

The complaint

Miss B is unhappy with Revolut Ltd. She said she contacted Revolut and informed it she was struggling with her mental health and despite this it allowed her to make large online bets. She said it authorised the payments even though she had already told it she wanted a gambling block. She said it didn't add the gambling block.

What happened

Miss B said she had lost over £1,500 in one month. She said she was hiding this from her husband and Revolut had done nothing to help her mitigate the losses. Miss B said she was without money to feed her child because of this. She said this could all have been avoided if Revolut had provided the support she needed. Miss B wants Revolut to pay her back the £1,500.

Revolut apologised. And it highlighted Miss B's spending with online gambling sites between 5 and 6 June 2025. Within that period Miss B made four £100 and one £102 transactions with a gambling website. Within its final response letter, it talked about how Miss B could place a gambling block on her account through the settings.

Revolut said it would do its best to identify and block such card payments but said it isn't liable for any that are successful. It said the block working partly relies on the merchant codes used and these being linked to gambling companies.

Revolut said *"Even though we always work to get the best outcome for our customers, the extent of our abilities does not always correspond to what our customer wants us to do. Our intention is always to provide clear and transparent information regarding our services and features, and that all the relevant information can be consulted at any time by our customers."*

It concluded that as the merchant code involved wasn't one that would have been picked up by any gambling block it wasn't upholding the complaint.

Miss B remained unhappy and brought her complaint to this service.

Our investigator upheld the complaint. He said Miss B was complaining about the whole period not just 5 and 6 June 2025. He said Miss B contacted Revolut on 6 June 2025 to start her complaint as she had begun spending large sums on online gambling. Our investigator noted there was no requirement to monitor gambling transactions, and her account had remained in credit throughout. He didn't think Revolut would have had any reason to step in prior to this point. But he said as Miss B had raised the issue and contacted Revolut again on 13 June from this date and after this time, he felt it should have known there was a gambling issue. Our investigator said on June 13 it should have offered to place a block on the account or to help Miss B so she could set it up herself. He noted it took a further online chat on 15 June for Revolut to take action. So, for all the bets on 14 and 15 June 2025 he noted Miss B gambled a further £1,215.38 but received back credit of £850.10 from the same sites. So, he said it was fair to offset the returned amounts against the initial outlay.

Our investigator said Revolut should pay Miss B £365.28 the difference between the two amounts.

Miss B accepted this, but Revolut didn't. It said it wasn't responsible for Miss B's gambling activity. But it did accept the support provided on 13 June 2025 could have been better. So, instead it offered £150 compensation for any distress and inconvenience caused.

As agreement couldn't be reached the complaint was passed on for a final decision from an ombudsman.

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.

Miss B was by her own admission gambling large sums. Her partner confirmed this too, but said she was hiding from him what she was actually spending the money on. He said at this point she was spending far higher amounts than she had previously.

Miss B said she had asked Revolut to put the gambling block on her account earlier but there's no record of this - only a request for support.

Miss B pointed out within online chats with Revolut it said transactions would be "reverted" so she was under the impression that she would get refunded for transactions that she didn't want to go through. It was only later on the chat that Revolut stepped away from this and then said only the merchant can issue a refund. So, it's clear that Revolut did give misinformation to Miss B.

Revolut detailed how much went into and from Miss B's account over the period and highlighted transactions with one specific online betting company. It confirmed the card block could be turned on automatically by a customer. It concluded Miss B had been making numerous payments to the same legitimate merchant for a long time, building a strong transaction history, and regularly receiving credits back from the merchant. It said as it wasn't aware of any gambling issues Miss B might have had it would be unreasonable to expect Revolut to take action.

At first when Revolut offered to record her circumstances on its internal system to allow for help at the time and into the future Miss B declined. She said she wanted to see how things went with this complaint first. A couple of days later when Revolut made the offer again Miss B wanted to know why Revolut hadn't already recorded this on her file.

It was only at this stage that Revolut talked Miss B through how to put a temporary block on her account.

It's accepted that the first notification of a problem was on 6 June 2025. Miss B felt Revolut should have taken action as she had been continuously gambling large amounts. She said it had a responsibility to contact its customers in such situations to check if she was okay, and that she was very disappointed.

It's agreed Miss B placed the gambling block on her account on 15 June 2025. Revolut said no attempted transactions had been made to the specific betting company by Miss B from that point onwards.

Miss B's account remained in credit all the time. So, I think Revolut make a fair point that it wouldn't be looking specifically for any issues with Miss B's account. Although Miss B said it

has a responsibility, I don't think that responsibility is automatic in Miss B's situation. She wasn't in debt and was getting back regular credits.

But Miss B did make Revolut aware when she raised a complaint. But I accept that Revolut had a certain amount of time to deal with the complaint and much of the initial correspondence would be automatic. But I think it is fair to say the point Revolut should have stepped in was after the online chat on 13 June 2025.

As the discussion was with a live agent and Miss B highlighted the issue was her gambling transactions it feels logical that the next step would be to take her through the gambling block options. Revolut didn't do that. I don't think at that point it acted fairly and reasonably. Revolut said it can't be responsible for Miss B's gambling activity but by this stage it could have offered the obvious help and support it had available – namely the gambling block.

As it didn't happen on this occasion Miss B continued to make large transactions and Revolut could have taken action in advance to avoid Miss B ending up in this situation. It was only after further transactions on 14 and 15 June 2025 did Revolut explain details of the gambling block and how to set it up to Miss B.

After the call on 13 June, between 14 and 15 June 2025, Miss B gambled a further £1,215.38 before the block was put in place. During that period, she got back credits from the online gambling company of £850.10. It is fair to include these returns too within the transactions that took place.

So, Miss B should have been stopped from making any of these transactions from the point when she specifically asked for the help on 13 June 2025.

The difference between the figures is £365.28. I think it would be fair and reasonable in the circumstances of this complaint if Revolut refund that amount.

Putting things right

- Pay Miss B the balance difference between the transactions - £365.28.

My final decision

I uphold this complaint.

I require Revolut Ltd to:

- Pay Miss B the balance difference between the transactions - £365.28.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 14 October 2025.

John Quinlan
Ombudsman