiday.

The investigator sent a second investigation outcome in which he still didn't recommend upholding Miss W's complaint.

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 realise that I've summarised Miss W's complaint in less detail than the parties and I've

done so using my own words. The rules that govern this service allow me to do so. But this doesn't mean I've not considered everything that both parties have given to me.

I can see Miss W is unhappy with the way Revolut handled her complaint. But generally, the handling of complaints isn't in itself a regulated activity. So, while I understand Miss W's concern that Revolut didn't deal promptly with her complaint, I don't intend to comment further on this point.

The terms of Revolut's account say that it can prevent customers from making payments if it's "reasonably concerned about its security or that it might be used fraudulently or without your permission". I appreciate that it's frustrating when this happens, but I don't consider Revolut was at fault when it blocked Miss W's card when she was trying to buy food and water.

During the online chat at the time, Miss W said she unblocked the card but that it was declined again. Revolut's records show that although Miss W removed the block, there wasn't another attempt to use the card. Revolut say the most likely explanation is that the merchant's authorisation didn't reach it and this seems reasonable. So, I don't have enough evidence to conclude that Revolut made a mistake.

Miss W's card payment was unsuccessful for a second time later in the holiday. This time, Revolut says the payment was declined by the merchant because of a technical issue with chip validation, which could include a faulty chip or terminal.

Although I appreciate Miss W may not agree, Revolut's records indicate that after the merchant declined the initial payment, Miss W blocked the card. So, I don't have enough evidence to decide that Revolut made a mistake which prevented Miss W from completing the transaction at the restaurant. It follows that I don't require Revolut to reimburse the additional charges Miss W incurred due to using an alternative payment method.

I'm sorry to hear about the difficulties that Miss W faced when using her Revolut card and app abroad and of the impact this had on her health. But taking everything into account, I don't consider Revolut was at fault, so I don't require it to take any further action in response to Miss W's complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss W to accept or reject my decision before 7 August 2023.

Gemma Bowen
Ombudsman