

## The complaint

Mrs M complains about the service and lack of support she received from Revolut Ltd (“Revolut”) when she informed it of her gambling addiction and asked it to permanently terminate her cards with it.

## What happened

Mrs M holds a Revolut account and activated a gambling block on her account on 3 July 2025. Mrs M removed this and readded the block on 17 July and removed it again on 27 July.

On 24 July Mrs M told Revolut she didn’t want a card anymore and didn’t want the ability to reactivate the card. Revolut’s chat assistant confirmed the steps she needed to take to terminate her card and confirmed that after 30 days it becomes permanently ineligible to be reactivated and said there isn’t a way to speed up the process.

Mrs M then explained she had a gambling issue and this leaves her vulnerable and asked to speak to someone who will help.

Mrs M was connected to a live agent and with Mrs M’s consent Revolut’s agent noted down her vulnerability, confirmed her cards had already been terminated and explained that there wasn’t a way to make a card permanently ineligible before the 30-day cool off period and advised Mrs M to remove it from any digital wallets and turning off all card controls in the app.

Mrs M reactivated her card on 26 July and continued using it to gamble. Mrs M reached out to Revolut again on 2 August and this time Revolut’s agent found a way to terminate her physical card at Revolut’s end so it couldn’t be reactivated and advised Mrs M to opt for Revolut’s gambling block feature.

Mrs M asked for Revolut to block her virtual card and was advised that if a card has been terminated within the last 30 days it can potentially be reactivated and so advised Mrs M to mark her card as compromised and then it may no longer be available for reactivation.

Mrs M complained to Revolut that it failed to support her despite disclosing her vulnerabilities and that its agent didn’t terminate her card when she first reached out and that because of this she was able to gamble and felt that Revolut were liable for her gambling losses during this period.

Mrs M reached out to Revolut again on 4 August and explained she could still see a virtual card on the account. Revolut’s agent agreed to also terminate this in a way that she wouldn’t be able to reactivate it.

In response to Mrs M’s complaint Revolut explained how its gambling block worked and said none of the transactions made by Mrs M during the relevant period were made to merchants classified under the category of gambling so the payments were processed normally and signposted Mrs M to external organisations that could help with gambling. Revolut didn’t

uphold Mrs M's complaint as it said all necessary procedures were followed and that Mrs M had been given adequate support.

Mrs M was dissatisfied with this and brought her complaint to this service. Mrs M said if Revolut had permanently terminated her card when she requested this on 24 July she wouldn't have had the means to gamble and wants to be compensated for the gambling losses suffered between 24 July and 4 August.

Our investigator looked at all of this and thought that Revolut's gambling block had worked as expected and that as Mrs M had removed this on 27 July Revolut weren't obliged to provide gambling protection from this date as it is not Revolut's responsibility to decide how Mrs M gets to spend her money.

They explained that Revolut's systems don't currently have the functionality to permanently disable the card feature from an account as it is an integral function of the account and services provided by Revolut. So although the advisers were able to say that Mrs M's cards would be permanently cancelled, Mrs M would still have been able to apply for a brand-new card on her account.

But they acknowledged Mrs M had been given conflicting information and had failed to provide all the relevant support to her when she reached out for help, but didn't think it fair to conclude from this that Revolut were at fault for Mrs M continuing to gamble or that Revolut should reimburse Mrs M for these transactions.

They thought despite Mrs M being under a Trust Deed where if gambling transactions are declared this could be broken, they couldn't say for certain that Mrs M wouldn't have continued to gamble elsewhere using alternative channels and so recommended Revolut compensate Mrs M £200 for the distress and inconvenience caused.

Revolut disagreed with the level of compensation recommended as it says it shouldn't be penalised for not immediately doing something that was outside its usual practices and policy and doesn't believe any compensation is warranted. It says its payments card is the main way for customers to access funds held on a Revolut account so removing this isn't an option.

Mrs M says she explicitly told Revolut the gambling block wasn't working and that is why she removed it as the protection it provided wasn't effective and she was seeking a different type of protection. Mrs M says she disclosed to Revolut all her vulnerabilities and made multiple requests to permanently terminate her cards but despite this Revolut refused and falsely told her it wasn't possible. Mrs M says because they failed to provide the help she needed she suffered the exact harm she warned Revolut about and wants to be compensated for this.

So Mrs M's complaint has been progressed 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.

I hope that Mrs M won't take it as a discourtesy that I've condensed her complaint in the way that I have. I appreciate Mrs M's strength of feeling on the matter as demonstrated in her submissions of which I've considered along with relevant law and regulations on the matter. But ours is an informal dispute resolution service, and so I've concentrated on what I consider to be the crux of the complaint. Our rules allow me to do that.

And the crux of Mrs M's complaint is that Revolut failed to permanently terminate her cards when she initially requested this despite disclosing all her vulnerabilities which directly resulted in her suffering gambling losses.

I sympathise with Mrs M and the gambling struggles that she has had and I hope she is now in a better position and 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 Mrs M'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 Mrs M's case, it is not in dispute that Mrs M made Revolut aware of her vulnerabilities and what she wanted from Revolut to assist her. What is in dispute is whether Revolut did enough given the information it had. And I'm in agreement with our investigator that although Revolut didn't make an error when it provided Mrs M with information on how Mrs M could achieve the outcome she wanted within its system set up, it failed initially to consider what else it could do outside of this.

Instead of explaining the limitations its system had and looking at ways it could get around this Mrs M – a vulnerable individual – was given general advice and steps she could take that wouldn't really offer her the help she was after.

And while I wouldn't expect Revolut to change, develop or implement new systems in response to Mrs M's request for support, I would expect it to explore every option it had available to her and even those that might not be strictly in place to assist one with a gambling addiction such as Revolut's ability to permanently terminate use of her cards with it.

But it didn't do this until Mrs M reached out to it again on 2 and 4 August where agents found a way to do this on Mrs M's behalf without having to wait out the 30-day cooling off period.

So I do think Revolut failed to take proactive steps to provide Mrs M with the help she'd requested and was seemingly available and instead provided her with information about tools and features she was already aware of and failed to give her the attention and support she needed.

So the question I need to ask is what would be a fair way of putting things right for Mrs M. And having considered everything I'm in agreement with our investigators recommendation that compensation of £200 is fair.

Revolut doesn't believe any compensation is warranted as it doesn't think it should be penalised for not immediately doing something that was outside its usual practices and policy. But although I agree Revolut didn't make an error or do anything wrong in the initial advice it gave Mrs M, I think it could've done more and looked at cancelling her cards sooner than it did especially as it had the ability to do this and this was what Mrs M had stated she needed to help her. But instead of investigating all the options its agent only looked at standard procedures already in place.

I appreciate Mrs M believes she should be compensated for all her gambling losses as Revolut had the ability to cancel her cards from the outset but failed to do this and believes her gambling losses were as a direct result of this. But I don't think it would be fair to say Revolut is directly responsible for Mrs M's gambling losses because it initially didn't provide the solution she requested, especially when she had deactivated the gambling block and was not using the tools that Revolut had that were readily available and tailored to circumstances such as hers.

Ultimately, Mrs M needs to take some responsibility for her actions and recognise that the harm suffered wasn't due to Revolut's actions or lack thereof but rather a very difficult addiction she suffers from - it simply wouldn't be fair to penalise Revolut for this as it is something it can't control. And our role is to agree what would be fair way to put things right and not to punish or penalise businesses for their failings.

And so although I agree that support provided could've been better in the end Revolut did do the right thing and found a way outside its standard practises to provide Mrs M with the support she requested. I appreciate this took longer than she would've liked but cancelling cards permanently isn't a standard process in this situation and so some customisation for Mrs M was required and Revolut had to mark her cards as expired or compromised to stop Mrs M from re-activating the cancelled cards.

And even if Revolut cancelled her cards earlier than it did, I'm not persuaded this would've stopped Mrs M's gambling. Indeed, Mrs M has told this service she had another account elsewhere (since closed) during the period in question she could've used to make gambling transactions and she continued to gamble using the Revolut account despite knowing the risks of gambling under the Trust Deed she had with another bank. This suggests to me that Mrs M – although has shown strength and courage in seeking help – also had an addiction that can't be cured by one businesses actions alone. Furthermore, my understanding is that even with her cards being permanently terminated Mrs M still has the ability to apply for a new card.

So having considered everything carefully, I think Revolut should've done more to support Mrs M when she sought help for her gambling and I think to put things right Revolut should compensate Mrs M £200 for the distress and inconvenience this caused.

### **My final decision**

For the reasons I've explained I've decided to uphold Mrs M'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 Mrs M to accept or reject my decision before 17 February 2026.

Caroline Davies  
**Ombudsman**