

The complaint

Mr R complains about how Revolut Ltd failed to meaningfully intervene after he made them aware of a gambling problem. Accordingly, Mr R would like Revolut to refund the transactions, and award compensation.

What happened

The details of this case are well known to both parties, and our investigator provided a very thorough summary; so I'll concentrate my decision on the key points.

In August 2025, Mr R contacted Revolut with a chargeback transaction dispute, and to tell them he had spent over £20,000 on gambling over the last few years. Despite making Revolut aware of this, over 100 transactions subsequently debited Mr R's account with Revolut towards gambling totalling over £3500.

As Mr R believed that Revolut did not protect him and his funds, and the transactions should have been picked up and stopped, he complained to Revolut. Mr R explained that Revolut was aware of his gambling problem, and accordingly, Revolut failed in their duty of care.

Revolut investigated but other than identifying a failing within their complaint handling service, could not agree they had done anything wrong in terms of the payments. Revolut said Mr R did not invoke a gambling block when he could have done, and that much of his previous communications were more towards the chargeback rather than the gambling. Revolut provided a list of organisations that could help with gambling problems, and in terms of the inconvenience they caused from their complaint handling failing, they credited Mr R with £150.

Remaining unhappy, Mr R referred his complaint to our service. He reiterated that because he told Revolut of his gambling problem, they ought to have spotted these transactions and patterns, and therefore missed the opportunity to stop the transactions in question.

Our investigator looked into the complaint and issued their view saying they could not find Revolut at fault – other than the complaint handling. Regarding the gambling issue, our investigator talked about the gambling block, that Mr R used other means to gamble such as bank transfers, and in terms of Revolut's monitoring of Mr R's account, they could not say that Revolut should have acted due to the activity. In summary, our investigator did not think Revolut needed to take any action other than recommending several blocks be placed by Revolut to support Mr R.

Mr R rejected this view saying the bank transfer company that he used was known to Revolut from previous gambling meaning they should have recognised the risk. Mr R also mentioned the fact that he reached out to various gambling support organisations showed his vulnerability to Revolut, and Revolut failed in their duty of care by allowing him to continue gambling. As a result, it was agreed that the complaint be referred to an Ombudsman.

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'm aware I have only summarised the circumstances of Mr R's complaint above, especially in light of the very thorough view our investigator provided. So, I'd like to reassure him that I have read and considered everything he has told us in full. And I hope the fact that I do not respond in a similar detail here will not be taken as a discourtesy.

We provide an informal complaint handling service. My role is to consider the evidence presented by the parties and reach an independent, fair and reasonable decision based on the facts of the case and the evidence provided by both sides. In order to uphold Mr R's complaint I would have to find that Revolut made an error or acted in a way that wasn't fair and reasonable and this led to Mr R suffering financial loss or some other detriment. So, this is the focus of my decision.

Firstly, I'm pleased to see Revolut took ownership for the customer support experience they delivered, and credited £150, which seems fair in the circumstances.

What Mr R feels very strongly about is despite mentioning his gambling problem to Revolut in August, Mr R spent over £3500 on gambling, therefore Revolut should have noticed this and intervened. But I agree with our investigator that there were no indications that gambling was causing any financial difficulties. So, I don't believe there was a need for Revolut to review Mr R's account or his spending patterns.

To provide some context, it isn't Revolut's responsibility to tell customers what to spend their money on, and ultimately Mr R is entitled to spend as he sees fit. As our investigator alluded to, a business is required by the Payment Services Regulations and the terms and conditions of the account to facilitate legitimate payments authorised by the account holder. As a consequence, there remains a high level of personal responsibility on the consumer to take action to protect themselves from the harmful effects of their gambling.

Revolut does not operate a system for specifically monitoring and intervening with customers who elect to spend their own money on gambling. Gambling is a legal activity and if the bank restricted all accounts where there are multiple gambling transactions, or transactions subsequently used for gambling within a customer's means, then Revolut would arguably be operating outside of its contractual banking mandate.

I appreciate Mr R feels very strongly that Revolut failed to offer sufficient support during the time of his gambling and that it should have done more. But as I've mentioned, there is no obligation on the part of the bank to manually review how Mr R was spending his money, there were no indicators that the way he was spending was causing him problems, plus I can see they did offer some support.

So far as Mr R's gambling is concerned, he was making decisions about his own money, and I have found no reason to make Revolut responsible for the losses. From the lack of identifiable errors and the actions Revolut took, I think Revolut acted within its duty of care to Mr R with the information they had, and treated Mr R fairly in the circumstances. After taking into account everything that Mr R and Revolut have told me, I haven't seen enough to show that Revolut did anything wrong (other than what they compensated Mr R for) or that it treated Mr R in a way that wasn't fair and reasonable. In terms of the type of gambling Mr R is unhappy about, this may be a matter for Mr R to take up with the Gambling Commission, if he has not already done so.

I realise Mr R thinks further intervention was missing, but I don't agree, I think Mr R's compulsion to spend was driving his gambling, and I don't think Revolut could have stopped this. And I think this is further evidenced by actions Mr R took, like registering with gambling support organisations but continuing gambling via other methods.

I haven't found that Revolut acted outside of the requirements on businesses to help vulnerable customers or treated him unfairly. Going forward, I hope Mr R continues to get the help he needs to tackle his gambling issues.

In conclusion, I can't uphold this complaint, and it follows that I can't tell Revolut to refund any of the amounts, or reconsider their compensation figure. I think it's important to explain that my decision is final. I realise that Mr R will be very disappointed by this outcome though I hope he can appreciate the reasons behind it.

My final decision

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 18 March 2026.

Chris Blamires
Ombudsman