

The complaint

Mr S complained that Revolut Ltd failed to safeguard him after he informed the bank that he was vulnerable and needed help with gambling-related issues. He was also unhappy that a gambling block he had set up did not prevent further gambling transactions.

What happened

When Mr S complained, Revolut explained that:

- The gambling block worked as intended but only applied to card transactions, not bank transfers or open-banking payments.
- It recorded Mr S' vulnerabilities so its agents would be aware when he called.
- It advised him about the gambling block feature and signposted external support organisations.
- It explained why it could not help him recover money spent on gambling sites but suggested other avenues he could explore.

When he brought his complaint to us, our investigator concluded Revolut had responded fairly and reasonably and made no recommendation for further action.

Mr S disagreed. He felt that Revolut had failed to prevent foreseeable harm after he disclosed his vulnerabilities, and said (in summary):

- he'd informed Revolut about his gambling and mental-health vulnerabilities, but gambling-related harm continued.
- In a comparable ombudsman case, we said that a bank must act when clear signs of vulnerability and compulsive gambling are present. We required the bank to refund gambling transactions when it should have acted to prevent harm and Mr S says that's what should happen here.
- Revolut's duty of care goes beyond intervening only where fraud is suspected.
- Revolut's gambling block only covered card transactions, not transfers or third-party payment services and it should have implemented more robust measures given modern technology.
- Between July and October 2025, over 100 transactions linked to gambling were processed which should have prompted Revolut to intervene once the harmful pattern was evident.

- Revolut had breached the Financial Conduct Authority's (FCA) Principles 6 and 7 and Consumer Duty requirements to avoid foreseeable harm.

So the complaint was passed to me to decide.

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 considered everything, I'm not upholding Mr S' complaint. I'll explain my reasoning below.

I appreciate that this is a very difficult situation for Mr S and I am sorry to hear about his circumstances and the challenges he faces. It's reasonable to expect banks to provide support and assistance to help customers manage their vulnerabilities and gamble responsibly. But there is a limit to the support any bank can offer someone in Mr S' particular situation.

Mr S has referred to FCA Principles in support of his complaint. These, alongside relevant law, other regulatory requirements and best industry practice are all considerations when making my decision and I've taken all this into account –including the specific Principles and the Consumer Duty obligations mentioned by Mr S. And my focus is on the key issue I need to decide – whether Revolut has treated Mr S fairly and reasonably.

Based on the evidence available, I can't fairly say that Revolut is responsible for the gambling transactions that Mr S felt Revolut should've been able to prevent leaving his account. When Revolut advised him on 28 July 2025 how to activate the gambling card-payment block, he did so and, after that, no gambling card transactions were processed. The only later attempt, on 22 September 2025, was correctly declined. This shows that the gambling block feature worked as designed.

Unfortunately, I can see that gambling related harm continued through bank transfers and third-party payment services, which the block does not cover.

I am satisfied that Revolut did enough to make Mr S aware (and that he understands) that the block only prevents card payments and does not cover other channels. Because of this, I cannot reasonably hold Revolut responsible for the transactions made in those other ways, nor do I believe there is anything further Revolut could have done to prevent them.

Mr S believes Revolut had a responsibility to offer more robust protections and failed to do so. But its role is not to prevent non-fraudulent spending decisions by customers, even vulnerable ones. I appreciate why Mr S thinks that modern technology could easily identify payments going to gambling sites – and stop them. But that's not part of Revolut's business process – it can only stop suspected fraudulent transfers. How financial businesses choose to operate and their internal processes come under the oversight of the regulator - the FCA. So it's not up to this Service to tell Revolut what measures it should have in place to block payments to gambling sites.

And although Mr S felt that his spending pattern ought to have alerted Revolut to the need to block gambling payments, there is no general requirement for Revolut to monitor Mr S' account for gambling transactions and it's up to him to choose how he spends his money. Revolut had no mechanism to block recipients in advance and no obligation to have one. I don't consider that preventing foreseeable harm would extend to expecting Revolut to prevent payments like those that Mr S authorised here.

It wouldn't be fair or realistic for me to expect Revolut to monitor all transactions for vulnerable customers or to block gambling payments made other than by card – which the gambling block can prevent. It has explained that bank transfers, which Mr S used sometimes to pay gambling sites, are processed immediately and can't be reversed by Revolut. It suggested Mr S could reach out to the organisation he'd paid if he wanted to try and recover any payments he'd sent this way.

So I don't find that Revolut needed to do more to assist Mr S. In saying this, I've taken into account also that Revolut did initially stop a transfer to a gambling site on 6 September 2025 due to security concerns. But when asked about this, Mr S wanted the payment to proceed. This suggests that even if Revolut did have in place some mechanism for double-checking with Mr S before authorising payments to gambling sites, it's unlikely this would ultimately have helped Mr S avoid making the payments he now thinks Revolut should refund him.

I've also taken into account what Mr S said about what happened on another case he feels reflects his situation, but this doesn't affect the outcome of his complaint. Each complaint is looked at on its own merits - I've looked at the circumstances that apply in this particular case and made my decision on what's fair and reasonable here.

For all the reasons I've set out, I do not find that Revolut acted unfairly or unreasonably. It:

- acted promptly when notified of Mr S' vulnerabilities by recordings them
- put the gambling block in place and it worked as designed
- signposted him to appropriate support organisations.

I wouldn't expect any bank to do more here and I am satisfied that Revolut acted in line with my expectations, having regard to Mr S' reported vulnerabilities. I don't consider that preventing foreseeable harm would extend to expecting Revolut to prevent spending of the kind that Mr S authorised here. Providing a gambling block that functioned correctly meets Revolut's obligations to treat Mr S fairly and reasonably.

For these reasons, I am not upholding the complaint.

My final decision

My final decision is that I do not uphold Mr S' complaint.

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

Susan Webb
Ombudsman