

The complaint

Mr G has complained about how he was treated by Revolut Ltd, after being denied access to funds in his account, during a period of financial hardship.

What happened

Mr G has explained that he contacted Revolut on 18 May 2025, to explain he was suffering extreme hardship. He told Revolut he'd not eaten for four days, and so it needed to deal with his access to his funds as a priority, and to provide financial support. He says Revolut ignored this, along with his requests for answers about complaint timelines and misleading emails, and says it sent template responses.

Mr G has explained that Revolut's actions have caused him financial distress and emotional exhaustion, and breach guidelines for dealing with a vulnerable consumer.

Revolut disagreed with this. It said Mr G had complained about the timescales for completing 16 chargeback requests for online gaming purchases made between December 2024 and May 2025, totalling £119.84. These were not raised with Revolut until 13 May 2025, and the disputed funds were credited to Mr G's account on 2 June 2025. As Mr G had authorised each payment, Revolut wasn't required to issue a temporary refund in the interim, given the chargeback scheme is voluntary.

Mr G said that his complaint is less about the chargebacks themselves, but more about how he was treated.

One of our investigators looked into what had happened. But, he could see that Mr G raised the complaint on 13 May 2025, and received his funds just over two weeks later. He didn't agree that Revolut needed to support him financially in the interim, and it had signposted him to sources of support, such as food banks. And, he saw that during this period, Mr G's balance fluctuated, with money leaving the account for Uber, ebay and cash withdrawals, along with further payments to the online gaming company with whom he had the dispute, along with various other merchants.

As regards Mr G's concern that he was told his complaint would be dealt with by 22 May 2025, our investigator could see no evidence of this. Rather, Revolut had said it may know more by 15 June 2025. He also thought Revolut answered Mr G's queries as best it could, but said the outcome wasn't yet known. It didn't prematurely say the matter had been resolved.

Mr G disagreed, and says the crux of his complaint is that he went without food, despite asking Revolut for support. It failed him as a vulnerable consumer.

The complaint's now been passed to me.

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.

Having done so, and despite my sympathy for Mr G's position, I'm not upholding it.

I can see that Mr G raised a chargeback request, regarding multiple transactions over a six-month period. Revolut dealt with this swiftly, so I see no fault there.

Mr G says that it's about the support he received, given he had no funds for food. I'm sorry for this, and I don't want to delve into Mr G's private life or finances, and won't comment on them here. But, Revolut did signpost Mr G to help for food, along with other resources. It had no obligation to support Mr G beyond this.

Nor can I see that Mr G was made any promises about when the dispute would be resolved. In fact, I feel it was resolved quickly.

Mr G has raised a number of further points, but none of these were raised in his initial complaint. If he wishes, he should pursue them with Revolut. He may then be able to come to our service, if he's unhappy with its response.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 29 September 2025.

Elspeth Wood
Ombudsman