

## **The complaint**

Miss M complains Revolut Ltd hasn't refunded her for a payment taken from her account.

## **What happened**

Miss M made a payment to a hotel, in May 2023. The hotel told Miss M it had cancelled the transactions, but Miss M says it left her account and was never refunded.

Miss M raised this with Revolut several times, and was told the payment had been reverted, it had never left her account and so it never needed to be refunded.

Unhappy with the length of time to get a refund, Miss M complained to Revolut. Revolut responded to say the payment was showing as reverted. Revolut said Miss M wouldn't see a separate refund because the payment was never taken.

Revolut said because the payment was never taken, when it was cancelled it was simply released back into Miss M's available balance.

Unhappy with this response Miss M brought her complaint to this service. An investigator looked into things but didn't think Miss M's complaint should be upheld.

The investigator said the payment to the hotel was authorised, and taken from Miss M's available balance. Because of this, some further payments were declined.

But the investigator said the authorisation was cancelled, or reverted, so the investigator didn't think the payment ever left Miss M's account. Since the payment never left, the investigator didn't think Revolut needed to refund Miss M.

Miss M disagreed and asked if her statement showed the money coming back into her account. Miss M said she'd been told by Revolut the payment was taken, but the hotel never got it and she's never had a refund.

Miss M asked for an ombudsman to decide her complaint.

## **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 don't think the payment Miss M made to the hotel was taken from her account.

I think the hotel processed the payment, and got it authorised by Revolut. Because of this authorisation, Revolut put the money aside, so it reduced Miss M's available balance.

The transaction was around £90, and Miss M had around £115 in her Revolut account at the time. So, although the payment wasn't taken, it looks like Miss M's available balance was reduced to around £25.

This lower available balance meant some further payments Miss M attempted were declined, Revolut knew the hotel had authorised a payment of around £90, so Miss M didn't have enough in her available balance at the time – even if her actual balance was higher.

When the hotel cancelled the payment, it cancelled the authorisation too. The hotel told Revolut it no longer wanted the money, so Revolut made the £90 available again.

I think this is shown on Miss M's statements, and the investigator sent her a copy of these. Miss M's next payment is one of £16.93, and it reduces Miss M's balance to just under £100.

Prior to the hotel payment being authorised Miss M had around £115 in her account, so a payment of £16.93 would reduce Miss M's actual and available balance to just under £100, and this is what's shown on her statement.

Had the payment to the hotel also been taken, Miss M would have had less than £10 in her account. I accept the payment shows on Miss M's statements, but so do the declined payments she attempted on the same day, and there's no dispute these weren't taken.

I don't think the payment showing on Miss M's statement means it left her account, it's accepted the declined payments didn't leave her account. I think the 'reverted' payment is treated the same way, it never left Miss M's account.

This means there won't be a payment back into Miss M's account, I don't think the payment ever left.

Since I don't think the payment to the hotel left Miss M's account, it would be unfair for me to ask Revolut to refund it.

### **My final decision**

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 8 October 2025.

Chris Russ  
**Ombudsman**