

### **The complaint**

Mr H complains about the service he received from Revolut Ltd ("Revolut") when he asked it to close his account and not allow it to be reopened or restrict his ability to use cryptocurrency on his account.

### **What happened**

Mr H had a gambling addiction and was using his Revolut account to gamble using cryptocurrency. Mr H contacted Revolut on 27 May 2025 and explained he had a gambling addiction and Revolut provided information on how to block gambling transactions but as its gambling block doesn't restrict cryptocurrency transactions, this information wasn't helpful.

Mr H contacted Revolut again on 4 June and explained that his account comes with a feature that allows him to change funds into cryptocurrency and that he uses this to gamble. Mr H understood that he could switch off this feature but there was no cooldown period for switching it back on and wanted to know whether Revolut could either remove or permanently block it to help support him.

In response to this Mr H was referred to Revolut's cryptocurrency team - despite making it clear he wanted to talk to someone in its welfare team as he was struggling with his welfare and mental health. The cryptocurrency team advised Mr H that it wasn't possible permanently block the crypto feature and was given no alternatives.

Mr H continued conversing with Revolut about the issues he was having and at times expressed suicidal thoughts. Mr H asked whether he could close his Revolut account Revolut advised that he could but following this it would be possible to re-open the account immediately.

Mr H raised a complaint about all this with Revolut on 30 June. Revolut issued a final response to Mr H's complaint on 7 July. It didn't uphold Mr H's complaint and repeated the information on gambling blocks and how to close an account as it had previously provided.

Mr H was dissatisfied with this and brought his complaint to this service. Mr H says he is fully aware he can close his account and hide the cryptocurrency feature, but this doesn't assist him as both options can be reversed without much traction. Revolut didn't provide the support he asked for he was able to use cryptocurrency to gamble causing him a considerable amount of distress and wants to be compensated for this.

Following this Revolut was able to put restriction on Mr H's account on 24 July 2025 and after considering Mr H's complaint further offered Mr H £100 as a gesture of goodwill which he rejected. Revolut say its terms allow a customer to reopen accounts if they had previously closed them on their own accord. But Revolut also stated it doesn't allow accounts to customers who've had accounts closed due to a decision from Revolut

Our investigator looked at all of this and thought that Mr H had made it clear to Revolut early on that there was an issue with him having an account with Revolut and that he needed

additional help but didn't think the support offered was good enough on any of the occasions Mr H reached out for help

Mr H had had a poor customer journey aggravated by Revolut not getting to grips with the issues Mr H was having and him having to explain this on multiple occasions and being referred to a team that couldn't help. They thought Revolut should compensate Mr H £400 for failing to support him after he told it about his vulnerabilities and for the poor customer service he experienced.

Revolut disagreed with the level of compensation as it believed even if it were to ban Mr H as a customer, he could find other ways to gamble and so its product cannot be considered the reason for Mr H's distress. Revolut have asked for an ombudsman's 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.

My role is to look at problems that a consumer has experienced and see if the business has done anything wrong or treated them unfairly. If it has, we seek to put the consumer back in the position they would've been in if the mistakes hadn't happened. And we may award compensation that we think is fair and reasonable.

Mr H complains about the lack of support Revolut offered him when he asked it to close his account down permanently or restrict his ability to use its cryptocurrency feature as he had a gambling addiction.

I sympathise with Mr H and the gambling struggles that he has had and I hope he is now in a better position and continues getting the right help and support for this.

It might be helpful for me to say here that, as we are not the regulator, I cannot make a business change its systems or processes – such as what it must have in place to assist customers with their spending or what accounts should be monitored for. We offer an informal dispute resolution service and we have no regulatory or disciplinary role.

So in situations such as Mr H's while I wouldn't tell Revolut what tools it needs to have in place to support a customer with a gambling addiction, I would expect a business to step in and offer appropriate support where I consider it should've reasonably become aware there might be a problem.

And in Mr H's case, I'm in agreement with our investigator that from the outset it was clear that Mr H's needed additional support to assist him with his gambling.

But it seems that despite explaining exactly what the issue was and what he needed that this fell on deaf ears. Instead of listening to Mr H and trying to get a full understanding of what the issue was and looking at all the options available to him, Mr H – an extremely vulnerable individual – was given unhelpful advice around options Mr H was already aware of and passed around to teams that couldn't help.

And while I wouldn't expect Revolut to change, develop or implement new systems in response to Mr H's request for support, I would expect it to explore every option it had available to him and even those that might not be strictly in place to assist one with a gambling addiction such as Revolut's ability to restrict an account which Mr H asked for.

But despite this it wasn't until 24 July 2025 after Revolut had given its final response and after Mr H brought his complaint to this service that this was put in place prolonging Mr H's distress.

Furthermore, I am at a loss as to why Revolut couldn't take the decision itself to close Mr H's account permanently when it has the ability to do this and Mr H had requested that as a possible solution. Mr H was vulnerable, in crisis, seeking help and took the brave step in making Revolut aware of this. But despite this it failed to take proactive steps to provide him with the help he'd requested and was seemingly available and instead provided him with information about tools and features he was already aware of and failed to give him the attention he deserved.

So after considering everything I think the £400 compensation recommended by our investigator is fair and in-line with what we'd recommend in situations such as this.

### **My final decision**

For the reasons I've explained I've decided to uphold Mr H's complaint and direct Revolut Ltd pay the fair compensation outlined above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 30 December 2025.

Caroline Davies  
**Ombudsman**