

The complaint

Mr T complains Revolut Ltd didn't do enough to protect him from harmful gambling.

Mr T's complaint is brought by a representative, but for ease I'll only refer to Mr T even if submissions were made by his representative.

What happened

Mr T complained to Revolut, he felt it hadn't done enough to identify his harmful gambling, and hadn't intervened in his spending.

Mr T said, specifically between April and July 2025, he'd gambled over £25,000 causing financial difficulties. Mr T also explained the serious impact this had on his mental health.

Mr T highlighted an instance where he'd gambled most of a payday loan within minutes of receiving it, and also spent almost £1,500 in ten minutes.

Revolut responded to say it needed more information, but this information was about a scam. Mr T contacted Revolut again, explaining his complaint, but it only responded to the scam complaint Mr T hadn't made.

Mr T brought his complaint to this service, and Revolut sent in its submissions in response to the gambling complaint.

An investigator looked into things, but didn't think Mr T's complaint should be upheld. The investigator said Mr T hadn't told Revolut about his gambling addiction until July 2025.

And in July 2024 Mr T had specifically asked Revolut if he could continue using his account to gamble, including providing details of his gambling accounts.

The investigator didn't think Revolut had a reason to intervene in Mr T's spending, but even if it had intervened, the investigator didn't think it would have made a difference.

The investigator said Mr T had used UK and overseas gambling sites, paying by card, but also transferred money to gambling companies.

A card block would only stop the card payments to UK gambling sites, so the investigator thought Mr T would have continued to gamble even if Revolut had blocked his card.

And the investigator could see Mr T had self excluded, but still continued to gamble.

Mr T disagreed and said Revolut had failed to identify clear indicators of his problem gambling and didn't implement any safeguards.

Mr T said Revolut failed to intervene and failed to treat him as a vulnerable consumer.

Mr T said the Financial Conduct Authority's consumer duty meant Revolut should have

prevented the foreseeable harm Mr T's gambling was causing.

And Mr T said if he was able to circumvent any blocks Revolut could have applied, then the blocks aren't fit for purpose.

Mr T also explained the serious impact his gambling, and Revolut's lack of action, had caused him, and his mental health had significantly worsened. Mr T asked for an ombudsman to decide things.

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.

Although Mr T has asked I only consider the payments from his account between April and July 2025, I've looked back further and can see Mr T's gambled frequently on his Revolut account for some time.

Mr T was making payments with his card and sending faster payments to a transfer company. And this pattern of spending continued through April to July 2025.

I've also looked at the online chats Mr T had with Revolut, and it's clear he'd been using overseas gambling sites in the past.

And from these chats it seems Revolut blocked Mr T's account on a couple of occasions, because he lost his phone and for a periodic review.

Mr T's responses to these blocks, on the chat, are he has to have access to his Revolut account, it's where he pays his bills from and where he receives his salary.

And Mr T's responses to the periodic reviews, and requests for proof of income, are open about his gambling. I can't see Mr T ever told Revolut he had a problem with gambling, or he couldn't stop spending compulsively.

Looking at Mr T's account I can't see he's gone overdrawn. I can see some declined payments every now and again, but I don't think the frequency would make Revolut think Mr T was in financial difficulties.

But the statements show Mr T was spending compulsively on gambling. Mr T suggests Revolut should be monitoring his account and checking his spending.

I don't think Revolut would check in the detail Mr T would like it to. Mr T was authorising payments on his card, or making them through his app, and I wouldn't expect Revolut to be checking this spending as each authorised payment debited.

So, I wouldn't necessarily expect Revolut to see Mr T had a payday loan credited, then spent this on gambling, and I certainly wouldn't expect Revolut to see this at the time Mr T was making the payments.

It seems Mr T's compulsion to spend escalated during the period of April to July 2025.

Revolut didn't identify the increase in spending. But even if it had, I think there's a limit to the things Revolut could have done to support Mr T.

I can't know for certain what would have happened, but where evidence is incomplete I can

decide things on the balance of probabilities, what's more likely to have happened.

Had Revolut intervened it would likely have offered its card block, which should stop card payments to UK gambling sites. But Mr T was also sending payments by faster payment and had used overseas gambling sites previously, these payments wouldn't have been blocked.

I don't think a card block would have stopped Mr T gambling.

Mr T's said Revolut could have stopped him making transfers. But Mr T was often sending transfers from his account to other people, and Revolut had blocked his account previously, and this clearly caused Mr T significant distress.

And I've thought about these possible interventions alongside Revolut considering Mr T a vulnerable consumer. But I don't think Revolut would have been expected to do more in terms of an intervention than I've mentioned above.

It's also likely Revolut would have given Mr T the details of external support. But Mr T had already signed up to a gambling self exclusion site, similar to what I'd expect Revolut to tell him about, and Mr T had continued to gamble.

I don't think an intervention from Revolut would have stopped Mr T gambling.

A drastic intervention, like blocking or closing Mr T's account, would have stopped Mr T making payments to gambling companies using Revolut. But I think it's very likely Mr T would have made these payments another way, with another bank or financial institution.

But, in any event, I don't think Revolut should have blocked or closed Mr T's account just because he was using it to gamble, this isn't a breach of the terms. Any block or closure would need to be agreed with Mr T, and I don't think he'd have agreed to this.

I think it was Mr T's compulsion to spend driving his gambling, I don't think his gambling was driven by any lack of action by Revolut.

Mr T's said a gambling block that can be circumvented is not fit for purpose, but again I think there are limits to how Revolut can stop someone spending compulsively.

Revolut's card block seems to work in the same way as most other financial institution's gambling blocks, but I accept there are ways round it.

Unfortunately, Revolut can't control what an overseas gambling site says it's receiving card payments for. Unless the site tells Revolut, when processing the payment, that it's a gambling site, I wouldn't expect Revolut to know.

And a card block can't stop a faster payment, but lots of gambling sites accept them, even if there's a gambling block on the card. I don't agree Revolut's card block isn't fit for purpose.

I've carefully read what Mr T's said about the serious and detrimental effect his gambling's had on his mental health, and I have great sympathy for Mr T.

But I have to look at Mr T's complaint impartially and decide whether I think Revolut's done anything wrong.

Having done this, I don't think Revolut has done anything wrong here. I don't think Revolut knew about Mr T's problems with gambling prior to July 2025, and even if it had known prior to this, I don't think an intervention by Revolut would have stopped Mr T's spending.

I think any blocks or pauses on card payments or transfers would have meant Mr T would find another way to spend compulsively. And I don't think Mr T would have agreed to have his account blocked, or be stopped from making transfers.

I can see Mr T's strength of feeling about what happened and accept he spent a large amount of money in a short period of time.

But since I don't think Revolut made any mistakes in the way it administered his account, I can't direct it to refund the money Mr T compulsively spent.

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 Mr T to accept or reject my decision before 10 February 2026.

Chris Russ
Ombudsman