

The complaint

Mr P complains that Revolut Ltd enrolled him into the “SpareChange” feature of its loyalty scheme automatically, and as a result multiple small amounts were deducted from his account without his authority or consent. He also complains that it wasn’t as easy as it should have been to communicate with Revolut through its app.

What happened

Mr P has a payment account with Revolut, through which he’s eligible for Revolut’s “RevPoints” loyalty scheme. That scheme has a feature called “SpareChange”. SpareChange rounds up any card transactions to the nearest whole pound; that difference is then exchanged for points, which can be spent on experiences, stays and airmiles for example.

In April 2025 Mr P realised that the transactions he made on his account were being rounded up and the difference debited to his account. He made a complaint. He asked for a refund and asked how the SpareChange feature had been activated, because he said he had never opted in. He also disabled the feature.

Revolut said it hadn’t done anything wrong and explained how SpareChange worked. It nevertheless offered to refund all the SpareChange deductions made from Mr P’s account as a goodwill gesture.

Mr P referred his complaint to us. Our Investigator said it was reasonable for Revolut to refund the deductions made from Mr P’s account through the SpareChange feature. She said Revolut should also send Mr P a list of the SpareChange deductions and pay him £50 compensation for the confusion and inconvenience he was caused by its handling of the matter when he tried to sort it out.

Mr P accepted that recommendation but Revolut did not, so the complaint has been referred to me to decide.

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.

Revolut has told us that the SpareChange feature of its RevPoints scheme is optional, and customers have to activate the feature before they can use it – which it says Mr P did. It has provided screenshots to show that Mr P joined the RevPoints scheme at 11.28pm on 14 January 2025 and the SpareChange feature was enabled two seconds later. The SpareChange feature was disabled on 12 April 2025.

Our Investigator thought it unlikely that Mr P could have joined the scheme and enabled SpareChange within two seconds. I can’t be certain about whether or not this would have been possible. In any event however, Revolut has offered to refund all the money (£44.85) it took from Mr P’s account through SpareChange so, even if Mr P didn’t enable the feature or

didn't have enough information to understand how the feature worked, Revolut's offer means he won't lose out financially if he accepts it.

I share our Investigator's view that Revolut's handling of Mr P's questions about what had happened caused avoidable confusion and frustration. In its response to Mr P's complaint Revolut said that it had "explained about the SpareChange feature in the RevPoints section and stated that this feature is enabled by default".

Revolut has since told us that while RevPoints is enabled by default, SpareChange is not and the SpareChange feature is optional – customers must enable it in order to use it. Revolut's website also says the feature is optional. But that isn't what Revolut told Mr P. I think it caused him some avoidable confusion and upset by giving him the wrong information and he should fairly receive some compensation to reflect that. I think £50 is reasonable in all the circumstances.

Revolut should also refund the SpareChange deductions if it hasn't already done so. I'm not awarding interest on the refund given that the deductions were shown against each payment Mr P made for several months before he raised the issue with Revolut, and given that Revolut then offered a refund quickly. I also don't think it was unreasonable for Revolut to communicate with Mr P about this matter via its app, given that it's an online provider and Mr P was able to communicate with it through that channel.

My final decision

My final decision is that Revolut Ltd should refund £44.85 to Mr P and provide him with a list of deductions made from his account as a result of its SpareChange feature, if it hasn't already done so. It should also pay Mr P £50 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 14 January 2026.

Janet Millington
Ombudsman