

The complaint

Mr S is unhappy that Revolut Ltd upgraded his account with his knowledge or permission.

What happened

In February 2024, Mr S raised a complaint with Revolut because he'd noticed that they had upgraded his account two years prior without his knowledge or consent. Revolut responded to Mr S and said that they he had requested the account upgrade himself in February 2022 and so they didn't uphold that aspect of Mr S's complaint.

However, Revolut did accept that Mr S had encountered difficulty when trying to order a new debit card, and they apologised to Mr S for this and paid £25 compensation to him for any trouble or frustration he may have incurred. Mr S wasn't satisfied with Revolut's response, so he referred his complaint to this service.

One of our investigators looked at this complaint. But they felt Revolut's response to Mr S's complaint already represented a fair resolution to what had happened. Mr S remained dissatisfied, so the matter was escalated to an ombudsman for a final 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 done so, I won't be upholding this complaint or instructing Revolut to take any further action here. This is because I feel that it's most likely that Mr S was aware that he upgraded his Revolut account in February 2022.

I take this position because Revolut have been able to demonstrate to my satisfaction that on 3 February 2022, Mr S viewed information on the Revolut mobile app about how to upgrade his account, which included the benefits of an upgraded account and how much an upgraded Revolut account cost. Furthermore, Revolut have also demonstrated to my satisfaction that on that same date, after viewing that information, Mr S actively upgraded his account with them on the mobile app.

As such, I feel that Mr S was most likely aware that he upgraded his Revolut account in February 2022. I also note that Mr S initially chose a monthly payment structure for his upgraded account, before cancelling that monthly payment structure and electing to pay for the upgraded account on a yearly basis. And I feel that it's unlikely that such a complex chain of events would be undertaken by Mr S without him understanding what he was doing.

It also must be noted that following the account upgrade, Mr S has benefitted from the features of the upgraded account, including cashback on purchases and benefits surrounding currency exchange. And this has been evident from Mr S's Revolut statements since February 2022, which Mr S should reasonably have been monitoring.

Also, in May 2023, Mr S engaged with Revolut via their online chat and discussed this matter

with them. At that time, Revolut's agent offered to downgrade Mr S's account, but Mr S didn't want to do this and instead chose to maintain the upgraded version of his Revolut account.

Mr S is unhappy that Revolut didn't send him a notification that his plan had been upgraded. But Revolut have demonstrated that they did send such a notification to Mr S, but that this wasn't received by Mr S because he had disabled the receipt of notifications in the Revolut mobile app.

Mr S is also unhappy that he didn't receive an upgraded debit card when his account was upgraded. But the upgraded debit card was an optional extra that an account holder had to actively request, and which wasn't automatically sent out.

In their response to Mr S's complaint, Revolut accepted it may have been unclear for Mr S that he had to request an upgraded debit card and that Mr S later experienced some difficulty when trying to order a replacement card. Revolut apologised for this and paid £25 to Mr S as compensation for any trouble or frustration he may have incurred. This feels reasonable to me, and I don't feel that Revolut should fairly be instructed to do anything more regarding this aspect of Mr S's complaint.

If Mr S continues to be without an upgraded Revolut debit card, having requested one from them, I can only refer Mr S back to Revolut to resolve this matter with them directly, given that it's apparent that Revolut have tried to provide an upgraded card to Mr S.

Ultimately, regarding the complaint that Mr S referred to this service, I'm satisfied from the information presented to me that Mr S would, in all likelihood, have been aware that he upgraded his Revolut account in February 2022 – because of the complex steps that Mr S undertook himself to upgrade that account.

And if Mr S wasn't for some reason aware that he had upgraded his account, then I feel that he reasonably should have been, both because of the steps he took to upgrade his account and because of the benefits that he was receiving following the account upgrade.

All of which means that I don't feel that Revolut have acted unfairly here as Mr S contends, and it follows from this that I won't be upholding this complaint or instructing Revolut to take any further action – other than working with Mr S to provide an upgraded debit card to him if Mr S remains without one and still requests one.

My final decision

My final decision is that do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 17 October 2024.

Paul Cooper
Ombudsman