

The complaint

Mr B is unhappy with Revolut Ltd. Mr B attempted three transfers via his Revolut account and none of them were processed quickly enough to allow Mr B to travel to work. Mr B wants between £1,120 and £1,400 for his loss of earnings (four or five shifts), £100 for the lies he said Revolut told him on live chat and £500 for the stress, anxiety, and sleepless nights this caused him.

What happened

Mr B said he withdrew money into his Revolut account and then on three occasions tried to transfer amounts to his account with bank "M". Mr M said this was so he could pay for his train fare to work. He said he tried at 4 p.m, at 4.20 p.m, and then around 5.00 p.m as he had to leave for work around 6 p.m. This was because Mr B said he was lucky enough to be working the night shift which paid better.

Mr B said he spoke to customer service and asked if there was an issue with the first two transactions and he was told there was. For his third transaction he said he checked the Revolut status for disruptions and this changed to show that the issues had finished. So, he went ahead with the third transaction thinking everything was now working again. Mr B said he contacted Revolut as he needed the money to get to work. He said he had to telephone his workplace to say he was sick as he didn't have the money and so he couldn't afford to travel to work. Mr B said this was costly for him as he missed out on night shifts due to being unable to fulfil the requirements to work this time. He said due to this he was removed from night shift rotation. Mr B said this was putting him under severe financial stress.

Mr B said this led to a cycle of him not being able to afford to get to work again, leading to more time off and more lost wages.

Revolut apologised and offered Mr B £50 compensation for his distress and inconvenience. It said there had been "*an unforeseeable outage.*" This meant some transfers weren't completed in a timely manner. It said it acted in line with its terms and conditions, but accepted the duration was too long. Revolut said it was impossible to completely avoid unexpected outage events. It said it would do everything to meet its obligations but couldn't be held responsible beyond that.

As Mr B remained unhappy, he brought his complaint to this service.

Our investigator didn't uphold the complaint. He said the terms and conditions set out how long it takes for a payment to go through. He said based on this as the transfers were after 1 p.m. Revolut was still within the time frame of its terms and conditions when payments went through the next day. Based on this he didn't think Revolut had done anything wrong. He felt the £50 offer was reasonable in the circumstances and Revolut didn't need to compensate Mr B any further.

Mr B 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 B referred to three payments he tried to make. And Revolut referred to these as follows:

2025-01-07 16:26 £60.00 completed 19:05.

2025-01-07 16:38 £50.00 completed 19:10.

2025-01-07 17:14 £24.00 completed 19:26.

Mr B said these not going through straight away cost him a lot of money as he had to phone in sick that evening instead of going to work. He said that without these transfers going through he didn't have the money to pay his fares.

Mr B said there was also a knock on effect as it meant he was removed from the night shift rotation, and this meant he lost several nights that he said were each worth an extra £280 to him. He said this put him in financial stress and caused him sleepless nights and had a knock on effect with his finances.

Revolut's final response letter highlighted its terms and conditions. It referred to:

"When we will refuse or delay a payment." and "Are you responsible if something goes wrong with my Account, my Revolut Card or the Revolut app"

Under this second heading the terms and conditions state:

"We will not be responsible for losses resulting from us failing to meet our obligations for payments into and out of your Account because:

unforeseeable events outside our control, which were unavoidable at the time.

We will only be responsible for foreseeable losses. If we break the Agreement, we will only be responsible for any loss that we could have foreseen at the time we entered into the Agreement."

Revolut did apologise and did offer £50 for the distress and inconvenience caused. But it said it didn't need to do anything more as it had acted in line with its terms and conditions. I have no reason to doubt what Mr B said about the issues this caused for him. But, based on the evidence provided I accept what Revolut has said. I think it has acted fairly and reasonably here. It pointed out the matter was resolved within roughly 2.5 hours and the record of the transactions shown above do show that.

I realise that wasn't quick enough for the purposes Mr B wished to use his account for, but that doesn't mean Revolut has been unfair or unreasonable. The terms and conditions do highlight that when it is unforeseeable circumstances Revolut doesn't take responsibility apart from trying to get matters put right as quickly as possible. It said it can't give any guarantees or confirm the services will always *"be error-free."* I accept that.

I understand why Mr B feels Revolut should pay him the amounts noted above. But I don't think in the circumstances it has been unfair or unreasonable with the offer it had made. It accepted Mr B wasn't happy, has offered some compensation and explained the considerations it took into account.

My final decision

I don't uphold this complaint.

I make no further award against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 6 June 2025.

John Quinlan
Ombudsman