

The complaint

X complains he was unable to use his Revolut Ltd debit card for some transactions when on a trip abroad.

What happened

The details of this complaint are well known to both parties so I'll only summarise the main points.

X travelled abroad in December 2024, on 15 December X attempted to use his debit card to withdraw money from an ATM machine with a Visa logo. X says he was unable to withdraw any money, and the local bank were also unable to give him any cash when trying to use his card. He says he was also unable to top up his phone or pay for taxis.

X says he found the situation stressful as he was unable to pay for items he needed. He says he tried various ATMs to withdraw cash and entered his pin correctly, but the transactions were declined.

When X returned, he contacted Revolut to complain about the issues. Revolut considered the complaint but didn't uphold it. It said it was unable to locate the transactions on its systems and so it felt the issue was with the merchants X used. X remained unhappy so referred the complaint to our service.

Our investigator looked into X's complaint. He didn't uphold it because he felt Revolut hadn't made an error. He didn't think the transactions didn't reach Revolut from the merchants and as Revolut had been unable to locate the transactions it was likely the error wasn't on Revolut's side. He also felt Revolut had done all they could to try and trace the transactions with the limited information X was able to provide.

X didn't agree, he felt he had provided sufficient information to Revolut to locate the transactions that failed. He also explained if there was an issue with the ATM merchant it was the responsibility of the merchant and Revolut. So, the complaint has been passed to me to make 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.

I've carefully read all of the correspondence sent to this Service. That being said, my decision won't address every point or comment raised. I mean no discourtesy by this, it simply reflects the fact our Service is an informal dispute resolution service, set up as a free alternative to the courts. So, in deciding this complaint I've focussed on what I consider to be the heart of the matter, rather than considering every issue in turn.

I've seen what X has said about what happened when he was abroad, and I appreciate why he would like to know what caused the issue with his transactions. I can understand that and

I've every sympathy with the position he found himself in. However, I don't consider Revolut has acted unfairly as I'll now explain.

There is no indication of a service failure by Revolut. It has provided us with the transaction history of X's account. This highlights if the transactions were completed, reverted, declined or failed. On the list I can see certain transactions made on 14 December and 15 December 2024 were either completed or reverted. I haven't seen any ATM or top up transactions that were declined by Revolut or that may have failed. If Revolut received the transactions I would have expected them to have shown as completed, reverted, declined or failed in the transaction history.

I understand X has provided some ATM slips and a screenshot of issues with topping up his phone to show his attempts to make these transactions and I don't disbelieve him, but I'm not persuaded the attempts reached Revolut so I can't hold it responsible for what may have gone wrong.

There may have been an issue with the ATM, or possibly the merchant he was trying to top up with but that is an issue that X will have to take up with those merchants. I can't agree Revolut is responsible for the actions of the merchants if they were potentially the cause of the issues with these transactions.

Revolut also said X could report the issue to its Card Payments teams who could look into the issue further if X could provide some more specific details. Unfortunately X couldn't give any more detailed information than he'd already provided to Revolut or this service. And with the information he had provided, Revolut weren't able to trace the issue any further.

I understand that X found the entire experience frustrating and inconvenient, particularly as his transactions whilst abroad didn't complete as he had expected. However, I have not found any evidence indicating that Revolut caused the issues or provided poor service when addressing his concerns.

I appreciate that X may find my decision disappointing, but for the reasons outlined above, I do not believe Revolut acted unreasonably in this case. Consequently, I will not be upholding this complaint.

My final decision

For the reasons mentioned above, I don't uphold X's complaint about Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask X to accept or reject my decision before 30 June 2025.

Jag Dhuphar
Ombudsman