

The complaint

Mr T complains that he's been able to circumvent Revolut Ltd's (Revolut) gambling block by closing his account and opening a new one to continue gambling. Mr T is unhappy that Revolut failed to prevent him from doing this.

What happened

Mr T holds an account with Revolut. Mr T has a gambling problem and over several years he's used his Revolut accounts to make gambling transactions.

Mr T says after suffering heavy gambling losses he would enable gambling block on his account to prevent him gambling. Revolut's gambling block is available on its app and is applied voluntarily by the customer which once activated works immediately, but when a customer wishes to disable it, it can take up to 48 hours.

Mr T says to bypass this wait period during moments of vulnerability he would close his account and open another in his name - but sometimes using a different email address - so he could continue gambling. Mr T has opened 13 accounts with Revolut over four years.

Mr T estimates his gambling losses to be in the region of £4,000 and complained to Revolut that he was able to bypass its gambling block and that it failed to support him as a vulnerable customer.

Although Revolut sympathised with Mr T it didn't uphold his complaint as its systems did not fail in terms of regulatory compliance and technical performance and it hadn't made any errors. By way of support Revolut provided Mr T with information about how he can control his gambling and signposted him to organisations that provide specialist help with gambling.

Mr T was unhappy with this and brought his complaint to this service. Mr T wants Revolut to compensate him for his gambling losses.

Revolut have explained that there's no restriction on how many accounts Mr T could open and they can have several accounts open at the same time. Revolut says when a new account is opened it has a new profile and the profile from an old account isn't transferred over.

Our investigator looked at all of this and thought that they hadn't seen enough to significantly suggest that Revolut had failed to identify signs of vulnerability before Mr T got in touch with it at which point they thought Revolut had offered appropriate support by signposting Mr T to relevant organisations that could help.

Furthermore, as Mr T managed his accounts well with Revolut never falling into overdraft or using credit to fund his gambling and as there were no reports of unlawful activity on his accounts they didn't think there was a reason why Revolut shouldn't open further accounts or take a closer look before doing so. And as Revolut's gambling block has worked as it should and there was no evidence Revolut had made any errors – or that any other

intervention from Revolut would've made a difference - they didn't think Revolut should refund Mr T's gambling losses.

Mr T disagreed, although he acknowledges that he knowingly and purposefully found a way to bypass the safeguards that he'd put in place to protect himself he thinks that Revolut has failed in its duty of care to him by not identifying a clear and repeated pattern of high-risk, harmful behaviour that should have raised concern and prompted stronger safeguards.

Mr T says the salary information provided when opening his accounts should've raised red flags about affordability when looked at in conjunction with the gambling activity on his account. Mr T says Revolut's gambling block is effectively meaningless because of how easily it can be bypassed and that the fact he applied it and was able to bypass it on multiple occasions should've been a strong indicator of vulnerability and asked for an ombudsman's 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.

It might help if I explain my role is to look at problems that a consumer has experienced and see if the business has done anything wrong or treated the consumer unfairly. If it has, we seek to put the consumer back in the position they would've been in if the mistakes hadn't happened. And we may award compensation that we think is fair and reasonable.

Mr T complains that he was able to easily bypass Revolut's gambling block by opening new accounts and that Revolut failed to intervene and provide him with proper support and wants to be compensated for this.

Having considered everything clearing and I'm in agreement with our investigator and I don't think there is anything much more of use I can add.

I sympathise with Mr T and the struggles that he has and I hope he is now in a position where he is getting the right help and support for this. It might be helpful for me to say here that, as we are not the regulator, I cannot make a business change its systems or processes – such as what it must have in place to assist customers with their spending or what accounts should be monitored for. We offer an informal dispute resolution service and we have no regulatory or disciplinary role.

That said while I wouldn't tell Revolut what tools it needs to have in place to support a customer with a gambling addiction and nor would I expect it to monitor an account for gambling transactions - gambling isn't illegal and a customer should be free to spend their money as they please - but I would expect a bank to step in and offer appropriate support where I consider it should've reasonably become aware there might be a problem.

I've thought very carefully about whether Mr T's account activity and contact with Revolut should've been enough to alert Revolut that something may have been wrong and that it needed to step in. Prior to raising his complaint Mr T never informed Revolut that he had a gambling addiction and was vulnerable and although the statements do show the account was used mainly for gambling activity - I don't think this on its own is enough to suggest there is a problem and that Revolut should've stepped in and offered support.

The statements show that Mr T's account doesn't appear to have any loan or credit card payments coming out of it and it doesn't appear to be his main account where his essential bills are paid from - but rather an account used for the purpose of gambling. The account

had regular credits in, it never went into overdraft and there wasn't anything obvious I think which could've alerted Revolut to take a closer at the activity on the account and that something might be wrong.

And so I don't think it could be reasonably concluded that using a separate account for the purpose of gambling is enough to say that Mr T might be having difficulties and spending in a way that was detrimental to him and that Revolut should've stepped in.

And for the same reasons nor do I think Revolut did anything wrong when following its onboarding process it opened new accounts for Mr T. There was nothing fraudulent or unlawful about Mr T's account activity or actions. And even if Revolut did decline the opening of further accounts, I'm not convinced this would've put a stop to Mr T's gambling. Indeed, Mr T found a way to bypass Revolut's gambling block and did this purposefully and repeatedly and so I think it's likely he would also be able to find other ways around it by using other accounts held externally or gambling with merchants that don't classify transactions as gambling.

I don't think Revolut should be penalised for the limitations in the tools it has for supporting customers with a gambling problem that are out of its control. Just because Mr T found a way to bypass Revolut's gambling block doesn't mean Revolut treated Mr T unfairly. Nothing is fool proof, and the gambling block isn't a cure, it is there to act as a deterrent and to assist customers in managing their money by adding an extra step when they wish to gamble and forcing them to take some time to think about what they are doing during the 48 hours they have to wait to disable the block. And I don't think it would be fair to expect Revolut to make those decisions for Mr T or deny him the ability to make that decision.

And when Revolut did become aware of Mr T's vulnerabilities in-line with what I'd expect it offered appropriate support and signposted Mr T to external agencies that could help. So although I sympathise with Mr T's troubles, as I can't say Revolut has done anything wrong or treated Mr T unfairly it follows that I don't uphold this complaint.

My final decision

For the reason's I've explained, I do not uphold Mr T's complaint against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 30 September 2025.

Caroline Davies
Ombudsman