

## The complaint

Mr S complained that Revolut Ltd refused to refund gambling transactions debited from his account during the week after he was told his account was blocked for 7 days.

## What happened

Mr S held a current account with Revolut. In June 2025, Revolut proactively applied a 7-day spending block to his card and alerted Mr S by email when it did this. Mr S however was able to continue making gambling transactions over the course of the next 7 days, prompting him to complain to Revolut that its block wasn't effective and hadn't protected him from incurring losses of around £6,600 to various gambling sites.

Revolut didn't uphold his complaint. It said Mr S couldn't claim the funds back because his spending limit got reset after 7 days and it was a rolling 7-days from the transaction that last exceeded the spending limit (in other words, Mr S' understanding that the block would simply operate for the week after it was applied was incorrect).

Our investigator looked into Mr S' complaint and thought it should be upheld. She mainly felt that Revolut had caused Mr S distress and inconvenience by not providing clearer communication at a time when he was most vulnerable. She suggested that Revolut should pay Mr S £250 compensation in settlement of his complaint and Revolut accepted this recommendation.

Mr S disagreed with our investigator, so his complaint came to me to decide and I issued a provisional decision. Here's what I said:

Having considered everything, I agree with our investigator that Revolut could and should have done more to make clear how the account block would impact on Mr S' spending – so I'm upholding his complaint. I'll explain how I've reached my decision.

Mr S' said: '*...If the block had been properly enforced and I had been offered gambling-related support at that time, I truly believe the outcome would have been very different.*' This seems to me to be the crux of Mr S' complaint, so I've made it the main focus of my decision.

When Revolut blocked Mr S' account, after he'd tried to send a £1,000 payment to a gambling site I'll call 'B', it sent him an email saying: '*We wanted to let you know that your recent card payment was declined because we've had to limit your card spend due to a high-risk transaction. To keep your account safe, we've blocked your transactions until your card spend is restored in 7 days.*'

Revolut explained to us that the block was prompted by Mr S reaching a rolling spend limit for a specific merchant code ('MCC') used to identify gambling transactions – in this instance, Revolut had a £25,000 rolling weekly limit. Revolut explained that this meant the block didn't stop Mr S from sending payments to a merchant with this specific MCC for the next 7 days - it only stopped transactions which would take the total sum of transactions in the previous 7 days over the £25,000 limit.

For example, on 24 June, the limit was based on the 7-day period 17-24 June 2025 and Mr S' transactions during that time were below the weekly MCC limit. Mr S was able to make transactions to merchants with this same MCC between 24 and 26 June because total transactions over the respective previous 7 days were below the weekly MCC limit.

I have concerns about the actions taken and service provided by Revolut, as follows:

- Like our investigator, I am satisfied that Revolut failed to make sufficiently clear that the account block would operate on a rolling 7-day period. This isn't explained adequately either in the account terms and conditions or on Revolut's website.
- Revolut is required to provide its customers with clear, fair, and not misleading information. This is reflected in the Financial Conduct Authority's (FCA's) Principle 6 (A firm must pay due regard to the interests of its customers and treat them fairly'). And under the FCA's Consumer Duty obligations, we expect regulated firms (like Revolut) to put customers' interests at the heart of their operations, act in good faith and avoid unclear communications – including, but not limited to, terms & conditions. I don't consider Mr S' interpretation and understanding of what Revolut meant when it told him his transactions were blocked was surprising or unreasonable. I think most people given the same information would've understood, as Mr S did, that Revolut would prevent him spending on gambling transactions for the next week.
- Revolut recognises that weekly gambling spending of £25,000 is risky behaviour as this triggers an account block. But the House of Lords and the Gambling Commission have both indicated that anything over £100 per month could be indicative of problem gambling. And I can't see that Revolut took any effective safeguarding action to support Mr S beyond the limited impact of the account block – before enabling him to resume gambling. Revolut could potentially have drawn Mr S' attention to agencies that could help him when it first applied the account block or explained what additional help, beyond adding the block, it could give him and offered tailored and personalised support based on his individual needs at that time. This doesn't seem to have happened until some weeks after the account block was applied.

As Revolut has accepted our investigator's view, I don't need to say more about this. I will concentrate on the question of fair redress, which is the main reason Mr S has requested an ombudsman referral.

Mr S has been caused significant upset and worry as a result of what happened when gambling payments he thought would be returned to him due to the account block unexpectedly left his account. He told us that in addition to the financial consequences of losing all this money, the impact of what happened affected his well-being and seriously damaged his mental health to the extent that he couldn't foresee being able to live with the consequences.

I am very sorry indeed for how what happened left Mr S feeling. I've included information below that he might find useful and help him see that there are things he can do to start the process of changing things for the better.

Our approach to redress is to aim to look at what's fair and reasonable in all the circumstances of a complaint and I've thought carefully about everything Mr S has told us. But I'm required to be impartial and the ombudsman approach to redress is to also take into account what Mr S could have done differently himself to mitigate any loss.

We expect consumers to take reasonable steps themselves to limit the impact of things going wrong. So here, I've taken into account that Mr S topped up his account after the account block was applied to offset payments he was making – which suggests to me that he was aware that the money looked like it was leaving his account, despite having been told about the account block.

He's said he thought the money would be returned and that: '*... the whole situation was very confusing. I relied on the block in good faith and would not have continued topping up if I had known the funds were being taken.*'

But he could have contacted Revolut sooner about this if he'd been confused about if or how the block was working. And had he done so, I think it would have come to light sooner that the way the block worked wasn't as he understood it – and Mr S would have realised he couldn't rely on the account block to stop him gambling.

I've also taken into account that Mr S hadn't done anything to limit his gambling spending, for example by applying the gambling block Revolut offered customers. I'm not sure when he first became aware of this option, but I think it's significant that when he applied it to his account on 17 July, he then disabled this feature just 4 days later. And it's my understanding that he hasn't re-applied the gambling block again. Mr S has said that the three gambling-free days '*...made a massive difference to my behaviour and recovery*'. But I don't think it's likely that if the account block had operated in the way Mr S expected and stopped him sending money to gambling sites for a full week, that this would ultimately have protected him from spending compulsively on gambling. I say this because looking at his account transactions from before and since the block was put in place, his spending pattern is much the same and he's not yet taken advantage of Revolut being able to help him with this – even though the gambling block remains an option he can apply (himself) at any time.

So, despite what I've said above about Revolut's communication and the way it operates its processes designed to limit risk arising from compulsive spending, I don't think it would be fair and reasonable to expect Revolut to reimburse Mr S' gambling losses.

But fair compensation isn't just about monetary loss and thinking about the wider impact on Mr S in his particular circumstances, I consider a compensation award of £350 is fair. I don't doubt that what happened caused Mr S significant distress and anxiety, especially keeping in mind the vulnerability of his situation, and I think it's fair and reasonable that Revolut should compensate him for this. I consider £350 is in line with the amount this service would award in similar cases, and fair compensation for Mr S in his particular circumstances.

Revolut signposted Mr S to a debt charity able to assist people in his situation which I hope has been helpful and I'd encourage Mr S to follow this up. In addition, there are other agencies who can offer help and support to people wanting to manage gambling spending – Mr S can see their details on the gambling sites he uses along with safer gambling tools and advice the sites themselves offer.

Here's more information about agencies that he might find helpful to have in one place for easy reference:

<https://www.samaritans.org/how-we-can-help/contact-samaritan/talk-us-phone/>  
<https://www.gamcare.org.uk/>  
<https://www.gambleaware.org/>

GamCare and GambleAware are part of the National Gambling Support Network offering free treatment and support across England, Scotland, and Wales. Other resources include the National Gambling Helpline (run by GamCare), which is available 24/7 via phone and

online chat, and the Gordon Moody Association, which provides residential and community support.

### **What the parties said in response to my provisional decision**

Revolut didn't object to paying the increased award I'd set out in my provisional decision but Mr S didn't feel £350 was enough to fairly compensate him for what happened. He sent me detailed representations explaining why he didn't think I'd come to a fair and reasonable outcome. I've briefly summarised these as follows:

- Revolut's communication about a card block was misleading, creating a false sense of security that led to significant gambling losses during the stated seven-day block period.
- It was implied that all transactions were blocked, but Revolut failed to clarify limitations or explain that payments could still go through.
- The FCA requires firms to provide clear, fair, and accurate information, especially when safeguarding vulnerable customers – which Revolut failed to do.
- A relevant Ombudsman ruling in another case highlights that once a firm identifies harm and applies protection, failure to implement it correctly can make subsequent losses the firm's responsibility.
- Mr S seeks reimbursement for losses during the block period and wants significantly more substantial distress award due to severe emotional and financial impact, arguing this case is more serious than typical gambling block complaints.

## 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 appreciate the time and trouble Mr S has taken to respond in detail to my provisional decision. I can understand this isn't an easy matter for him to have to revisit and I'd like to assure him that even if I have not referred to everything he's mentioned, I've given serious consideration to everything he's said. But I've concentrated on the core issues I need to address when deciding the complaint – which simply reflects the fact that we provide an informal complaints handling service as a free alternative to the courts.

Revolut has accepted that it could and should have done more to make clear to Mr S how the account block would impact on him being able to spend on gambling. So the main issue I have to decide is what amount of compensation is fair in these circumstances.

In coming to my final decision, I've taken into account what Mr S said about what happened on other complaints we've published on our website. But each complaint is looked at on its own merits - I've looked at the circumstances that apply in this particular case and what happened on other cases doesn't change my conclusion here.

Mr S says that '*where a firm's communication creates a false sense of safety, the expectation that the customer must "mitigate loss" is reduced*'. But I've set out my thinking on this above in my provisional decision and this rationale continues to apply to Mr S.

Having thought about everything again and taken onboard what Mr S has asked me to consider, I'm satisfied that a compensation award of £350 for distress and inconvenience is fair and reasonable. It's in line with awards made by this service in broadly comparable circumstances. And for the reasons I've explained above, I don't consider it would be fair to require Revolut to reimburse Mr S' gambling loss in these circumstances. So I won't be ordering Revolut to pay any more.

I hope that setting things out as I've done helps explain how I've reached my conclusions and even though this isn't the outcome Mr S hoped for, he will at least feel that the Financial Ombudsman Service has fully considered the complaint.

## **Putting things right**

Revolut should pay Mr S £350\* compensation for the distress and anxiety it caused him as a result of its failure to provide clear enough information about the way its 7-day spending limit rolling account block applied.

Mr S has requested that any award is paid to a nominated a third party appointed to receive the compensation on his behalf – payment details will be provided separately.

(\*If Revolut has paid Mr S any part of this award already, it can set this off against the total compensation awarded.)

## **My final decision**

For these reasons, my final decision is that I uphold this complaint and Revolut Ltd should take the steps set out above to put things right.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 13 January 2026.

Susan Webb  
**Ombudsman**