

The complaint

Mr S complains Revolut Ltd failed to protect him from making payments to gambling operators. He says he suffered financially and mentally because of its processes and systems.

What happened

A summary of what happened is below.

Mr S has an account with Revolut. He'd enabled a gambling block in his app for self-protection. However, despite this he was able to send thousands of pounds, to gambling companies, through transfers. He complained to Revolut about this, submitting the transfers had been frequent and in short bursts, matching a pattern of gambling behaviour. He felt this should have flagged as a concern and prompted Revolut to intervene and contact him. He added that had it done this; this would have limited the financial and emotional harm he'd suffered. He asked Revolut to reimburse the spend or at least the last months.

Revolut investigated the complaint but didn't think it had made an error. It said it was sorry to hear about his gambling addiction but explained the block only applied to card payments and not transfers, which it tells customers in its FAQs. Therefore, the payments wouldn't have flagged as being gambling linked, and he would have known this.

Mr S referred his complaint to us. In doing so, he said he was concerned Revolut had focused on how the in-app block was designed to work, rather than addressing its failures to recognise the spending behaviour and consequences. He said this incident had caused him to relapse with his addiction, leaving him financially unstable and requiring therapy.

One of our investigators looked at the evidence but didn't think Revolut had made errors. They agreed with its analysis of the complaint.

Mr S asked that his complaint be passed to an ombudsman. In doing so, he said that his concerns had always been vulnerable customers, and he'd identified his vulnerability by virtue of instigating the gambling block. He added that he understood the block didn't cover transfers, but this complaint was about Revolut's failure to pick up on behavioural data, which it had access to. And even if a review didn't warrant any redress to him, he wanted the service to recognise the failures in Revolut's processes to encourage a review of its systems.

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 think it would be useful to clarify that there's no requirement on businesses to actively monitor every bit of expenditure that takes place on an account. To do so, would be impractical and unreasonable. Reviews only happen when there is a specific risk identified that prompts the business to think such a review is necessary. Or where a consumer asks

for a review directly or has an agreement in place with the business that such a review will take place.

Mr S says that he made Revolut aware he was vulnerable because of his gambling addiction when he applied the block. However, Revolut says it wasn't aware until he complained in May 2025. I appreciate Mr S's point of view; however, the gambling block is a feature of the Revolut app that requires a customer to self-serve to apply it. This isn't the same as having a conversation or communication exchange with the business to make it aware of a vulnerability. Also, I think it's entirely possible someone might choose to apply the block for another reason and not only because of a vulnerability, for example, I might instigate such a block to prevent my card being used for gambling transactions should it become lost or stolen. Thinking about these points, I don't think there is enough to say Revolut were aware of Mr S's vulnerabilities because of the block.

Certain other things could have triggered signs of concern, so I've gone onto look at the account activity. However, whilst the frequency of the transactions increased, it is the case that this can also happen legitimately without there being an underlying issue. Also, I think it is key that transfers of this type (in Mr S's case) wouldn't have had the hallmarks of gambling given how funds are taken from the account, unlike card payments where merchants use Merchant Category Codes to help banks, payment service providers and credit providers recognise what sort of products are being purchased.

I am sorry to hear about Mr S's circumstances, and I hope he's getting appropriate support. I also understand his sentiments that Revolut should have intervened and stopped him from spending in the way that he did. But having weighed everything, I haven't seen anything persuasive that leads me to conclude that Revolut should have done more and failed in its obligations towards him. So, I won't be upholding this complaint and requiring any action.

Finally, as an observation, even though I haven't upheld the complaint, this decision still allows Revolut to understand Mr S's strength of feeling about what happened.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 October 2025.

Sarita Taylor
Ombudsman