

The complaint

Mrs A complains that Revolut Ltd won't refund the ATM fees on her account. She also complains about the general service she received.

What happened

During a trip abroad in August 2023, having discovered her Revolut card wasn't accepted in the shops she wished to purchase from, Mrs A made four ATM withdrawals. These withdrawals incurred fees.

Mrs A hadn't realised that fees would be applied at the time and only discovered them when she later checked her account. Believing the fees to have been hidden and difficult to find, she contacted Revolut to ask for a refund. She explained to Revolut that she hadn't been given any information about ATM fees prior to making her withdrawals, or at account opening nearly a year and a half prior. Had she known, Mrs A said, she would have used another account she had with a different provider which offered fee-free withdrawals.

Revolut contacted Mrs A to talk about the issue, but gave incorrect information on where she could find details of her price plan. Mrs A was further disappointed by Revolut when, the following day, she asked agents to contact her via email, instead of by the app's chat facility. Mrs A said this was ignored by Revolut's agents who replied via chat and then closed the conversation down after not hearing from her.

Mrs A complained to Revolut. In its response, Revolut said it didn't agree with Mrs A's concerns around the fees. It gave an overview of the terms that applied to Mrs A's account and explained where to find them. As such, it didn't think the fees were unfair or hidden. It also said that, whilst it understood Mrs A would have preferred email instead of chat, Revolut's primary means of communication is its in-app chat. And so it didn't think it had done anything wrong on these points.

But Revolut accepted its agent gave incorrect information about how to view an account's price plan. To make up for this, it apologised for the mistake and said it had applied an upgrade to her account for three months. It also gave her the correct method of finding her price plan.

Mrs A wasn't satisfied with Revolut's response so brought her complaint to our service.

Our Investigator didn't uphold the complaint. She noted that when Mrs A first opened the account, she would have been presented with different options to suit her needs. The option she chose applied fees where ATM withdrawals exceeded £200 over the course of a month. As more than £200 had been withdrawn, fees were applied.

The Investigator didn't agree that the terms and associated fees were particularly difficult to find. She explained that they could be found with relatively few actions through Revolut's app. She added that Revolut's website also contained this information, and so she felt enough had been done to make Mrs A aware of the applicable fees.

Mrs A responded to say the terms and conditions were not available when she had opened the account. She highlighted another trip where she'd used her card in ATMs but hadn't been charged. She maintained her position that the fees should be refunded.

As no agreement could be reached, the case was 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.

Having done so, I won't be upholding this complaint. I realise this isn't the answer Mrs A hoped for, so I've explained why below.

I've seen screenshots of the account opening process, and the point at which the terms of the account would have been accessible. The terms of the account could be viewed when the user selected their country of residence, by clicking on a link.

The terms were also contained on the Revolut website at the time of use, and could be found both through a search engine, or through navigating Revolut's website. The specific terms relating to ATM withdrawals were positioned near the top of Revolut's 'Personal Fees' page so could be found relatively easily. I generally expect account terms, particularly regarding fees or charges, to be available at application and at the time of use. And, based on what I've said above, I think Revolut did enough to make the terms available at the points Mrs A would have needed them.

The terms themselves, both at the time of account opening and of ATM withdrawal, state:

'Free withdrawals up to 5 ATM withdrawals or £200 per rolling month (whichever comes first), then a fee applies. That fee is 2% of the withdrawal, subject to a minimum fee of £1 per withdrawal.'

I think these terms are clear about what would happen when making ATM withdrawals. And so I'm satisfied that, had Mrs A seen them, she would have known a fee applied in some situations.

Mrs A has queried why no fees were applied when using her Revolut card to withdraw cash previously. Revolut has provided statements which show that the withdrawals Mrs A has referred to were declined, and so it follows that this activity wouldn't have attracted a fee. As the withdrawals at the heart of this case were successful, I don't think Revolut has acted outside of its terms by applying a fee.

I've thought about Mrs A's concerns around the service provided by Revolut. I agree that Revolut's agent gave Mrs A the wrong information about where to find the price plan, but this was after the charges had already been incurred. I also note this information was later corrected. Based on what I understand of the impact to Mrs A, I think Revolut's apology and account upgrade do enough to make up for this error.

Finally, I've thought about Revolut's decision to communicate through its chat function. This decision is, for the most part, a choice Revolut is free to make. But, even if there had been a need for a different form of communication at this point, I note that, as with the incorrect information provided by Revolut, this conversation took place once the fees had already been incurred, meaning this wouldn't have prevented the fees being applied. Ultimately, Mrs A has sought to challenge and understand the fees on her account, and has been able to do so. Because of this, I don't think Revolut's decision to conduct general servicing through its

in-app function has made a difference here.

Overall, whilst I appreciate Mrs A feels strongly about the fees, and I understand the unhappiness she experienced when discovering they had been applied, for the reasons explained, I don't think Revolut needs to do anything else on the matter.

My final decision

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 4 October 2024.

James Akehurst
Ombudsman