

The complaint

Mr A complains that Revolut Ltd didn't apply an account block to prevent gambling transactions.

What happened

Mr A says he told Revolut to block any potential payments he made to a business I will call "M" on 29 March 2023. He says he made Revolut aware of his gambling problem by sending an e-mail to its complaint address as well as to employees of it. Mr A says he was ignored which allowed him to gamble just over £1,800. He would like that money refunded and for compensation of £250.

Revolut says Mr A ought to have contacted it via its "chat app" and says it makes that clear in account terms and conditions. It says it has had a number of online conversations with Mr A via its chat app about previous issues and did so on 21 March 2023 about a different issue. Revolut says Mr A sent an e-mail to senior staff and it is not reasonable for them to monitor e-mails constantly. It says M is not a gambling business in any event and it would have taken some time to apply a block which it did on 1 April 2023.

Mr A brought his complaint to us, and our investigator upheld the complaint. The investigator thought Revolut should have acted quickly when told about Mr A's gambling problem and request to block M. The investigator thought that Revolut was responsible for Mr A's losses from when he sent the e-mail on 29 March 2023 and questions why there would be any delay in blocking M in any event. He recommended Revolut refund the payments and pay interest as well as compensation.

Mr A accepts that view but maintains the compensation should be £250 not £100 as recommended by the investigator.

Revolut doesn't accept that view and says Mr A used the personal e-mail address of its staff which are not in the public domain and in any event raised a complaint, which it has 15 days to respond to. It has explained the steps it needed to take to block M.

My provisional decision

I issued a provisional decision on this complaint, and I came to the provisional view that I didn't uphold this complaint. I appreciated that Mr A would be disappointed by my decision and appreciated how strongly he felt about this complaint.

I said there was no real dispute here that on 29 March 2023 Mr A sent a complaint to Revolut about his gambling and also sent the e-mail to senior Revolut staff members. I could see that from the response screenshot Mr A provided us with, there was clear information on it which says a complaint can take up to 15 days to be responded to. And that the best way to contact Revolut was via the chat app. I said I would have expected Mr A in those circumstances to have contacted Revolut via the chat app if he wanted it to apply a block on M as a matter of urgency. And I didn't think at that stage Mr A was raising a complaint about anything Revolut had done but wanted it to help him with the block. I was satisfied that

Revolut made clear the best way to speak to it was via the app, and that there would be a time delay in a complaint being raised and investigated.

I didn't think Mr A had explained why he didn't use the chat app to ask Revolut to place the block on M. I could see from Revolut's records that Mr A has raised numerous other matters with it via the chat app and must have been aware that was the correct and best method of raising an issue. I was satisfied that having looked at Revolut's account terms and conditions which I thought Mr A would have agreed to when the account was first opened, that it makes clear that the best way of support or contact is via the chat app. So, I didn't think Revolut acted unfairly or made a mistake by not responding immediately to Mr A's request when it wasn't raised via the recommended method as made clear in account terms and conditions.

I could see from Revolut's records that Mr A raised an issue with it on 21 March 2023 via the chat app and had previously raised, according to Revolut, about 25 other issues via that method since the account was opened. I could see many of them on those records. So, I thought that Mr A ought reasonably to have been aware of the most appropriate way of speaking to Revolut and thought that, as this was an urgent issue, an e-mail was not the best way of dealing with the request. I also didn't think it reasonable to expect Revolut staff to monitor their e-mail accounts or to expect staff to respond to, what I thought was the unusual step of personal contact even though a staff member did so. It follows that I didn't think the "clock started" as the investigator says when Mr A sent his e-mail on 29 March 2023 or that Revolut was responsible for Mr A's gambling losses.

I was satisfied that Revolut fairly explained that in any event M is not a gambling business and in order to block it, that it needed to take other steps via a different business. So, I didn't think it likely that even if Mr A had made contact with Revolut using the correct method that the result here would have been any different. I thought it likely that it would have taken some time to apply the block, which would not have prevented Mr A making the transactions before 31 March 2023.

Overall, my provisional view was that Revolut acted fairly and reasonably here and had not made a mistake or failed to respond within a reasonable time period. I said I can't fairly hold Revolut responsible for Mr A making the decision to e-mail individual staff members or a complaints e-mail address when he ought to have spoken to it via the chat app which would have been the appropriate way of raising an urgent issue. I explained that in any event Revolut was entitled to consider a complaint and respond within 15 days although I didn't think this was a complaint at that stage, which Revolut wouldn't have been aware of until it investigated. I also thought it reasonable for the Revolut staff that did respond to the e-mail to forward the concerns to the complaints team as Mr A appeared to raise a complaint at that stage. I said Mr A can provide further information about his decision not to use the chat app which I said I would consider.

Mr A has replied to my provisional decision and has provided a detailed response. In summary he says my view is unjust and says he was not told to contact Revolut via the app. He also says Revolut in any event didn't provide him, as a vulnerable customer, a choice of communication methods. Mr A maintains Revolut is responsible for his gambling losses.

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.

Having done so I have come to the same overall view that I reached in my provisional decision and for the same reasons.

I appreciate Mr A says he was not told to contact by Revolut via its app, but I disagree. I'm satisfied the account terms and conditions make clear the appropriate and best contact method is via the app. And I can see the response to Mr A's e-mail complaint also directed Mr A to contact it via its app. I have made clear that I am satisfied Mr A has raised numerous issues with Revolut for a variety of matters since the account was opened via the app and so am satisfied he was aware of that contact method.

I also appreciate Mr A says he should have been offered a choice of communication methods as a vulnerable customer. I don't think Mr A has explained why he couldn't use the app as he had done so in the past or why an e-mail was more appropriate for him. I can't see Mr A has raised any concerns with Revolut about using the app and so wouldn't expect it to make any reasonable adjustments without being told of any issues.

Overall, I'm satisfied Revolute hasn't acted unfairly or made a mistake and it isn't responsible for any gambling losses.

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 Mr A to accept or reject my decision before 22 September 2023.

David Singh
Ombudsman