

The complaint

Mr P has complained that he inadvertently changed his packaged account, thereby removing his travel insurance cover whilst he was overseas.

Mr P says that this was caused by Revolut Ltd ("Revolut") app not being clear enough and that it is designed in a way that someone can easily change their packaged account without any warning.

What happened

Mr P says that he wanted to review the different packaged accounts offered by Revolut but says it was not intuitive and found the only way he could do this was by clicking on 'Upgrade'. Mr P says that he was evaluating the different offerings and found his account had been changed without him realising to a Metal account.

Mr P contacted Revolut's webchat and Revolut confirmed that Mr P had been refunded for the plans he'd changed to when trying to reinstate his existing plan. Revolut explained that Mr P was unable to reinstate his existing plan and that if he applied for the Premium account again, it would be treated as a new plan.

Unhappy with its response, Mr P raised a complaint with Revolut.

Revolut issued its final response to the complaint on 31 October 2023. It explained that Mr P had changed his plan to a Metal account on 25 September 2023. It said that Mr P then, in quick succession, changed his Metal account to a Premium account and then to a standard fee-free account. As this occurred within the 14-day cooling off period, Revolut confirmed that the monthly fees for the Metal and Premium accounts were refunded back to him.

Revolut explained that Mr P had got in contact with its webchat service, and it was confirmed via the webchat, that if Mr P wanted to reinstate his Premium account, he would need to apply for a new Plan. Revolut said that it was unable to reinstate a previous plan and concluded that it had not acted unfairly. However, as a gesture of good will Revolut paid Mr P three months' worth of Premium account fees.

Unhappy with Revolut's response to the complaint, Mr P referred his complaint to this service.

One of our investigators assessed the complaint, but they were unable to conclude that Revolut had acted unfairly or unreasonably. Mr P didn't accept the investigators findings, so the matter was referred for an ombudsman's 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.

Having reviewed everything, I am unable to uphold this complaint.

I understand the basis of Mr P's complaint is that Revolut's app is designed in a way that the plan can be changed inadvertently, without the customer realising. He says that he changed

plan, and was then unable to revert back to his existing plan due to how the Revolut app is designed.

However, having considered what Mr P has said and provided – including the video of him clicking through the various screens on the Revolut app - I'm unable to say that Revolut has acted unfairly or unreasonably due to Mr P changing plans, as he says, without realising.

Firstly, Mr P says that the app presented confusing information about what benefits were provided with the different packages. But based on the screen recordings I have seen, I think the app provided a reasonable summary of the benefits included with each plan, with various benefits including a 'tap to learn more' link – where the features of the individual product were summarised. There also appeared to be a page that provides the option to select either monthly or annual payment of the account fee.

Mr P has also shown that a screen titled as *"Review your insurance details"* appears – which provides access to a *"general demands and needs"* document as well as a *"general information"* document. Also under the individual insurance benefits, a *"product summary document"* and a *"full coverage wording"* document can also be accessed too. So based on what I have seen, it looks like Mr P was likely presented with the typical product information that you'd expect to see when applying for a packaged bank account.

I note that Mr P has also complained about the particular wording of some of the policies. Specifically, whether he needed to make payment with his Revolut card for him to be covered under some of the insurance cover included with the account. However, as that matter is being looked into separately, I won't comment on those points in this decision.

Turning now to the main aspect of Mr P's complaint, he says he inadvertently changed plan without initially realising he'd even done so. Mr P says that he'd clicked on the upgrade option first, to compare the different plans available. Looking at how the app laid out the different options, I can see that there was a different tab at the top of the screen for the different plans. It was only once Mr P had selected a plan, scrolled down the summary of benefits listed for that particular plan, at the bottom of the screen there was a button that you would need to click on to change plan. For the Metal account it said: *"Get Metal for £12.99/m"* within the button.

I note that Mr P says the app had been changed between when he'd cancelled his Premium plan by upgrading to the metal account, and when he'd complained. However, I have seen screen recording videos of the Revolut app online from around a year ago, that show the process to change plan within the Revolut app. They look very similar to the screen recordings that Mr P had provided. So even if it was the case that the process was slightly different to what Mr P showed within the screen recording he provided, I don't think it likely would've been all that different at the time.

From what I have seen, I think it was reasonably clear that by selecting a plan and then pressing the *"Get Metal"* button at the bottom of the screen, Revolut would then accept that as an instruction to change the account holder's plan to whatever one was selected. Also, as the investigator had pointed out from the screen recording that Mr P provided, underneath the black button at the bottom of the screen it said: *"This is a 12 month plan. By proceeding you have read and agree to the Terms & Conditions and Insurance Documents"*. So again, I think this made it reasonably clear that by clicking on the button, Mr P was agreeing to change the plan on his account.

I recognise that Mr P has said that, after pressing the upgrade button, there should be an additional page checking with the user that they want to continue with the change to their plan. In the circumstances, I can see why Mr P has suggested that would be helpful. But it is not for this service to dictate to Revolut how its website or app should work. So this is not something I can tell Revolut to do.

Based on everything I have seen though, it seems that the issue Mr P faced came about because rather than comparing the different plans and benefits on Revolut's website, Mr P instead chose to do this by looking at the different plan options under the plan upgrading process within the app. Because of this, I don't think it is appropriate in the circumstances to say that Revolut is at fault due to Mr P cancelling his Premium Plan (by changing to the Metal Plan) - which included travel insurance he was relying on at the time. In my view, it was reasonably clear that by pressing that button, in that context, Mr P was agreeing to change his plan and would be subject to the terms and conditions of the Metal account once he'd done so.

After Mr P had changed his Plan to a Metal plan, I can see that Revolut refunded the last month's fee for the Premium account (as Mr P had cancelled it more than a month before it was due to end). And as Mr P applied for the Metal and Premium accounts in quick succession on 25 September 2023 and then cancelled both of those applications on the same day, Revolut charged and then refunded Mr P £12.99 for the Metal account and £6.99 for the Premium account. I think Revolut correctly charged and then refunded Mr P the correct amounts for each of those subsequent Plan changes that Mr P had made on the app.

In response to the complaint, Revolut explained that once Mr P had cancelled his Plan, he was not then able to revert back to the existing Plan he'd had in place. In the circumstances, I don't think that is being unreasonable. I say this especially because Mr P himself (rather than Revolut imposing a change on Mr P) changed the type of plan his account was on. I also say this given that Mr P only had about a month left until his existing policy would renew, and Revolut had given Mr P a partial refund for the last month of his existing plan (although I do appreciate that as he was already abroad at that point, he wanted the continuation of the existing travel insurance cover).

So overall, I can see why Mr P is frustrated by this matter and I recognise that he was concerned due to no longer having travel insurance cover due to his existing policy being cancelled following him changing plan. But for the reasons given above, I'm unable to say that Revolut has acted unfairly or unreasonably. Revolut has refunded three months' worth of Premium account fees. But as I don't think that it has done anything wrong, I don't think that it needs to do more and it follows that I do not uphold this complaint.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 20 August 2024.

Thomas White
Ombudsman