

The complaint

Miss M has complained that Revolut Ltd (“Revolut”) mis-sold her a fee-paying Ultra Plan packaged account.

Miss M says that Revolut failed to make it clear that the travel insurance included with the Ultra Plan only covered trips that start and end in the UK.

What happened

On 14 June 2025 Miss M received a marketing email from Revolut advertising its Ultra Plan. Miss M applied to upgrade her Revolut account to an Ultra Plan packaged account.

On the same day Miss M flew from Lithuania to Vietnam, via Istanbul. Unfortunately Miss M fell ill, resulting in her needing to seek medical treatment.

Miss M made a claim under the Ultra Plan travel insurance, but her claim was declined as her trip did not start in the UK.

Unhappy with this, Miss M complained to Revolut as she said it had failed to make her aware of the requirement that only trips that start and end in the UK are covered. Miss M also said that the travel insurance being described as ‘Worldwide’ is misleading.

Revolut issued its final response to the complaint on 28 August 2025 and it didn’t uphold the complaint. In summary, Revolut said that it had included the requirement that trips start and end in the UK in the insurance documentation, and so said it was not at fault.

After Miss M referred her complaint to this service, one of our investigators assessed the complaint and they didn’t uphold the complaint. As Miss M didn’t agree with the investigator’s assessment, the matter was referred for an ombudsman’s decision.

I issued a provisional decision on 4 December 2025, explaining why I was minded to uphold the complaint. I have included an extract of my provisional decision below, and it forms a part of this decision.

After I issued my provisional decision, both Miss M and Revolut responded, saying they disagree with my findings.

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.

Having reconsidered everything, including Miss M and Revolut’s responses to my provisional decision, I remain of the view that the complaint should be upheld. I still think the redress I set out in my provisional decision is a fair way to resolve this complaint. I will explain why.

In its response Revolut says that the term 'Worldwide' in its promotional material relates to the airport lounge benefit and not to the travel insurance. Revolut provided a link and asked where does it refer to the travel insurance as being Worldwide?

I'm slightly confused by the point Revolut is trying to make here. It has not been in dispute, at least up until now, that the travel insurance included with the Ultra plan provides Worldwide cover. The issue here has been about what Miss M interprets 'Worldwide' to mean. In summary, Miss M says she thought this meant she'd be covered when travelling between any two destinations in the world, instead of being covered for travelling to worldwide destinations – but only when trips start and end in the UK.

Nevertheless, to answer Revolut's question, I clicked on the link that Revolut included in its response. I then clicked on the link labelled: "*Ultra Insurance Terms and Conditions*" (which can be found under section 6 of its Paid Plan terms and conditions). Within the Ultra Plan travel insurance terms, it says:

"As part of your Ultra account, Worldwide Annual Holiday Travel Insurance including winter sports cover for the first consecutive 90 days of your trip for you, your partner and your children are included as standard."

So for the avoidance of doubt, it's clear, based on the information that Revolut has provided, that the Ultra Plan *did* provide worldwide travel insurance. So I can't see anything in its response that makes me think I reached the wrong outcome here.

Turning now to Miss M's responses. Miss M says that still to this day Revolut doesn't highlight the key terms and conditions of the travel insurance during the sales process for the Ultra Plan. Miss M also says that, because she wasn't made aware that the travel insurance only covers trips that start and end in the UK, this caused her to suffer an uninsured loss.

Firstly, I should make it clear that I can only address the circumstances of the sale of Miss M's Ultra Plan – I can't consider the impact this may have on other people within this decision, for example if a flaw in Revolut's sales practices remains in place. Because of this, I can't make any award to Miss M if there are any ongoing flaws (that Miss M is now aware of) in Revolut's sales practices.

It is up to Revolut to ensure its sales processes are compliant with the relevant rules. It is beyond the remit of this service to tell Revolut what processes it should have in place. But I would like to remind Revolut that, I have upheld this specific complaint because it is not reasonable when selling travel insurance, to simply provide a link to the policy terms and conditions and suggest the applicant review the policy terms. As a minimum, any significant insurance terms and exclusions should be proactively drawn to the person's attention during the sales process, to ensure they are able to make an informed decision *before* agreeing to the product. Based on the evidence provided to me, I can't say that happened when Miss M applied for the Ultra Plan.

In her response, Miss M says that she upgraded to the Ultra Plan on the day before her flight. However, the evidence I have been provided with shows that Miss M upgraded on 14 June 2025 and the event being claimed for under the travel insurance also started on 14 June 2025 as well. So, for the reasons that I gave in my provisional decision, it still seems likely to me that Miss M would've incurred an uninsured loss, even if she'd not taken out the Ultra Plan. But had things gone as they should've – I don't think that Miss M would've agreed to the Ultra Plan either.

Putting things right

So to put things right, Revolut should refund Miss M any outstanding Ultra Plan fees she may've paid, up until when she cancelled her Plan.

If any amount is owed, Revolut should also pay 8% simple interest, less any deductible tax, on the amount owed. This should be calculated from when Miss M paid the fee(s), until the date of settlement.

I also require Revolut Ltd to pay Miss M £100 for the distress and inconvenience caused by this matter.

My final decision

Because of the reasons given above and in my provisional decision, I uphold this complaint and require Revolut Ltd to do what I have outlined above to put matters right, in full and final settlement of this complaint.

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

Copy of my Provisional Decision issued on 4 December 2025

I've considered the relevant information about this complaint.

Having considered everything, I'm currently minded to reach a different outcome to the one reached by the investigator. I have explained why that is below.

The deadline for both parties to provide any further comments or evidence for me to consider is 17 December 2025. Unless the information changes my mind, my final decision is likely to be along the following lines.

If Revolut Ltd accepts my provisional decision, it should let me know. If Miss M also accepts, I may arrange for the complaint to be closed as resolved at this stage without a final decision.

The complaint

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What happened

On 14 June 2025 Miss M received a marketing email from Revolut advertising its Ultra Plan. Miss M applied to upgrade her Revolut account to an Ultra Plan packaged account.

On the same day Miss M flew from Lithuania to Vietnam, via Istanbul and unfortunately Miss M fell ill, resulting in her needing to seek medical treatment in Istanbul.

Miss M made a claim under the Ultra Plan travel insurance, but her claim was declined as her trip did not start in the UK.

Unhappy with this, Miss M complained to Revolut as she said it had failed to make her aware of the requirement that only trips that start and end in the UK are covered. Miss M also said that the travel insurance being described as 'Worldwide' is misleading.

Revolut issued its final response to the complaint on 28 August 2025 and it didn't uphold the complaint. In summary, Revolut said that it had included the requirement that trips start and end in the UK in the insurance documentation, and so said it was not at fault.

After Miss M referred her complaint to this service, one of our investigators assessed the complaint and they didn't uphold the complaint. As Miss M didn't agree with the investigator's assessment, the matter was referred for an ombudsman's decision.

What I've provisionally 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.

We've explained our approach to complaints about packaged accounts on our website and I've used that to help me decide this complaint. And having considered everything, I'm currently minded to uphold this complaint. I will explain why.

Miss M says that it is misleading that Revolut include insurance with its Ultra Plan that is described as providing 'Worldwide' cover, yet it only covers trips that start and end in the UK. However, I disagree with Miss M that it is misleading. I say this because firstly, the travel insurance in question is marketed for UK based consumers. Furthermore, travel insurance sold in the UK is typically categorised as providing either European cover or Worldwide cover – with the difference being the former is generally cheaper as it only covers trips to European countries, whereas the latter is typically more expensive and covers trips to most countries in the world.

Such labelling is standard industry practice and helps consumers to immediately gauge, even before reading anything about the policy, as to whether it will likely cover them for where they are travelling to. So, for example, if someone is travelling to a non-European country, then it will be immediately obvious that European travel insurance won't be suitable for them.

As well as saying the term 'Worldwide' is misleading, Miss M also says that when she applied for the Ultra Plan, Revolut failed to make it clear that only trips that start and end in the UK are covered. And from what I have seen, I think that Miss M has a point here.

In response to that specific point, Revolut says that particular limitation is clearly explained in the Insurance Product Information Document (IPID). However, although this term is common to travel insurance sold in the UK, and I would expect to see it in an IPID, it is still a significant limitation on what is covered by the policy.

Because of this, this is something that Revolut reasonably ought to draw to an applicant's attention during the sales process of the Ultra Plan. I don't think it can be said that Revolut has done that because it only presented Miss M with a link to view the IPID and the Terms and Conditions. Revolut should, in addition to providing a link to the relevant documents, still summarise the key terms and exclusions of each insurance policy being sold and present these to applicants during the sales process - so that they can make an informed decision about whether the insurance meets their needs. And I can't see that Revolut did that here.

As such, based on the above, I currently think that Revolut didn't do what it should've done, in terms of drawing Miss M's attention to the key terms and exclusions of the Ultra Plan travel insurance, during the sales process. So I have gone on to consider what detriment this caused and in turn what redress would be appropriate here.

I note that Miss M says that Revolut should cover the costs of her claim. I have considered whether that is appropriate redress, but taking everything into account, I don't think that is fair redress here. I say this particularly because Miss M applied for the Ultra Plan on 14 June 2025 - when she was already outside of the UK. And in such cases, I don't think it is likely that any comparable insurance policy would've provided Miss M with cover. Furthermore, given the timing of the sale of the account and the claim, again I don't think it would be appropriate to say that Revolut should cover the costs of her claim.

Therefore, in the circumstances of this complaint, whilst it still seems likely to me that Miss M would've incurred an uninsured loss, at the same time - had things gone as they should've - I don't think that Miss M would've agreed to the Ultra Plan either.

Putting Matters right

So I currently think that a fair way for Revolut to put things right here is that it should refund Miss M any Ultra Plan fees she may've paid, up until when she cancelled her Plan – which I understand she did on 27 July 2025. I can see that Miss M said she incurred a £55 fee for the 'early' cancellation of the Ultra Plan. So I think it's fair that Revolut refund Miss M any early cancellation fee as well (if one was charged in addition to the monthly account fee).

As Miss M didn't have the benefit of that money, Revolut should also pay 8% simple interest, less any deductible tax, on the amount owed. This should be calculated from when Miss M paid the fee(s), until the date of settlement.

I also appreciate that Miss M, quite understandably, thought she was insured and this was essentially because Revolut had failed to meet her information needs, when she applied for the Ultra Plan. I recognise that it would've been distressing to find out that she was not in fact covered for her trip when she went to claim. So, I think that Revolut should also pay her £100 for the distress and inconvenience caused by this matter.

My provisional decision

Because of the reasons given above, I'm currently minded to uphold this complaint in part, and I intend to say that Revolut should do what I have outlined above, to put matters right, in full and final settlement of this complaint.

Thomas White
Ombudsman