

The complaint

A company, which I'll refer to as C, complains that an employee of Revolut Ltd made an offensive phone call to them.

Ms N, who is a director of C, brings the complaint on C's behalf.

What happened

In April 2024, whilst in the course of dealing with another complaint through Revolut's online chat, Ms N received a call purporting to be from a member of Revolut's customer success team and asking her about her experience with Revolut. Ms N explained that she wasn't happy and set out why. In response the caller said some abusive words, apparently mocking her and then disconnected the call. Ms N believed that Revolut discriminated against her on the grounds of race, ethnicity, and gender.

Revolut denied that a call had been made to Ms N by any of its customer service team. It said this was as complaints are dealt with through its online chat.

On referral to the Financial Ombudsman Service, our Investigator said that she couldn't reasonably conclude that the call Ms N received was from Revolut. So she couldn't uphold the complaint.

Ms N disagreed and the matter has been passed to me for an Ombudsman's consideration.

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.

Where the evidence is incomplete or contradictory, as some of it is here, I have to make my decision based on what I think is most likely to have happened. But it may be that I can't make a finding and if this is the case I shall say so. I have a duty to be impartial so I have to assess both parties' evidence fairly.

In respect of the call itself, Ms N has sent us a video of the call consisting of her listening and responding to the call. I couldn't hear the beginning of the call, although Ms N refers to having been told that the caller was from the "customer success team". And while it's not entirely clear, I think the caller referred to calling about Ms N's experience with Revolut. The call ends with the caller repeating a mocking word several times, and then disconnecting.

Revolut has told us that it believes the call evidence to be fraudulent. It says that it would not have called Ms N. As it only would do so in the case of Executive or Scale Business Plan Subscribers, or if the customer was vulnerable. Neither of which applied in C's case.

Revolut's response is not entirely accurate as it admits that in February 2024 Ms N received a call from a member of its business team, but this related to the outbound sign up process. It says the business team is located outside the UK. But it said that it had no call logs in

respect of this particular matter. It's supplied a copy of its chat history which shows that on the previous day several analysts from outside the UK provided chat support to Ms N. There was no contact via the online chat on the day the telephone call was said to have been made. And the analysts involved in the case would not have had British (I presume it means English) accents. Whereas the caller to Ms N had a clear English accent.

I have considered the evidence of who had access to C's account and was involved in communicating with Ms N. The individuals are clearly not English and in light of Revolut's business model and what it tells us about them, I think it's likely that none of them were responsible for the call that took place.

In respect of requesting documents, Revolut says there is no call log available so there is no point in our requiring it to produce that document. I appreciate however that just because a call log hasn't been made doesn't necessarily mean the call itself wasn't made. So I have gone on to consider whether it's likely that the call came from Revolut.

It does seem rather odd that such a call would have been made, in the middle of dealing with a complaint, about Ms N's experience with Revolut. It says that, under no circumstances would any Revolut employee - whether from customer support or another department - ever tell a customer they will "try to release her funds," particularly in response to an accusation that Revolut is holding funds "hostage."

From the video evidence of the call I think it's likely that one was made from someone purporting to be from Revolut. But after considering all the evidence I think I'm not in a position to say whether it is likely that the call came from Revolut, whether it was fabricated or whether it was a scam caller.

Overall, I think this is one of those cases where I simply can't make a finding. And in that event I can't uphold C's complaint.

I appreciate that Ms N also complains of discrimination, on the grounds of race, ethnicity or gender. However as this relates to what was said to her in the call, and I've found that I can't be satisfied the call came from Revolut, Ms N's concerns couldn't be considered a part of a finding against Revolut. So I don't think there's any point in me speculating about the intention behind the call.

My final decision

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask C to accept or reject my decision before 25 February 2025.

Ray Lawley
Ombudsman