

The complaint

Mr D complains about Revolut Ltd (“Revolut”) due to delays he experienced in a transfer being made. He wants Revolut to increase its offer of compensation for his distress and inconvenience.

What happened

Mr D banked with Revolut.

On 9 April 2025 he initiated an international transfer worth around £900.

This was to send funds from his Revolut account to his other account in a different country, for the purpose of giving him access to his funds during an upcoming trip.

The information available from Revolut indicated that international transfers would usually be processed within 72 hours.

On 14 April 2025 the transfer had not completed and showed as ‘pending’ on Mr D’s account. He chased Revolut. Revolut responded that an update would be provided as soon as possible.

The payment remained pending, and Mr D chased again on 17 April 2025. Revolut’s agent confirmed that they had escalated the matter.

On 21 April 2025 Revolut advised Mr D that the payment had been stopped by an intermediary bank and that further information was needed to complete the process.

Mr D was unwilling to provide further information as he did not have any relationship with the intermediary bank. He asked for the transfer to be cancelled, and for his money to be returned to his account.

Mr D complained to Revolut on 21 April 2025. Revolut responded explaining that the payment had been delayed by an automated security system, which could not be manually amended until the security criteria of the transaction had been met. It upheld Mr D’s complaint and gave him referral rights to this service. It also offered him £75 compensation, but did not achieve the return of funds to him.

Revolut then sent further requests to the intermediary between 21 April and 16 May 2025. The payment remained pending, and no further updates were sent to Mr D.

The transfer completed on 18 May 2025, 39 days after the transaction was initiated.

In the meantime, Mr D had travelled to his destination and was unable to access his money. He had to borrow from friends and limit his activity because of his restricted funds and his not having any idea how long the transfer would take.

Mr D contacted us.

One of our investigators looked into this matter and thought that Revolut had made a reasonable offer of compensation. This was because the delay was apparently caused by the intermediary bank and Revolut had continued to chase on behalf of Mr D. They therefore considered that Revolut had acted reasonably in respect of the failures it was responsible for.

Mr D did not accept that view and asked for an ombudsman decision.

I issued a provisional decision on this matter in October 2025 indicating that I thought the compensation should be increased to £300. That provisional decision has been shared with the parties and they have been invited to comment.

Mr D has provided comments, setting out that he initiated the transfer 20 days prior to travel, and that he had used his savings account for the transfer so feels that he lost out on interest while it was stuck between banks.

Revolut has not responded to the provisional 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.

I have considered Mr D's additional comments.

I accept these, and recognise that Mr D incurred substantial distress and inconvenience, despite planning in good time for his transaction to go through before travel.

I note that he lost out on interest during this period, but I consider that the award includes sufficient reflection of this.

As neither party has made comments which alter my view, I adopt my provisional decision and reasoning as my final decision, and I uphold Mr D's complaint.

Putting things right

In order to put things right I direct Revolut Ltd to pay to Mr D a total of £300 compensation.

My final decision

For the reasons set out in my provisional decision, and above, I uphold Mr D's complaint and direct Revolut Ltd to pay to Mr D a total of £300 compensation for his distress and inconvenience.

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

Laura Garvin-Smith
Ombudsman