

The complaint

Mr P complains Revolut Ltd didn't do enough to assist him with compulsive gambling.

What happened

Mr P explained between January 2024 and September 2025, he spent approximately £17,500 on compulsive gambling through his Revolut account.

Mr P said he didn't ask Revolut for help during this period but thinks Revolut should have realised he was compulsively gambling and vulnerable as his account '*showed clear and sustained signs of gambling related harm.*'

Mr P said he registered with GamStop in September 2025 and has not gambled since. Mr P says this shows if Revolut had recognised his vulnerability and intervened it would likely have mitigated the harm he suffered.

Mr P wants a refund of all gambling losses for this period and compensation for the distress and inconvenience caused. He also wants Revolut to improve its systems for detecting and supporting customers suffering with compulsive gambling.

Revolut expressed sympathy for Mr P but didn't uphold his complaint. It explained the help it can offer and signposted Mr P to support services. Revolut explained to Mr P it didn't have a system which would stop all gambling payments, but Mr P could add a gambling block for payments made to recognised gambling companies. Revolut explained Mr P hadn't placed a gambling block on the account or contacted it about before he stopped gambling, so didn't uphold his complaint.

Our investigator didn't think Revolut needed to take any further action. They explained they didn't think Revolut knew Mr P was compulsively gambling before he made them aware in October 2025, after he had stopped gambling. They accepted Revolut has a duty to monitor accounts and thought the activity on Mr P's account wasn't so unusual that Revolut's systems would identify compulsive spending.

Mr P disagreed with our investigator's recommendation. He explained the '*patten*' of spending should have alerted Revolut to the foreseeable harm. He also didn't think Revolut had explored his vulnerabilities and had not assessed the affordability of his gambling.

As Mr P rejected our investigator's recommendation, his complaint has been passed to me to make 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.

Firstly, I was very sorry to read about the issues Mr P has had with compulsive gambling. I have no doubt this must have been a very difficult time for him and I was pleased to read he has successfully sought support, and I wish him well with this.

It isn't in dispute Mr P didn't contact Revolut before he had successfully stopped gambling in October 2025. I therefore don't need to consider what Revolut ought to have done once it was told about the issues to support Mr P. Therefore, the first issue for me to decide is

whether I can identify any reason Revolut should have intervened, considering all the circumstances and the vulnerabilities Mr P has described.

Customers bank accounts are not routinely monitored or examined manually as a matter of course. I have examined Mr P's Revolut account for the period in question, the account was well managed with regular payments and transfers in, and Mr P kept the account in credit. The evidence I have seen suggest Mr P didn't get into financial difficulty through his compulsive gambling. He didn't incurring an unaffordable or unarranged overdraft or otherwise applying for a lending option with Revolut, which may have caused Revolut to examine his spending or account in more detail.

So, I'm satisfied there was no obvious financial reason for Revolut to manually assess Mr P's account during the period in question.

Another reason Revolut may have had cause to contact Mr P is if it suspected Mr P was the victim of a fraud or scam.

As I have said, Mr P's account was well maintained through this period, the gambling transactions were therefore funded by him. Although there were numerous transactions to different gambling companies, sometimes several on the same day, each single transaction amount was of a value I would not expect to usually trigger fraud checks.

Looking more closely at the transactions in question, the gambling transactions were sporadic and mostly to recognisable gambling companies. I accept there was something of a pattern, where Mr P would make several transactions on the same day, but these were mostly for smaller amounts, to companies Mr P had used many times before. I can therefore reasonably see why these transactions didn't flag as needing intervention by Revolut as they do not appear to have been higher risk.

Furthermore, the transactions would have been made using Mr P's recognised device or card, again suggesting this was unlikely to trigger a fraud flag and intervention by Revolut.

It is important to recognise financial businesses are under a duty to process payments a customer authorises it to make, in line with the Payment Services Regulations (PSRs).

Therefore, authorised gambling transactions of the nature described above, would likely have continued unless something triggered Revolut to manually considering Mr P's account. But I haven't seen anything which persuades me Revolut should have intervened for the period and transactions in question.

I appreciate Mr P has explicitly complained he thinks Revolut hasn't complied with Financial Conduct Authority (FCA) guidance regarding its duties to protect vulnerable customer.

FCA guidance from 2021 concerning vulnerable customers explains businesses should monitor accounts for '*unusual activity*'. But this guidance is aimed as a trigger for front-line staff within businesses, describing what to look out for when '*engaging with customers*'.

Again, Mr P would have needed to have engaged with Revolut in some way for it to have had any opportunity to recognise unusual activity, but this would have been in the context of possible fraud, not necessarily gambling, as these are what the above guidelines are concerned with detecting.

However, I have examined the contact Mr P had with Revolut via its in-app chat function to see if any such front-line contact warranted further investigation. I can see Mr P spoke mostly with the chat assistant, and with live agents on only a few occasions. But Mr P didn't mention issues with gambling, and these conversations were mostly related to specific pending payments Mr P wanted to know about.

Revolut said it doesn't automatically block gambling transactions, but customers could do this themselves by using the gambling block option it provides. If this block is removed, the customer can't gamble for 48 hours. The evidence from both parties suggests Mr P didn't place such a block on his account, so Revolut weren't notified of gambling issues.

From the evidence I have seen, it doesn't appear to me there was any reasonable cause for Revolut to contact Mr P or manually check his account during the period in question. I therefore can't reasonably see, on balance, that Revolut has made an error or mistake.

I appreciate Mr P has explained he thinks there was unusual activity, and the transactions should have triggered Revolut, but as I have explained, I am not persuaded this is the case.

I therefore do not think it is reasonable or fair to expect Revolut, in these specific circumstances, to have recognised or flagged Mr M's account for further intervention. I therefore also don't think it would be reasonable or fair to hold Revolut liable for the losses Mr P sadly suffered.

Finally, I understand this will be disappointing for Mr P, but I trust I have explained why I cannot reasonably hold Revolut responsible for his losses.

I would like to convey my decision not to uphold Mr P's complaint should not in any way detract from what has clearly been a very difficult and upsetting time for Mr P. I am pleased Mr P has been able to access support and has successfully stopped compulsive gambling.

My final decision

For the reasons I have given, my final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 23 February 2026.

Gareth Jones
Ombudsman