

## **The complaint**

Mr O complains that Revolut Ltd blocked his debit card whilst he was abroad.

## **What happened**

Mr O was abroad when his Revolut debit card was blocked. He complained to Revolut saying he couldn't unblock his debit card and Revolut didn't assist him within a reasonable time. He said he was caused unnecessary distress and inconvenience. To resolve the complaint, he wanted fair compensation.

I issued a provisional decision saying I was minded to uphold this complaint because I was persuaded there likely had been a problem when Mr O attempted to unblock his card and I wasn't satisfied Revolut had assisted Mr O as quickly as it ought reasonably to have. Mr O accepted my provisional decision. Revolut responded with some additional information for me to consider.

I issued a second provisional decision saying I wasn't minded to uphold this complaint. This was because I was satisfied - based on Revolut's further information, that the debit card had been successfully unblocked by Mr O almost immediately. And therefore, I found Revolut hadn't done anything wrong. Mr O didn't accept this and provided some further information of his own.

## **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.

While Mr O was abroad Revolut suspected a transaction might not have been genuine, so it declined the transaction and blocked Mr O's debit card. I find that was reasonable and allowed for by the account terms and conditions of the account Mr O held. And Mr O accepts this to be the case. The crux of this matter is what happened next.

Mr O says he attempted to remove the block through the Revolut app - but was unsuccessful, so he attempted to contact Revolut's customer service team. This took longer than it should have, and Mr O says he was left Mr O abroad, at night, with no money. And that he had to walk back to his accommodation which wasn't pleasant.

The information Revolut has supplied shows what happened with Mr O's debit card for the time in question, including the following:

- 21:13 – transaction to a ride share app declined
- 21:13 – debit card blocked
- 21:14 – debit card unblocked
- 21:29 – Mr O did a currency conversion using the app
- 21:41 – debit card blocked
- 21:41 – debit card unblocked
- 13:09 (the following day) – successful debit card transaction

Revolut says the block was removed by Mr O almost immediately. I find this is most likely the case because Revolut:

- has explained how the app, as well as other communication channels, would have made Mr O aware of the block straightaway;
- has shown the process to remove a block using the app is quick and easy;
- has shown the first unblock, and the second block/unblock series, were undertaken with Mr O's user identification;
- didn't do anything manually. When Mr O got through to one of Revolut's agents he was told the block had been removed; and,
- following Mr O's interaction with Revolut's agent, nothing else happened until Mr O successfully used his debit card the following day.

Mr O says the block wasn't removed when Revolut says it was and says he made multiple unsuccessful attempts to book another ride back to his hotel. I have queried this with Revolut and have been told once a card is unblocked it is ready to be used. It's further confirmed there were no reported problems, or similar complaints logged, with the way the app was functioning around the time Mr O says he experienced problems.

It took Mr O about an hour to get through to a Revolut agent. That's quite a long time. But from what I've seen, he was given the information he needed by the chat function quickly and Revolut was upfront about how it was experiencing high demand. Further, for the reasons set out above, I'm not persuaded an interaction with an agent was necessary. So, I don't find compensation is appropriate for the wait time.

While I sympathise with Mr O – being abroad at night with no money clearly isn't what you'd want to happen when on holiday. But I'm not satisfied - based on the evidence and arguments presented to me, that Revolut acted unfairly here. It follows this isn't a complaint I find I should uphold and therefore don't require Revolut to pay Mr O compensation.  
Your text here

### **My final decision**

For the reasons given above, I don't uphold this complaint. Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 17 April 2024.

Sandra Greene  
**Ombudsman**