

## The complaint

Mrs A complains Revolut Ltd didn't send her a customised debit card she had ordered and the customer service she received.

## What happened

I sent the parties a provisional decision in January 2025, in which I set out the following background information to the complaint and my provisional findings, as follows:

*Mrs A explained she contacted Revolut via online chat on 12 July asking where her new debit card was as it hadn't arrived at her address after she had ordered it. Revolut informed Mrs A via this online chat her card '...was estimated to be delivered between July 16, 2024 and July 17, 2024 since this date has passed you can reorder a replacement card...'. Revolut further advised her the previous card order had been rejected, explaining the card design she had uploaded hadn't met its guidelines.*

*Mrs A explained she was due to travel abroad and needed her card, Revolut offered to order her a replacement and said it could order it to an address abroad. Mrs A asked for an urgent replacement standard debit card to her home address and asked Revolut to open a complaint about; the contact she had had with Revolut, that the card would now not arrive before she travelled and she had not been notified of a problem with her design. She also wanted a refund of the card customisation fee. Revolut explained Mrs A could use a virtual card through her Revolut app in her google wallet until the physical card arrived.*

*Mrs A explained the replacement card didn't arrive and she had to use a more expensive method of payment whilst she was abroad. Mrs A explained she had to borrow money from her family and her holiday was ruined.*

*Revolut responded to Mrs A and apologised for the issues she had experienced. Revolut accepted it had incorrectly told Mrs A her card design had been rejected. Revolut said the agent clarified the rejection was a mistake and invited Mrs A to submit a new design. Revolut confirmed the fees had been refunded and a new card was ordered with a delivery estimate of 23 or 24 July. Mrs A was due to travel on 22 July.*

*Revolut upheld Mrs A's complaint and offered to upgrade her account to premium for three months free of charge. It explained no action would be needed on her part and her account would revert back in October.*

*Our investigator thought Revolut had done enough. They explained Revolut were able to set their own guidelines on what is allowed on customisable cards. They did agree the chat service could have been better but thought Revolut had done enough by offering a premium account for three months.*

*Mrs A disagreed with our investigator, explaining she had not asked for or shown any interest in a premium account.*

*As Mrs A rejected our investigator's recommendation, her complaint has been passed to me to make a final decision.*

## ***My provisional findings***

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

*I appreciate how strongly Mrs A feels about her complaint. Although I may not mention every point raised, I have considered everything but limited my findings to the areas which impact the outcome of the case. No discourtesy is intended by this, it just reflects the informal nature of our service.*

*Where evidence is incomplete, inconclusive or contradictory, I have to make decisions on the balance of probabilities – that is, what I consider is more likely than not to have happened in light of the available evidence and the wider surrounding circumstances.*

*I have examined the chat between Mrs A and Revolut on 12 July. In response to Mrs A saying she had not had her card, Revolut responded '...was estimated to be delivered between July 16, 2024 and July 17, 2024 since this date has passed you can reorder a replacement card...'. Revolut reiterated this again in a further message 40 seconds later.*

*Following Mrs A asking to be transferred to an agent, Mrs A received a series of messages about cards being blocked. An hour and 50 minutes later an agent told Mrs A there was no card on order and no delivery in process, explaining her card customisation had been rejected. Revolut explained Mrs A could add a card to her mobile phone wallet and Mrs A ordered a new card which Revolut told her was unlikely to be delivered before she went on holiday.*

*I asked Revolut to explain why it had said these dates (16 and 17 July) had passed when it had not (Mrs A contacted on 12 July). Revolut said its 'chat bot' had made a mistake. Revolut confirmed it had also made a mistake to offer a free replacement card when it didn't have to and confirmed Mrs A's customised card had been successfully ordered and due to be delivered in either 16 or 17 July. However, following this chat on 12 July Revolut cancelled the customised card and ordered a new standard one. Revolut has also since confirmed to me there were no issues with the design of the customised card and it was not stopped because of any breach of customisation rules, contrary to what it had advised at the time.*

*It would seem these series of errors; failure to recognise a card was on order, incorrect interpretation of delivery dates and incorrectly advising the card had been rejected, led Revolut to cancel Mrs A's customised card and order a new one, when this did not need to. I am therefore provisionally of the view I am likely to uphold Mrs A's complaint in full.*

*I must now consider what I think is reasonable and fair compensation for the distress and inconvenience these issues caused Mrs A.*

*In response to my request, Revolut provided evidence Mrs A started using her replacement card ending 520 from 23 July onwards for various purchases in Euros. Suggesting she did get her card in time and was able to use it for payments from this date. Mrs A didn't confirm whether this was indeed the case, but I am reasonably satisfied from the evidence provided, Mrs A was able to make payments whilst abroad from her Revolut account.*

*However, I appreciate it must have been worrying questioning whether the card would arrive in time and can see Mrs A did indeed need this card for transactions whilst abroad. I am therefore provisionally satisfied the issues above did cause Mrs A some reasonable distress and inconvenience.*

*I note Revolut has offered a premium account for three months the value of which I calculate to be less than £25. However, Mrs A didn't think this account upgrade was useful and expressed concerns about what she would need to do to ensure her account resorted to a 'free' account after the three months had passed. I can see Revolut made it relatively clear Mrs A would not have to do anything and her account would revert back without her needing*

*to intervene. I therefore do not find there is any detriment caused by this upgrade. But, I also provisionally do not think it is appropriate compensation for the issues highlighted or is in line with what our service expects in such circumstances.*

*I therefore provisionally think Revolut should compensate Mrs A for the inconvenience and distress it caused her by providing incorrect information and cancelling her card when it did not have to and the worry this caused her. However, I do provisionally think the impact was somewhat mitigated because Mrs A appears to have been able to use her card abroad and has not provided evidence of any financial loss caused to her by these issues.*

*I am satisfied the issue is a one-off administrative incident causing a short delay. For these reasons I am currently minded to uphold Mrs A's complaint and provisionally think Revolut should pay £100 compensation for the distress and inconvenience the issues highlighted above caused Mrs A.*

### **My provisional findings and the parties' responses**

Revolut accepted my provisional decision.

Mrs A did not respond to my provisional decision.

### **My final decision**

For the reasons I have given, my final decision is I uphold Mrs A's complaint and require Revolut Ltd to pay £100 compensation for the distress and inconvenience it caused Mrs A.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs A to accept or reject my decision before 4 March 2025.

Gareth Jones  
**Ombudsman**