

The complaint

Mr P complains about the way in which Revolut Ltd handled chargeback claims he had made, its decision to close his account and its handling of the closure and wider customer service issues.

What happened

Mr P had an account with Revolut. In January 2025 he raised a dispute regarding two payments he had made to J, a food delivery service, in November and December 2024. He says that the food which was delivered was sub-standard and that he had been unwell as a result.

Revolut sought more information about the deliveries and the reasons for, and evidence of, the disputes. Mr P found the process – which was largely conducted through Revolut’s online chat service – frustrating. He felt that he was being asked to provide the same information on multiple occasions and that various case-handlers were not paying proper attention to what he was telling them. He said too that he felt he was being given standard-form responses and was not dealing with individuals.

Revolut didn’t uphold Mr P’s complaint. It said it had dealt with the claims in an appropriate manner and had followed the process required by the card scheme.

Mr P then added a further chargeback claim, again in respect of a payment to J. He also referred the matter to this service.

On 10 February 2025 Revolut contacted Mr P to say that it would be closing his account, with effect from 11 April 2025. Mr P complained about that decision. Revolut said that it had taken the decision to close the account because of the number of chargeback claims which Mr P had made. It identified more than 50 claims, which it said was an inappropriate use of the chargeback scheme.

Revolut also restricted Mr P’s use of the account. As a result, he was unable to receive payments into it (including regular payments which covered his day-to-day expenses) and could not make card payments. He could make transfers from the account. For a short period, he was unable to use the account at all. Revolut and Mr P agreed that the complaint about the account closure could be considered along with the complaint about the handling of the chargeback claims.

One of our investigators considered what had happened and recommended that the complaint be upheld in part. He reached the following outcomes in respect of each element of the complaint:

- In respect of the chargeback claims themselves, the investigator noted that two of the claims had resulted in successful outcomes for Mr P. He explained however that the chargeback process is not really appropriate for dealing with complaints about the quality of food deliveries. J was not responsible for the food itself, but it had completed the deliveries, which Mr P had not returned. The investigator thought that Revolut had therefore done as much as could be expected to pursue the outstanding claims.

- The investigator did not consider, however, that Revolut had handled the claims as well as it could have done. Whilst both parties were at fault for some of the delays which occurred, the investigator thought that Revolut could have explained the process better than it did, including explaining why further evidence was required. He recommended compensation of £100 in recognition of that.
- The investigator was not persuaded that the decision to close the account was unfair. Whilst he did not think that Mr P was deliberately abusing the chargeback system, he agreed that he had made an excessive number of chargeback claims. That was not changed by the fact that some were successful.
- He did believe however that Revolut had handled the closure process poorly. He noted that the restrictions on the account meant that Mr P could not use the account from late January 2025, even though in theory it was not scheduled to be closed until April 2025. The investigator recommended a payment of £350 in recognition of that.
- Mr P paid a monthly charge for the account. Revolut had indicated that it would refund the charge for the notice period, but the investigator identified that some features of it had not been available since around 26 January 2025; it would therefore be appropriate to refund on a pro rata basis fees from that date.
- Mr P has a disability. The investigator noted that he had mentioned this (and the requirement to make reasonable adjustments) to Revolut in March 2023, but that it had not recorded that fact until around a year later. The investigator thought too Revolut had not explained some matters clearly enough – including, for example, the effect of the account restrictions. He recommended a further £250 compensation in respect of those matters.
- Neither Revolut nor Mr P accepted the investigator’s recommendation of compensation totalling £700. Revolut did however offer to settle the complaint on payment of £500, together with the adjustment of account fees which the investigator had recommended. Mr P did not accept that offer, and both parties asked that an ombudsman review the case.

Neither Revolut nor Mr P accepted the investigator’s recommendation of compensation totalling £700. Revolut did however offer to settle the complaint on payment of £500, together with the adjustment of account fees which the investigator had recommended. Mr P did not accept that offer, and both parties asked that an ombudsman review the case.

I did that and issued a provisional decision, in which I said:

The evidence and arguments in this case are lengthy, and I have considered everything carefully. I do not however consider it necessary to discuss in detail every aspect of Mr P's complaint. That is in keeping with this service's role as an informal dispute resolution service, and I do not mean any discourtesy to either party.

I agree with the investigator's comments that the chargeback process is not really an appropriate way of dealing with a complaint about the quality of food delivered for immediate consumption. Showing that food is not of satisfactory quality is unlikely to be straightforward, and it will usually be necessary to take the matter up with the restaurant. In this case, J was not responsible for the food, only for delivering it.

I note that the investigator thought that Revolut could have explained the process better than it did. Against that, however, Mr P was familiar with the chargeback process, and I think that Revolut's requests for information were clear, even if, on occasions, it might have been obvious that some evidence would not be available.

It is generally for a provider of financial services to decide whether to continue to provide services to any particular customer. We won't generally interfere in such matters, unless a provider is acting for reasons which are not legitimate.

Further, a provider does not need to give a specific reason for an account closure, and in many cases it won't provide one. Here, however, Revolut said that it was closing Mr P's account because of his use of the chargeback scheme. The implication in my view was that Mr P was acting dishonestly. I don't believe that is the case, however. Most of the chargeback requests were for relatively small amounts (usually under £30). In my view, they were misguided but unlikely to be dishonest.

Revolut did not however need to provide a specific reason for closing the account, although I agree that the number of claims was unusual. But, having seen lengthy exchanges between Revolut and Mr P, I think it would have been reasonable to take the view that the account was simply not suited for Mr P's needs. In citing the chargeback requests alone, I think that Revolut may have led Mr P to think that, if he could show they were made in good faith, the account might be kept open.

I do therefore agree that Revolut could have explained the account closure better than it did. Perhaps more significantly, it should have explained the effect of the restrictions more clearly. Revolut was justified in restricting the account, but it should have explained at the outset that Mr P could not use the account to: receive payments; use his card to make payments; or transfer funds externally from his savings pot.

Revolut did explain however that funds could be sent to a different account and sought to assist Mr P in doing that. He was not however prepared to provide details of an external account to which funds should be sent. It seems he believed that this service or a court would step in and require Revolut to keep the account open; as I have explained, however, the instances in which we might do that are very rare.

Revolut said that it had warned Mr P about his behaviour towards its staff in online chats. Mr P said it had not, and the investigator was not persuaded that it had done so. I do not believe that makes any real difference here. Some of Mr P's comments to (and about) Revolut's agents were, in my view, intended to offend and did not assist in moving things forward. And, like the investigator, I can understand why Mr P did not want to deal with automated chat systems, but he was generally transferred to a real person when he asked to be. The nature and tone of the two interactions were, in my view, very different.

Finally, I agree that any refund or waiver of account charges should run from 26 January 2025, when the account was initially restricted.

In conclusion, therefore, there were some failings on the part of Revolut, and Mr P should receive some compensation for that. In my view, however, a payment of £700 is rather more than is warranted in this case. I think that Revolut's offer of £500 is fair and reasonable in the circumstances.

Revolut did not have anything to add following my provisional decision, and I have assumed that it accepts my conclusions. Mr P did not accept them, however. He made further submissions, in part repeating his earlier points, which I summarise below:

- I should not refer to him as "Mr P", but as "the complainant" or something similar; and I should name the food delivery service in full.
- Revolut has not explained what triggered the review of his account.

- His disability had been noted when he raised it in 2023, and Revolut failed to make reasonable adjustments.
- The block on his account was not proportionate, and Revolut's actions were retaliatory and discriminatory.
- He did not receive any warning about misuse of the account, and my decision should include a finding to that effect.
- I should remove the statement that some of his comments were intended to offend.
- It is inaccurate to say that he “refused” to provide bank details.
- Allegations that he misused the account are not consistent with the refunds which were made.
- The chat process was unclear.
- Revolut did not make reasonable adjustments and failed to act in line with the Equality Act 2010 and the Consumer Rights Act 2015.
- Revolut did not comply with FCA principles in respect of treating customers fairly, providing clear and fair communications, and in its treatment of a vulnerable customer.
- I should make a higher award, require Revolut to reinstate his account and state in my final decision whether I think the matter should be referred to the FCA.

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.

As I noted in my provisional decision, this service was set up as an informal means of resolving certain disputes between financial service providers and (mainly) their customers. I have not therefore commented on everything, but have focused on the matters I consider to be most relevant. I do not mean any discourtesy to either party by that, but I can assure them that I have considered all the evidence and arguments very carefully before reaching my conclusions.

I note Mr P's request about how I refer to him. I have however referred to him in the way this service generally refers to complainants in a final decision, in order to maintain consistency with the determinations published on our website. We do not usually name third parties either, in part to prevent identification of the complainant. I see no reason to adopt a different approach here; naming the delivery service (which is not a party to the complaint and has had no input in it) will not aid understanding of my decision.

I don't agree that Revolut has not explained the reasons for its review and closure of the account. It was concerned by the unusual number of chargeback requests which Mr P had made and continued to make.

In my provisional decision I said: “*The investigator noted that he had mentioned this (and the requirement to make reasonable adjustments) to Revolut in March 2023, but that it had not recorded that fact until around a year later.*” For the avoidance of any doubt, I agree with that finding and with the investigator's view that some compensation is warranted as a result.

I don't believe that the block on Mr P's account was disproportionate, although I do think Revolut should have explained its effects more clearly than it did. I have not however seen anything to suggest that Revolut's motives were retaliatory or discriminatory.

I note what Mr P has said about prior warnings which Revolut says he was sent. I do not believe however that I need to make a finding on whether he did or did not receive any warnings. It would not change my overall view of the complaint.

I remain of the view that some of Mr P's comments towards Revolut staff were intended to offend. There are numerous occasions where, in online chats, he refers to individuals as "useless" or "incompetent", for example. I stress these are conversations with people, not with automated processes. I think they go beyond mere frustration with the process.

Mr P says that I should not have concluded that he "refused" to provide Revolut with his bank details and that this contributed to the delay in refunding his account balance. I accept that he may have had concerns about providing that information to Revolut, but it is a fact that he did not do so when requested. For clarity, I did not use the word "refused", which might suggest an improper motive on Mr P's part; I do not suggest that.

I do not agree that it is inconsistent to provide refunds but also to suggest misuse of the account. The refunds were for relatively small sums individually, so Revolut would have been justified in agreeing to refunds in each case, whilst at the same time taking the view that there might be a wider problem.

I noted in my provisional decision that Mr P was generally transferred to a human agent when he asked to be transferred. But I also acknowledged that the closure process and the effect of the account restrictions were not explained as clearly as they should have been, and those were factors I took into account when deciding on the appropriate level of compensation.

I note what Mr P has said about breaches of the Equality Act and the Consumer Rights Act, as well as FCA principles. Those are matters which I am required to take into account in deciding what's fair and reasonable, and I have done so. I do not however need to make express findings on whether or not Revolut was in breach of any particular law or regulation.

Nor do I need to make any comment on whether or not this matter should be referred to the regulator, and I do not do so. It is not necessary in order to determine this complaint.

In conclusion, I am not persuaded I should reach a different conclusion from that set out in my provisional decision.

Putting things right

Revolut has already offered to pay Mr P £500 to resolve his complaint, and I indicated in my provisional decision that I thought that was reasonable. Revolut has also agreed to refund any account fees incurred after 26 January 2025, pro-rated if necessary; I shall leave it to Revolut to calculate those.

I will nevertheless make a formal award, so that it can be enforced if Mr P accepts it.

My final decision

For these reasons, as well as those in my provisional decision, my final decision is that, to resolve Mr P's complaint in full, Revolut Ltd should pay him £500 and refund any account fees incurred after 26 January 2025.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 13 November 2025.

Mike Ingram

Ombudsman