

## **The complaint**

Mr H is unhappy with Revolut Ltd. Mr H put in place a gambling block on his Revolut account to stop him using gambling websites. But through using open banking and transfers he was able to gamble £1,200 within 24 hours. Mr H said the block didn't work and wasn't clear that it only applied to card transactions. He'd like more than the £100 compensation Revolut offered.

## **What happened**

Mr H set up the gambling block on his own account. But one evening he was able to get onto a gambling website and through open banking he was able to make a deposit. Mr H was unhappy with this as nowhere in the terms and conditions did it say that the block would only work for card transactions. Mr H said if Revolut had been clear he could've put additional measures in place to make sure that he couldn't gamble. He noted Revolut had acknowledged it could've done more to make it clearer. Mr H didn't accept the £100 compensation and brought his complaint to this service.

Our investigator didn't uphold the complaint. He noted Mr H had accessed the site through social media, which then led him to a gambling site. He didn't think the bank could be held responsible for that, as it's likely this wouldn't have been categorised in the same way a gambling site would be. He said the block works on the MCC (merchant category code) identifying the code as one for gambling and in this case it wouldn't have. He said as this merchant had a different MCC it wouldn't have mattered if Mr H had done it by transfer (as he did) or if he'd used a card payment. He said the transactions would still have gone through.

Our investigator noted Revolut has now updated its gambling block help page. He noted Revolut made it clear it wasn't liable for successful transactions despite the block. Our investigator said if a merchant was incorrectly categorised by business type or the transaction wasn't correctly identified as gambling the block might not prevent it. He said the £100 compensation offered was in line with amounts this service would recommend.

Mr H didn't accept this and asked for his complaint to be passed 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.

Mr H was alive to his needs and made a point of placing the gambling block on his account. But he said after he'd been able to spend £1,200 in very quick succession that nowhere in the Revolut terms and conditions did it say that the block would only work for card transactions. Mr H said Revolut should be clearer about this and allow customers to put in other measures to make sure they can't gamble.

Mr H said if he had been given all the details from the start, he would've looked at other options elsewhere. He said the way Revolut advertised the gambling block and presented it in a dedicated section of the app around security meant he saw it as a robust security feature.

Mr H thinks he should get more than the £100 offered by Revolut for the difficulties this left him in, and due to the lack of clarity around the terms and conditions. Mr H said Revolut should make this clear to all customers.

Revolut confirmed the gambling block only applies to transactions made with the Revolut debit card and not when transfers are made. It apologised and confirmed it would pass on Mr H's feedback about any confusion around the block so it could make changes and update the terms and conditions details.

Revolut said the gambling block would deal with transactions identified as gambling. This would include payments to bookmakers, online casinos, and sports betting apps.

Within its final response and noted on the gambling block app screenshot it said *"Revolut isn't liable for any successful transactions."*

Revolut said the information shared with Mr H by its support team was correct. But it accepted Mr H's point about confusion around the terms and conditions and that his experience could've been better. Revolut credited £100 to Mr H's account as compensation for this.

Revolut has acted to update its online details to show only card payments are blocked. Mr H told our investigator he has now put extra block layers in place to help in the future.

Revolut's details have said all along the block would act on bookmakers, online casinos, and sports betting apps. But it's clear that Mr H accessed the gambling site through a social media route, and I don't think that would be obvious to Revolut. So, as it hasn't been shown a mistake was made around the MCC I can't say that it acted unfairly or unreasonably regarding the gambling block. Its details have stated throughout it isn't liable for successful transactions.

I can understand this was frustrating and upsetting for Mr H. But aside from improving the messaging (which it has now done) I don't think Revolut has done anything wrong in this case. I think its offer of £100 compensation for the service is fair and reasonable.

### **My final decision**

I don't uphold this complaint.

I make no award against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 3 October 2024.

John Quinlan  
**Ombudsman**