

## **The complaint**

Mr M complains Revolut Ltd provided poor service around an incentive offer.

## **What happened**

Mr M has a Revolut account, and it was running a refer a friend offer. Mr M invited a relative to apply for a Revolut account, but they didn't receive their card in time to make purchases.

Part of the qualifying criteria for the incentive was for the relative to make card purchases.

Mr M contacted Revolut by webchat and asked for an extension to allow his relative to make the card purchases. Revolut said it couldn't extend the deadline but upgraded Mr M's account to a free premium plan for two months.

Mr M asked to speak to a manager, and they wouldn't extend the deadline either. Unhappy with this, Mr M complained to Revolut.

Revolut responded to say Mr M had missed the deadline, so he didn't qualify for the £70 incentive payment. But, as a gesture of goodwill, Revolut paid Mr M £70.

Mr M brought his complaint to this service and said the webchat took too long, he wasn't able to discuss his complaint by phone and received a final response too quickly. Mr M felt Revolut was throwing money at him to resolve the complaint.

An investigator looked into things but didn't think Mr M's complaint should be upheld. The investigator thought Revolut had been fair in sticking to the terms of the incentive, Mr M's relative didn't make card payments so Mr M didn't qualify for the £70 payment.

The investigator thought the time taken to complete webchat was reasonable, considering the content and Mr M's request to speak to a manager. The investigator said Revolut was fair in paying £70 it didn't need to, and felt this compensated for any poor service.

Mr M disagreed. Mr M said he accepts he missed the deadline for the incentive but was unhappy with the speed of the final response and four hours on a webchat was too long.

Mr M also said the investigator had said the webchat wait was reasonable and said there was poor service. Mr M said it's one or the other. Mr M felt the investigator was endorsing Revolut's approach of throwing money at a complaint.

Mr M asked for an ombudsman to decide things.

## **My provisional decision**

Although I agreed with the investigator's outcome around the incentive, I felt part of Mr M's complaint was outside this service's jurisdiction. I issued a provisional decision and in it I said:

I don't think there's any dispute Mr M didn't qualify for the incentive payment. Mr M's relative

didn't make payment on their card and this was part of the terms and conditions. And Mr M accepts he missed the deadline.

Mr M's webchat lasted just under four hours. During this time Mr M was in fairly regular contact with an agent, although there were several waits of around 15 minutes before Mr M got a response to his messages.

I've also looked at the content, and Mr M had lots of questions and comments, and asked for a manager to contact him. Overall, I don't think the webchat was unreasonably long, although there were some longer waits.

Mr M says, as part of his job, he's not allowed to let consumers wait on webchats. But I have to look at the specific circumstances of Mr M's complaint, not consider what other businesses may or may not do.

Mr M says the investigator said the service was poor and the webchat was reasonable, but it must be one or the other. I've taken the same view as the investigator.

I think Revolut could have answered some of Mr M's messages a little quicker. Although I don't think the webchat was unreasonably long, it could probably have been shorter.

But Mr M's been paid £70 for an incentive he didn't qualify for, so I have to consider this payment as part of Revolut's overall resolution to Mr M's complaint. I think £70 is fair to compensate Mr M for what I think could have been a shorter webchat.

Mr M complains Revolut wouldn't call him. Revolut is specifically an internet based business, so I wouldn't necessarily expect it to speak to Mr M over the phone.

It seems Mr M's unhappy at not getting a call as he wanted to point out some improvements Revolut could make to its customer service. Revolut provided Mr M with a feedback email address, I think this is a fair thing for it to do.

Mr M's also unhappy with the speed Revolut sent out its final response.

This service was set up under a set of rules, DISP. DISP says which complaints I can consider, and which I can't.

DISP 2.3.1 says I can only consider a complaint about a regulated activity and lists them below. Complaint handling isn't one of regulated activities listed nor is it covered elsewhere.

I think the speed a final response is sent out in is complaint handling, and not something that's a regulated activity.

The rules allow me to consider things which are ancillary to a regulated activity. But I don't think the complaint about the speed a final response was issued is ancillary to the regulated part of Mr M's complaint, the incentive on his Revolut account.

I don't think I have the power to look into Mr M's complaint point about the final response being too quick. Because of this I can't, and won't, consider the merits of this part of Mr M's complaint.

## **Responses to my provisional decision**

Neither Mr M nor Revolut responded to my provisional decision.

### **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.

Since neither party responded to my provisional decision, my final decision is unchanged.

### **My final decision**

My provisional decision is I uphold Mr M's complaint about the webchat, but Revolut has done enough to resolve things by paying Mr M £70.

And I don't think the complaint handling he's complained about is something I have the jurisdiction to consider.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 29 February 2024.

Chris Russ  
**Ombudsman**