

The complaint

Mr A complains that Revolut Ltd has failed to refund him for a payment that did not reach the intended recipient.

What happened

Mr A says he made a payment to a beneficiary in Egypt for just over £5,900 via Revolut on 13 July 2025. He says the payment did not reach the beneficiary and that Revolut hasn't helped him or refunded him his money. Mr A says he needed the money for accommodation. He would like an explanation, evidence of the transaction and his money returned. Mr A says he has been caused distress and inconvenience as a result of what took place and has provided the intended beneficiary's bank statement confirming the money had not been received.

Revolut says it completed the transaction and has spoken to the intermediary bank it used which has confirmed the money was paid to the beneficiary account on 29 July 2025. Revolut says it acted in line with the account terms and conditions and despite asking for the money to be refunded, had no power to ensure it was.

Mr A brought his complaint to us and questions the way in which the money was sent as the recipient bank needed certain codes that were not generated by the way in which the money was sent.

Our investigator didn't uphold the complaint and thought Mr A had provided the account details. The investigator thought Revolut had tried to trace the money and had provided evidence the money had been successfully received on 29 July 2025. The investigator thought the bank statement of the intended recipient did not cover that date and that Revolut could not force the recipient bank to repay the money.

Mr A does not accept that view.

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 done so I have come to the overall view that I don't uphold this complaint. I appreciate Mr A will be disappointed by my decision.

I don't think it matters how Revolut sent the money and think such matters are for it to decide upon when exercising its commercial judgement. I can see that the investigator has provided Mr A with all of the relevant transaction details Revolut has given us.

The important point here is that I am satisfied Revolut has tried to find out exactly what happened to the money and received information from the intermediary bank it used, that the money was successfully received by the beneficiary on 29 July 2025. I am satisfied that on the face of it that is the only evidence about where the money is. I appreciate Mr A has

provided the beneficiary's bank statement, but I can see that statement does not cover the 29 July 2025. I would have expected Mr A to have provided a relevant statement to cover the 29 July 2025 as it's clear that the intended beneficiary was content to provide the earlier one. And I can see that Mr A has been aware of that date for some time.

I am satisfied that Revolut tried to locate the money and tried to recall it. But I can't fairly hold it responsible for the actions of the bank that did appear to receive the money. I am satisfied Revolut has acted in line with the account terms and conditions by trying to retrieve the money but making no promises that it could.

I appreciate that on the face of it, Mr A is without his money or hasn't been able to use the money for its intended purpose. I also accept Mr A spent some time trying to find out the location of his money but on balance I think it likely it was received by the beneficiary on 29 July 2025. It follows that I don't think Revolut has acted unfairly or made a mistake.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 25 February 2026.

David Singh
Ombudsman