

The complaint

Mr W is unhappy with Revolut Ltd.

Mr W said Revolut failed to protect him from significant financial harm from his compulsive gambling transactions.

What happened

During the early part of 2025 Mr W carried out numerous gambling transactions. He said he hadn't formally disclosed any vulnerability. Mr W said his spending patterns should have been picked up by Revolut. Mr W said these were *"highly indicative of gambling addiction and financial distress."*

Mr W said Revolut failed to implement adequate safeguarding, monitoring or intervention. Mr W said he had been registered with Gamstop since 2019, and this excluded him from accessing UK licensed gambling websites. However, through his Revolut account he was able to deposit large sums with unlicensed overseas gambling operators. Mr W said these operators evade restrictions by using false merchant codes.

Mr W accepted Revolut wasn't directly aware of his Gamstop registration. But maintained his transactions meant Revolut had a responsibility to identify these and take steps to protect him.

Mr W said this had impacted on his mental health, put his marriage under strain and his career. He wants compensation for the failures.

Revolut apologised and expressed its support for Mr W dealing with his gambling addiction. It encouraged him to seek further assistance from organisations specialising in addiction recovery. It said, *"If there's any way we can assist or provide further guidance, please let me know by replying to this email or by contacting our in-app support team."*

Revolut noted the gambling block hadn't been enabled by Mr W on his account. It said, *"without this block in place, our system processes gambling-related transactions as any other, provided that they are approved by the card network and do not violate other transactional limits or controls."*

It said it wasn't allowed to, *"arbitrarily block or restrict legal transactions unless requested or consented to by the user."* Revolut pointed out Mr W's account activity didn't automatically trigger system level alerts and Mr W made no request for formal support to prompt a manual intervention. Revolut said it wasn't responsible.

As agreement couldn't be reached and Mr W remained unhappy, he brought his complaint to this service.

Our investigator didn't uphold the complaint. He said Revolut had pointed out the transactions didn't appear as gambling and so these wouldn't have been flagged or blocked. He said there were no signals to suggest Revolut should have done a manual review of the

account. He noted Mr W didn't place a gambling block on the account himself and didn't think any further support from Revolut would have stopped Mr W from spending his money. Our investigator didn't think Revolut was responsible for the transactions as he said Mr W was circumventing his Gamstop block to use it.

Mr W didn't accept this and asked for his complaint to be passed to an ombudsman for a final 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.

Mr W has provided a lot of commentary, evidence and brought up rules and current issues around the operator behind the transactions. I'm grateful for all the evidence provided but I'm not going to comment on everything. Even though I've read and reviewed the full details I'm going to stick to the factors that I think are key in relation to this complaint.

Mr W is adamant that Revolut failed to protect him. He said even though it was unaware of this vulnerability it should have acted due to the spending patterns over the early 2025 period.

Mr W mentioned his Gamstop registration and the false merchant codes used by the gambling operation overseas. But I don't think based on this I can hold Revolut responsible for Mr W going ahead and making the transactions. I've no reason to dispute Revolut's evidence that the transactions didn't trigger any requirement for an intervention.

Mr W said it should have been obvious because he was chasing losses in quick succession and making frequent deposits over a short period. He said every transaction was completed without pause and he said this was a serious failure under Consumer Duty.

Revolut reiterated if the gambling block had been placed on the account by Mr W any card payment to a gambling merchant would be instantly declined. As Mr W hadn't placed any block its system would process gambling related transactions as it would any other. It was clear that it can't just block legally made transactions. And in this complaint there was nothing to suggest the transactions were for gambling.

As Mr W went on to highlight some specific issues regarding the overseas gambling operator and its practices Revolut noted, "we do not independently assess or verify the licensing status of each gambling merchant globally." And that no technical failure occurred. It said it wasn't responsible for the events that led to Mr W's complaint. It did single out one particular merchant used by Mr W and said if he had placed the gambling block on his account these transactions could have been prevented.

Revolut noted after these issues that Mr W had placed a gambling block on his account in June 2025.

There's nothing in the evidence that leads me to believe Revolut has acted unfairly or unreasonably in this complaint. It's clear and accepted by Mr W that he authorised all of the transactions.

From the account statements and the transactions, I can see why Revolut didn't at any point have any reason to act. I think that's why its system didn't advise it to act in relation to Mr W. It wasn't aware of any vulnerability, and no triggers were set off on the account to make it think any different. The transactions wouldn't have flagged as gambling anyway due to the

codes used by the overseas operator. The account stayed in credit and to Revolut it appeared to be managed within required guidelines by Mr W.

So, I don't think there's any evidence to suggest Revolut had to act or should have acted. And I don't think there's any evidence to show it failed in how it handled Mr W's account or that there was a requirement to review the account which it missed. It had no reason to know that Mr W was vulnerable.

My final decision

I don't uphold this complaint.

I make no award against Revolut Ltd.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 6 January 2026.

John Quinlan
Ombudsman