

The complaint

Mr O complains Revolut allowed him to make several transactions to a named gambling company on 2 January 2025, despite Revolut being aware of his compulsive gambling and having a gambling block in place.

What happened

Mr O explained he sadly suffers with compulsive gambling and has done for some time. Mr O said he has notified Revolut many times about his compulsive gambling.

Mr O explained, despite having a gambling block active on his Revolut account, he was able to use his card to fund gambling transactions. The transactions in question all occurred on 2 January 2025 for less than £400 in total to one named company.

Mr O explained he has continued to gamble since raising this complaint and has also raised a further complaint with Revolut about historic gambling transactions he had made over the past few years. Mr O explained Revolut had refused to accept liability for the transactions he made on 2 January and had also refused to block the Merchant Category Code (MCC) the gambling company used for these transactions. Mr O has described the detriment this has had on him and the severe effect on his mental health.

As a resolution Mr O said he wanted all the money he had spent to this named company on 2 January back. He also wanted Revolut to recognise this MCC as related to gambling and block future payments using this MCC if a gambling block was in place on the customer's account.

Revolut said Mr O logged a complaint with it on 2 January shortly after making the transactions, and it issued a final response letter on 4 January.

Revolut explained there hadn't been a gambling block '*enabled at all times*' on Mr O's account, but also explained the MCC for the transactions was showing as related to '*art dealers or galleries*'. Revolut explained this was not an MCC it blocked through its gambling block, confirming it wasn't a recognised MCC for gambling. Revolut therefore explained, even if its gambling block had been active at the time, it wouldn't have stopped these transactions.

Our investigator didn't think Revolut needed to take any further action and hadn't made any mistakes. They accepted there were limitations on what Revolut could do in these circumstances where an MCC didn't indicate the transactions were for gambling purposes.

Mr O didn't accept Revolut couldn't block this MCC and thought it had a duty of care to stop transactions in these circumstances. As Mr O rejected our investigator's recommendation, his 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 appreciate how strongly Mr O feels about his 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 am sorry to hear of the difficulties Mr O has had with compulsive gambling, I was pleased to read he has reached out to organisations which can help him, and I would strongly encourage him to continue to access support available.

I appreciate Mr O has raised a further complaint with Revolut regarding other gambling transactions. This decision will only focus on the issues and transactions dealt with in the final response letter of 4 January 2025.

The issue for me to decide is whether there is evidence to support or suggest, on balance, Revolut should have done more to protect Mr O considering all the circumstances at the time.

Firstly, I am satisfied from the evidence Mr O instructed and authorised the transactions in question. The starting position in law is a bank is expected to process payments a customer authorises it to make, in accordance with the terms and conditions of the customer's account.

Customers bank accounts and transactions are not routinely monitored or examined manually by businesses as a matter of course. Revolut would likely only have had reason to examine these payments if it suspected fraud or if Mr O had gotten into financial difficulty. As the payments were for relatively small amounts through a trusted device, and as I haven't seen any evidence Mr O was struggling to fund these transactions, I am persuaded it's unlikely Revolut would have had a reason to examine these payments in detail. I have taken this into account when deciding what is fair and reasonable in this case.

Gambling blocks, which are not offered by all financial businesses, generally work by blocking transactions made with certain MCCs which are aligned with gambling transactions. However, using MCCs to identify gambling transactions isn't guaranteed. This is because it relies on the merchant applying a category code associated with gambling. In this case Revolut has explained the merchant used a code which isn't associated with gambling but is usually used for businesses associated with art and galleries. These codes are set by the merchants, and Revolut has no control over them.

Revolut has been clear in its response, listing and naming the MCCs it does stop under its gambling block and provided details of the code used by the merchant to show it wasn't one Revolut blocks.

I have carefully considered all the evidence and am satisfied this code would not have triggered any gambling block even if such a block had been active on Mr O's account. I don't think it is therefore reasonable to conclude Revolut should have identified these transactions as gambling.

In summary, Revolut made the payments Mr O instructed and the MCC used didn't identify the payments as for gambling. I therefore don't think it is reasonable or fair to hold Revolut liable for these payments.

Finally, as the MCC used appears to be a legitimate MCC used by art businesses. I don't think it is reasonable to ask Revolut to add this MCC to its list of codes it identifies as gambling - because we have evidence one merchant has used it for gambling. This could lead to customers with gambling blocks being unable to pay legitimate merchants in this sector. This wouldn't be reasonable or fair, and I suspect any such block would cause significant issues for Revolut, certain merchants and other customer.

I can see Mr O has raised concerns about only being able to block five merchants on the app. I am satisfied this is a service Revolut chooses to offer, and as such a business decision they are entitled to make. I would expect Revolut to take this as feedback, but our service can not interfere with such business decisions or make recommendations about how companies operate.

Again, I would like to offer my sympathies to Mr O. I can see he has struggled with compulsive gambling, and I hope he continues to seek support through the channels he has already identified. I appreciate this is not the outcome Mr O would have hoped for, but I would like to assure him I have carefully considered the circumstances. I trust I have explained in sufficient details why I cannot uphold his complaint.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 26 August 2025.

Gareth Jones
Ombudsman